



## IRA Death Claim

### INFORMATION ABOUT THE IRA OWNER

<b>Name of Deceased</b>		<b>Certificate Number(s)</b>
<b>Deceased Date of Birth</b>	<b>Deceased Social Security Number</b>	<b>Date of Death</b>

#### PLEASE NOTE:

- (1) In addition to the above required information, a Certified Certificate of Death **MUST** be submitted.
- (2) The insurance Certificate must accompany this claim. If not available, please explain.
- (3) The bottom portion of this form must be completed.
- (4) If the Beneficiary is to the ESTATE, please submit Letters Testamentary.
- (5) If the Beneficiary is a TRUST, please submit a Certification of Trust.

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### INFORMATION ABOUT THE BENEFICIARY

<b>Beneficiary Name</b>	<b>DOB</b>	<b>Social Security Number</b>	<b>Relationship</b>
<b>Address</b>		<b>City, State, Zip</b>	
<b>Daytime Phone Number</b>	<b>Email Address</b>		

Please select an option from below. You may want to consult a tax advisor before making an election.

#### **FULL CLAIM PAYMENT**

IRA death claim payment in a single sum and report the taxable portion of the claim payment as taxable income (on form 1099R).

I elect not to have federal income tax withheld from the taxable portion of my claim check.

I elect to have federal income tax withheld from the taxable portion of my claim check.  
Insert rate if greater than 10% \_\_\_\_\_

#### **FIVE YEAR RULE**

The five-year rule is available when the IRA owner dies before his required beginning date for RMDs. This option allows the beneficiary to take distributions in any amount at any time as long as the beneficiary totally depletes his/her portion of the IRA by December 31 of the year containing the fifth anniversary of the IRA Owner's death.



**SINGLE LIFE EXPECTANCY PAYMENTS**

The single life expectancy payment option requires a beneficiary to take distributions of a minimum amount based on the single life expectancy of either the beneficiary or the deceased IRA owner, beginning by December 31 of the year following the year of the IRA owner's death.

**SPOUSAL TRANSFER**

A surviving spouse who is the sole beneficiary may transfer the IRA into his or her own IRA at any time after the IRA owner's death.

**DISTRIBUTE AND ROLL**

A surviving spouse who is the beneficiary may at any time take a distribution and roll over to their owner IRA or eligible plan.

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**THE UNDERSIGNED DO HEREBY CERTIFY THAT THE INFORMATION CONTAINED HEREIN IS TRUE AND CORRECT TO THE BEST OF MY (OUR) KNOWLEDGE.**

**WARNING:** Any person, who with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, may be guilty of insurance fraud.

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Beneficiary Signature

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Date