

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

PAYMENT OPTIONS	BENEFICIARY TYPE AVAILABILITY	FORM NAME	CATALOG #
LUMP SUM Cash Payment to beneficiary	ALL ^A	<input type="checkbox"/> Investment Edge Series Lump Sum Distribution completed by each beneficiary.	153869
		<input type="checkbox"/> IRS form W-9 TRUST BENEFICIARY <input type="checkbox"/> Certification of Trust Form	158269
SPOUSAL CONTINUATION OPTION^B Spouse takes over original contract	SPOUSE	<input type="checkbox"/> Investment Edge 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	153874
SPOUSAL BENEFIT ROLLOVER/EXCHANGE (INTERNAL) Spouse rolls/exchanges claim proceeds into a new or existing contract	SPOUSE	<input type="checkbox"/> IRS form W-9 IRA – Traditional (Including SEP IRA) and Roth <input type="checkbox"/> Investment Edge 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 ^C .	153871
		<input type="checkbox"/> Non-Qualified 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 ^C .	153875
		<input type="checkbox"/> Investment Edge Series Spousal Continuation Option Form	153874
SPOUSAL BENEFIT ROLLOVER (EXTERNAL) Spouse rolls claim proceeds to a new carrier	SPOUSE	<input type="checkbox"/> IRS form W-9 <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)	200543
		IRA – Traditional and Roth <input type="checkbox"/> Investment Edge Series Lump Sum Distribution Non-Qualified <input type="checkbox"/> Investment Edge Series Spousal Continuation Option Form.	153869 153874
INHERITED ANNUITY/ INTERNAL BENEFICIARY CONTINUATION OPTION (BCO) Beneficiary elects Inherited Annuity (NQ or IRA) with Equitable	SPOUSE NON-SPOUSE CHILDREN ^A TRUST (IRAs Only)	<input type="checkbox"/> Investment Edge Series Inherited Annuity Beneficiary Continuation Option (BCO) for NQ (if applicable).	153872
		<input type="checkbox"/> Investment Edge Series Inherited IRA Beneficiary Continuation Option (BCO) (if applicable)	162151
		<input type="checkbox"/> IRS form W-9 TRUST BENEFICIARY FOR IRAs (In addition to the requirements listed above): <input type="checkbox"/> Investment Edge Series Beneficiary Continuation Option (BCO) Trustee Certification	162107
		<input type="checkbox"/> Sample Attorney's Letter (or similar letter on attorney's letterhead). <input type="checkbox"/> Certification of Trust Form. (The oldest beneficiary will be the annuitant on the BCO contract).	162107 158269
INHERITED ANNUITY/ EXTERNAL BENEFICIARY CONTINUATION OPTION (BCO) Beneficiary Transfers claim proceeds to a new carrier	ALL ^A	<input type="checkbox"/> Investment Edge Series Lump Sum Distribution completed by each beneficiary. <input type="checkbox"/> IRS form W-9 IRA – Traditional and Roth <input type="checkbox"/> Equitable "Variable Annuity Series Request Death Benefit Transfer to Successor IRA".	153869 146493 or 146494
		<input type="checkbox"/> Non-Qualified Equitable Request for Outbound Exchange of Death Benefit Value to an Inherited Non-Qualified (NQ) Contract	154779
SETTLEMENT OPTION ELECTION (ANNUITIZATION) Beneficiary annuitizes claim proceeds ^F	SPOUSE ^A NON CHILDREN CHILDREN	<input type="checkbox"/> Investment Edge Series Settlement Option Election for Annuity Benefits. <input type="checkbox"/> IRS form W-9	153870

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

For Entity beneficiaries such as estates, additional paperwork is required. Please contact us for the specific document requirements at (877) 899-3743. When electing your option you may want to discuss with your financial professional or CPA, in order to make your best informed decision.

^A 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.

^B 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.

^C 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 ADL exception.

^D **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.

^E For NQ contracts with an active Income Edge Payment Program, the client may elect to have payments commuted and paid out by using the Lump Sum Distribution form.

^F For NQ contracts with an active Income Edge Payment Program, the client may elect to continue the scheduled payments by using the Settlement Option Election for Annuity Benefits form.