Schwab

IRA Beneficiary Form

Minimum Requirements

1. List account holder's information in Section 1
   a. First, Middle Initial and Last Name
   b. Schwab Account Numbers for accounts to which the information is to be applied
   c. Social Security Number
2. List all Primary Beneficiaries in Section 4
   a. **At minimum** provide Portion %, First and Last Name of Beneficiary; Relationship to Client; and Country of Citizenship & Legal Residence. Social Security numbers, birthdates, Phone numbers, emails, and Mailing Addresses are helpful but not required.
   b. If desired, check Per Stirpes (see FAQ below for more information) for any beneficiaries to which this is to be applied
3. Make sure all Primary Beneficiary Percentages total 100%.
4. List all Contingent Beneficiaries
   a. **At minimum** provide Portion %, First and Last Name of Beneficiary; Relationship to Client; and Country of Citizenship & Legal Residence. Social Security numbers, birthdates, Phone numbers, emails, and Mailing Addresses are helpful but not required
   b. If desired, check Per Stirpes (see FAQ below for more information) for any beneficiaries to which this is to be applied
5. Make sure all Contingent Beneficiary Percentages total 100%
6. If Per Stirpes was selected for any beneficiary, Section 5 MUST be completed.
   a. First Name, Middle Initial, and Last Name
   b. Relationship to Client
   c. At least one method of contact: Address, Phone Number, Email
7. Client must Sign/Print Name and Date in Section 6
8. Return completed and signed form to scoperations@marinerwealthadvisors.com

Frequently Asked Questions

Q: What is Per Stirpes?

A: If a named beneficiary dies before the client(s) and Per Stirpes has been marked for the beneficiary, the deceased beneficiary's percentage of the inherited assets will be split among that beneficiary's own heirs. If Per Stirpes has not been marked, then the deceased beneficiary's assets will be split evenly across all remaining beneficiaries.

Q: I have 5 Primary Beneficiaries but there is only room for 4 on the page, what do I do?

A: Print a second page 2 and complete the last beneficiary's information in the Primary Beneficiary section of that page. Return it with the rest of the form.