**Custom Retirement Account Designation for NAME**Account # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Primary**:

1. 50%, but no more than $\_\_\_, of the account value as of the date of my death to my deceased spouse’s daughter, \_\_\_\_, if she survives me.
2. All of the remainder to the Trustee of **The \_\_\_\_\_ Trust dated \_\_\_\_**, for thetrust shareallocated to and benefitting my deceased spouse’s son, \_\_\_\_\_\_ or his descendants.

I understand and agree that Edward Jones will use the Account assets in the following order to satisfy the dollar beneficiary designations specified above for \_\_\_\_\_\_\_: (1) cash; then (2) money market; then (3) cash proceeds generated from selling the remaining Account assets in alphabetical order within each of the following categories: (a) mutual funds; then (b) stocks; then (c) bonds, (i.e., if necessary, Edward Jones will sell all mutual funds on the Account [in alphabetical order] to satisfy the dollar beneficiary designations before selling any stock or bonds).

If \_\_\_\_\_ disclaims the share designated for her benefit, or if she does not survive me, then her share shall be distributed as provided above for the share designated for the benefit of \_\_\_\_\_ or his descendants.

If the Trustee disclaims the share designated for the benefit of \_\_\_\_ or his descendants, pursuant to Section \_\_\_ of **The \_\_\_ Trust dated \_\_\_\_**, which permits the Trustee to “make a qualified disclaimer of any qualified retirement benefits or non-qualified annuity benefits payable to the trust,” then the share so disclaimed shall instead be distributed outright and free of trust to \_\_\_\_ or his descendants *per stirpes*.

The IRA custodian may rely solely on the then acting Trustee of my Trust in determining the separate Trust share(s) entitled to the account as a beneficiary and the identity of those separate trust share(s), and to transfer assets from my IRA to said separate Trust share(s). On behalf of the Trustee of my Trust, I hereby indemnify and hold my IRA custodian harmless for relying upon such instructions from the Trustee of my Trust.

Dated:

NAME