

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



By clicking your account type below, you will be taken to the necessary instructions to complete the application based on your account type.

Purpose of this form. *By completing and signing this application the account owner is establishing an account subject to the terms and conditions outlined at app.trustamerica.com/tca. This form is required to open a managed account through your designated investment advisor, with TCA by E*TRADE providing custodial services to you and your investment advisor.*

Where to get additional forms. *If additional TCA by E*TRADE forms are needed, you may either ask your investment advisor or client representative for a copy of the form or download the form online at app.trustamerica.com/advisor-forms.*

You must **complete all required fields and provide all required additional forms and documentation** to expedite processing and to avoid requests for additional information. The only exceptions are if a section or entry is listed as 'optional' or 'if applicable'. 'Optional' indicates the section or entry is an elective and nonobligatory service or feature. By entering information in an optional section or entry, you are choosing to participate in the service or feature. 'If applicable' indicates the section or entry is required if certain conditions apply. These conditions are outlined in detail in these instructions.

Print or type all entries. Print clearly in all CAPITAL LETTERS to complete this application. To type entries, a fillable PDF of this form can be found online at app.trustamerica.com/advisor-forms.

Unknown information. If information is requested and you do not know where to obtain the requested information, contact your investment advisor or client representative for direction.

Important New Account Information To help the government fight the funding of terrorism and money-laundering activities, federal law requires TCA by E*TRADE to verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, TCA by E*TRADE requires this information for any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identification documentation is not required. However, TCA by E*TRADE reserves the right to request identifying documentation in certain circumstances. Your account may be restricted and/or closed if TCA by E*TRADE cannot verify this information. TCA by E*TRADE will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information or from any restriction placed upon, or close of, your account.

You must complete all required fields and provide all required forms and documentation to expedite processing and to avoid unnecessary requests for additional information.

*Note: TCA by E*TRADE reserves the right to request additional information as required to carry out any instructions including but not limited to transfer or liquidation of securities owned by the account.*

Client account types

Click the account type you wish to open and it will send you to the appropriate instructions.

- [IRA \(Traditional, Rollover, Custodial\)](#)
- [Roth IRA](#)
- [Beneficiary IRA \(Beneficiary Roth IRA\)](#)
- [SEP IRA](#)
- [SARSEP](#)
- [SIMPLE IRA \(Type 5304\)](#)

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



IRA (traditional and custodial)

Traditional Individual Retirement Account (IRA) is an individual retirement plan that may accept both deductible (before tax), nondeductible (after tax) and rollover contributions and is not a Roth or SIMPLE IRA.

Custodial Individual Retirement Account (IRA) is a traditional IRA established on behalf of the minor or incapacitated individual, usually by the minor's parent or guardian of the incapacitated individual. *Ensure that custodian is checked in section 3, and then the account will be designated as a custodial IRA.*

Complete Section 2 for the minor and Section 3 for the custodian or guardian. *Note: The custodian or guardian, not the minor or incapacitated individual, is responsible for signing this account application.*

Section 1: Client Account Type, check only one

Check the appropriate box to indicate the type of account you want to create with this application.

Select "IRA" in section 1.

Section 2: Primary Account Owner Information

A. Account Owner

Enter the account owner information for this account including but not limited to name, address, Social Security number, date of birth, contact information and specific occupation. For a Custodial IRA, the minor or incapacitated individual is the primary account owner.

B. Mailing Address (PO BOX allowed)

You must provide a mailing address and this may contain a PO Box or mailbox drop. *If a PO Box or mailbox drop add nonresidential address is provided in this section, then Section 2C must be completed to provide the residential address for mail.*

C. Residential Address (PO BOX NOT allowed)

This should only be completed if a PO Box or mailbox drop is provided in Section 2B.

D. Citizenship status

Check the box for the type of identification you are providing for the account owner. Enter the identification number and expiration date in the spaces provided. Enter the state designation if applicable.

Note: Identification information is not required if account owner is a minor

E. Source of funds

Select only one box.

F. Purpose and expected use of the account

Select only one box

G. Employer Information

Skip this section; it is not applicable for this account type

H. Simple IRAs only: 1st Funding Date

Skip this section; it is not applicable for this account type

I. Current Employer

Skip this section; it is not applicable for this account type

Section 3: Additional Account Owner Information

A. Account Owner - For Custodial IRAs the custodian is the additional owner

Check the box labeled "Custodian" in Section 3 and enter the person's name and contact information.

B. Mailing Address (PO BOX allowed)

You must provide a mailing address and this may contain a PO Box or mailbox drop. *If a PO Box or mailbox drop add nonresidential address is*

provided in this section, then Section 3C must be completed to provide the residential address for mail.

C. Residential Address (PO BOX NOT allowed)

This should only be completed if a PO Box or mailbox drop is provided in Section 3B.

D. Citizenship status

Check the box for the type of identification you are providing for the account owner. Enter the identification number and expiration date in the spaces provided. Enter the state designation if applicable.

Note: For the custodian to receive copies of statements, deposit confirmations, or tax forms, complete the Additional Information Application Addendum.

