

# Retirement Service Solutions® Claim Options (Owner Driven) Beneficiary's Guide

PAYMENT OPTIONS	BENEFICIARY TYPE AVAILABILITY	FORM NAME	CATALOG #
<b>LUMP SUM</b> <i>Cash Payment to beneficiary</i>	ALL <sup>A</sup>	<input type="checkbox"/> Retirement Cornerstone Series Lump Sum Distribution completed by each beneficiary. <input type="checkbox"/> IRS form W-9 <b>TRUST BENEFICIARY</b> <input type="checkbox"/> EQ Certification of Trust Form	143997  158269
		<input type="checkbox"/> Retirement Cornerstone Series Spousal Continuation Option Form. This option is only available for IRA and NQ contracts when the owner was also the annuitant of the contract. <input type="checkbox"/> IRS form W-9	146568
<b>SPOUSAL CONTINUATION OPTION<sup>B</sup></b> <i>Spouse takes over original contract</i>	SPOUSE	<input type="checkbox"/> IRS form W-9 <b>IRA – Traditional (Including SEP IRA) and Roth</b> <input type="checkbox"/> Retirement Cornerstone Series Spousal Rollover Acknowledgement Form This form is used if electing to roll over claim proceeds to the Surviving Spouse's existing contract or a new contract <sup>C</sup> . <b>Non-Qualified</b> <input type="checkbox"/> Equitable Spousal Exchange Acknowledgement for Non-Qualified Contracts Form This form is used if electing to exchange claim proceeds to the Surviving Spouse's existing contract or a new contract <sup>C</sup> . <input type="checkbox"/> Retirement Cornerstone Series Spousal Continuation Option Form	146566  153875  146568
<b>SPOUSAL BENEFIT ROLLOVER/EXCHANGE (INTERNAL)<sup>B</sup></b> <i>Spouse rolls/exchanges claim proceeds into a new or existing contract</i>	SPOUSE	<input type="checkbox"/> IRS form W-9 <b>IRA – Traditional and Roth</b> <input type="checkbox"/> Retirement Cornerstone Series Spousal Continuation Option Form <input type="checkbox"/> Transfer form from receiving carrier or Equitable Variable Annuity Series Transfer/Exchange or Rollover form. (Transfer form must be completed and signed by beneficiary and authorized officer at receiving carrier) <b>IRA – Traditional and Roth</b> <input type="checkbox"/> Retirement Cornerstone Series Lump Sum Distribution <b>Non-Qualified</b> <input type="checkbox"/> Retirement Cornerstone Series Spousal Continuation Option Form	200543  143997  146568
<b>SPOUSAL BENEFIT ROLLOVER (EXTERNAL)</b> <i>Spouse rolls claim proceeds to a new carrier</i>	SPOUSE	<input type="checkbox"/> Retirement Cornerstone Series Inherited Annuity Beneficiary Continuation Option (BCO) for NQ (if applicable). <input type="checkbox"/> Retirement Cornerstone Series Inherited IRA Beneficiary Continuation Option (BCO) (if applicable). <input type="checkbox"/> IRS form W-9 <b>TRUST BENEFICIARY FOR IRAs (In addition to the requirements listed above):</b> <input type="checkbox"/> Retirement Cornerstone Series Beneficiary Continuation Option (BCO) Trustee Certification (The oldest beneficiary will be the annuitant on the BCO contract). <input type="checkbox"/> Sample Attorney's Letter (or similar letter on attorney's letterhead). <input type="checkbox"/> EQ Certification of Trust Form.	146955 162150  162111  162111 158269
<b>BENEFICIARY CONTINUATION OPTION (BCO)</b> <i>Beneficiary elects Inherited Annuity (NQ or IRA) with Equitable</i>	SPOUSE NON-SPOUSE CHILDREN <sup>A</sup> TRUST (IRAs Only)	<input type="checkbox"/> Retirement Cornerstone Series Lump Sum Distribution completed by each beneficiary. <input type="checkbox"/> IRS form W-9 <b>IRA – Traditional and Roth</b> <input type="checkbox"/> Equitable "Variable Annuity Series Request Death Benefit Transfer to Successor IRA".	143997  146493 or 146494
		<input type="checkbox"/> Retirement Cornerstone Series Lump Sum Distribution completed by each beneficiary. (Provide the new policy number in section 6 of the Lump Sum claim form) <input type="checkbox"/> IRS form W-9 <input type="checkbox"/> Approved product exception – to be obtained by Financial Advisor	158269  154779
<b>INHERITED TRANSFER (External)</b> <i>Beneficiary Transfers claim proceeds to a new carrier</i>	SPOUSE NON-SPOUSE CHILDREN <sup>A</sup> TRUST (IRAs Only)	<input type="checkbox"/> Retirement Cornerstone Series Lump Sum Distribution completed by each beneficiary. (Provide the new policy number in section 6 of the Lump Sum claim form) <input type="checkbox"/> IRS form W-9 <input type="checkbox"/> Approved product exception – to be obtained by Financial Advisor	143997
<b>INHERITED TRANSFER (Internal)<sup>C</sup></b> <i>Beneficiary elects an Inherited Annuity (NQ or IRA) to a new contract with Equitable</i>	SPOUSE NON-SPOUSE CHILDREN <sup>A</sup>	<input type="checkbox"/> Retirement Cornerstone Series Settlement Option Election for Annuity Benefits. <input type="checkbox"/> IRS form W-9	146183
<b>SETTLEMENT OPTION ELECTION (ANNUITIZATION)</b> <i>Beneficiary annuitizes claim proceeds</i>	SPOUSE NON CHILDREN CHILDREN <sup>A</sup>		

**\*\*ALL FORMS MUST BE ORIGINAL INCLUDING ORIGINAL OR CERTIFIED COPIES OF DEATH CERTIFICATES\*\***

**IRS Form W-9 is required for each Beneficiary. If requested Tax Withholding is more than 10%, we will also require an IRS Form W4. If you are not a "US Person" and are unable to complete an IRS Form W-9, please contact us for the specific document requirements at (800) 789-7771.**

**When electing your option you may want to discuss with your financial professional or CPA, in order to make your best informed decision.**

<sup>A</sup> If the beneficiary is a minor, court appointed guardianship (or similar legal documents) may be required. If a trust is a beneficiary, we will require trust excerpts including title page of trust, all pages referencing initial and successor trustees, signature page, and any amendments.

<sup>B</sup> For custodial IRAs we require the Spousal Continuation Option form signed by an authorized officer or branch manager of custodian. Please note back office approval may be required for some custodians.

<sup>C</sup> If electing to open a new contract, all New Business requirements & regulations must be followed, in addition to the above requirements. If moving funds to an existing contract, it will require an approved exception.

<sup>D</sup> **For Non-Qualified Contract Type**: only available upon the death of the Owner or if the Owner was also the Annuitant. If elected, our Processing Office must receive this payment method within 9 months following the date of death of the Owner or Owner who was also the Annuitant. **For IRA Contract Type**: Beneficiary has until 9/30 of the year following the death of the original owner to elect this payment method.