

Prudential SmartSolution IRA Beneficiary Designation Form

Questions?
Call Prudential Retirement®
at 877-778-2100
(fax: 866-439-8602)



For Prudential use only:

Instructions

Please print using blue or black ink.

Keep a copy of this form for your records and return the original form to the address below.

Note: If you do not elect a beneficiary or if no beneficiary is alive when payment is otherwise payable, payment will be made to the estate of the account holder.

Prudential Retirement
30 Scranton Office Park
Scranton, PA 18507-1789

1 Provide account holder information

Social Security Number Daytime Phone Number

Account Holder Name

Street Address

City State ZIP Code

Date of Birth Email

2 Beneficiary designation

Please select a Primary Beneficiary(ies). Percentages must equal 100% (enter whole percentages only; no fractional amounts).

You may also select a Contingent Beneficiary(ies). These percentages must also equal 100% (enter whole percentages only; no fractional amounts).

Attach additional sheets, if necessary.

Name / Address / Phone Number	Birth Date	SSN	Relationship	Whole % Only	Type
					Primary
					<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
					<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
					<input type="checkbox"/> Primary <input type="checkbox"/> Contingent

The benefits payable hereunder shall be paid in equal shares (or the whole percentages indicated above) to the Primary Beneficiary who survives the Account Holder. If no Primary Beneficiary survives, the payment shall be made in equal shares (or the whole percentages indicated above) to the Contingent Beneficiary who survives the Account Holder. If percentages shown above for surviving beneficiaries do not total 100%, benefits will be prorated in proportion to percentages shown.

This Beneficiary Designation is subject to all of the terms and provisions of the IRA. This Beneficiary Designation shall be effective only if accepted by the Custodian prior to the death of the Account Holder. The Account Holder understands that if he/she is over age 70½, changing the beneficiary designation to a beneficiary with a shorter life expectancy may affect the required minimum distributions from the IRA. The Account Holder reserves the right to change the above Beneficiary by filing a new Beneficiary Designation with the Custodian, subject to acceptance by the Custodian prior to the death of the Account Holder. If no beneficiaries are selected, benefits will be payable to the estate of the Account Holder.

3 Spousal consent

If you live in a community property state, you should obtain the signature of your spouse if your spouse will not be named as the Primary Beneficiary. Community property states currently include: AZ, CA, ID, LA, NM, NV, PR, TX, WA and WI. Benefit payments may be delayed or disputed unless your spouse consents to waive his/her rights to any community property interest in the benefits.

I consent to the beneficiary designation above. By signing this consent, I intend to change the portion (if any) of this IRA that is community property of my spouse.

Signature of spouse

Date

4 Your authorization

Account Holder Signature

Date

SECURITIES PRODUCTS ARE NOT FDIC INSURED/NOT BANK DEPOSITS/MAY LOSE VALUE.

For informational or educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing it, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.

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