

# 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.	143997
		<input type="checkbox"/> IRS form W-9	
<b>SPOUSAL CONTINUATION OPTION<sup>B</sup></b> <i>Spouse takes over original contract</i>	SPOUSE	<input type="checkbox"/> Retirement Cornerstone Series Spousal Continuation Option Form.	146568
		<input type="checkbox"/> This option is only available for IRA and NQ contracts when the owner was also the annuitant of the contract. <i>IRS form W-9</i>	
<b>SPOUSAL BENEFIT ROLLOVER/EXCHANGE (INTERNAL)</b> <i>Spouse rolls/exchanges claim proceeds into a new or existing contract</i>	SPOUSE	<input type="checkbox"/> IRS form W-9	
		<input type="checkbox"/> <b>IRA – Traditional (Including SEP IRA) and Roth</b> Retirement Cornerstone Series Spousal Rollover Acknowledgement Form	146566
		<input type="checkbox"/> 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>SPOUSAL BENEFIT ROLLOVER (EXTERNAL)</b> <i>Spouse rolls claim proceeds to a new carrier</i>	SPOUSE	<input type="checkbox"/> <b>Non-Qualified</b> Equitable Spousal Exchange Acknowledgement for Non-Qualified Contracts Form	153875
		<input type="checkbox"/> 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	146568
<b>INHERITED ANNUITY/ INTERNAL 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"/> IRS form W-9	
		<input type="checkbox"/> Retirement Cornerstone Series Spousal Continuation Option Form	146568
		<input type="checkbox"/> Retirement Cornerstone Series Inherited Annuity Beneficiary Continuation Option (BCO) for NQ (if applicable).	146955
		<input type="checkbox"/> Retirement Cornerstone Series Inherited IRA Beneficiary Continuation Option (BCO) (if applicable).	162150
<b>INHERITED ANNUITY/ EXTERNAL BENEFICIARY CONTINUATION OPTION (BCO)</b> <i>Beneficiary Transfers claim proceeds to a new carrier</i>	ALL <sup>A</sup>	<input type="checkbox"/> Retirement Cornerstone Series Lump Sum Distribution completed by each beneficiary.	143997
		<input type="checkbox"/> IRS form W-9	
		<input type="checkbox"/> <b>IRA – Traditional and Roth</b> Equitable "Variable Annuity Series Request Death Benefit Transfer to Successor IRA".	146493 or 146494
		<input type="checkbox"/> <b>Non-Qualified</b> Equitable Request for Outbound Exchange of Death Benefit Value to an Inherited Non-Qualified (NQ) Contract	154779
<b>SETTLEMENT OPTION ELECTION (ANNUITIZATION)</b> <i>Beneficiary annuitizes claim proceeds</i>	SPOUSE <sup>A</sup> NON CHILDREN CHILDREN	<input type="checkbox"/> Retirement Cornerstone Series Settlement Option Election for Annuity Benefits.	146183
		<input type="checkbox"/> IRS form W-9	

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

**Beginning January 1st, 2015 Equitable needs an IRS Form W-9 from each beneficiary on the contract. 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.