Section 4: IRA Beneficiary Designation, if applicable

Enter the primary beneficiary(ies) and any contingent beneficiary(ies) information for this account. For each entry, check the appropriate box to indicate if the designated beneficiary is a primary or contingent beneficiary. Complete the "Additional Information Application Addendum" form if designating more than five beneficiaries.

Note:

The beneficiary must be an individual, trust, or entity. The beneficiary must be named on this form; 'spouse' or 'children' is not an acceptable designation.

Beneficiary names provided without a Social Security number will be maintained on file. These names will not be displayed in your online account inquiry application.

If more than one beneficiary is designated, each asset in the account will be divided based on the percent of account balance designation upon the account owner(s) death.

Important: Due to the important tax consequences, if the account may be subject to community property rules (because the account owner currently lives in a community property state or lived in a community property state while married), the account holder is married, and their spouse is not named as sole primary beneficiary, the beneficiary designations should be reviewed by a tax or legal advisor.

Percentage shares. The percentage shares must add up to 100% for the designated primary beneficiaries and 100% for the designated contingent beneficiaries. If the percentages do not add up to 100%, TCA by E*TRADE will assume the beneficiaries are entitled to equal shares.

Note: If any primary or contingent beneficiary dies before the account owner, their interest and the interest of their heirs will terminate completely. The percentage shares of any remaining primary beneficiaries will be increased proportionately. If no primary beneficiaries survive the account owner, the contingent beneficiaries will acquire the IRA at their designated percentages.

More than five beneficiaries. If you would like to designate additional beneficiaries, complete, sign, and provide an "Additional information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

Trust as beneficiary. To designate a trust as a beneficiary enter the beneficiary information on this application as follows.

Name of beneficiary. Provide the full legal title of the trust. Include a list of all trustees and the date of the trust.

Social Security number. Provide the Tax Identification Number (TIN) or the Social Security number for the trust.

Percentage share. Provide the percentage allocated to the trust.

If you need more space for trust information, complete, sign, and provide an "Additional Information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



IRA (traditional and custodial) (continued)

Note: If the Tax Identification Number (TIN) for a trust is the same as another beneficiary's Social Security number, the beneficiary information for the trust will be maintained on file. The trust will not be displayed in your online account inquiry application.

No beneficiaries. If no valid beneficiary is designated for your account, your beneficiary will be determined under your IRA Plan agreement.

Note: Beneficiary information can be provided and/or modified at any time by completing and signing an "IRA Beneficiary Designation Request" form.

Section 5: Account Management

A. Client Representative

Enter the information for the client representative that is associated with or referring you to the Investment Advisor that will be managing your account.

B. Investment Advisor Information

Enter the name of the investment advisor or money manager firm managing your account. *Note: As the account owner, you are granting the exclusive authority to your investment advisor or money manager firm to direct the investment activities of this account.*

Section 6: Email and Electronic Delivery

A. Email Address

Please type or print legibly. One valid email address is requested for each account and will be used for e-delivery of statements and other account documents if elected.

B. Electronic Delivery (e-delivery)

To Opt-in to e-delivery of statements and other account documents, please log in to app.trustamerica.com/liberty. Go to: About your Account – then Document Delivery. Please contact your advisor for any questions you may have.

Important: If you would like to consolidate your statements for accounts managed by a single investment advisor, please complete the separate Statement Family Request form.

Section 7: Authorized Signatures

It is important for you to read and understand the terms and conditions covering this application before you sign. Please print and keep a copy for your records of the terms and conditions which are made available by your advisor and at: app.trustamerica.com/tca.

Sign and date. Read over the signature section carefully, then the account owner or if this is a Custodial IRA, the custodian, must sign and date the application.

Interested Third Party(ies)

If you would like to designate interested third parties receive copies of your statements, deposit confirmations, or tax forms, then complete, sign, and provide an "Additional Information Application Addendum" form.

Examples of interested third parties are tax accountants, attorneys, and other types of personal representatives. *Note: An interested third party is not your investment advisor or your client representative.*

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



Roth IRA

Roth Individual Retirement Account (IRA) is an individual retirement plan that accepts only non-deductible (after tax) contributions, accepts contributions after the age of 70 1/2, allows you to leave amounts in your Roth IRA as long as you live, and offers qualified distributions tax free after 5 years.

Custodial Roth IRA is a Roth IRA established on behalf of a minor or incapacitated individual usually by the minor's custodian or the incapacitated individual's guardian.

Complete Section 2 for the minor and Section 3 for the custodian or guardian. *Note: The custodian or guardian, not the minor, is responsible for signing this account application.*

Note: A conversion to a Roth should be opened as a Roth IRA

*Note: TCA by E*TRADE reserves the right to request additional information as required to carry out any instructions including but not limited to transfer or liquidation of securities owned by the account.*

Section 1: Client Account Type, check only one

Check the appropriate box to indicate the type of account you want to create with this application.

Select "Roth IRA" in section 1.

Section 2: Primary Account Owner Information

A. Account Owner

Enter the account owner information for this account including but not limited to name, address, Social Security number, date of birth, contact information and specific occupation. For a Custodial Roth IRA, the minor or incapacitated individual is the primary account owner.

B. Mailing Address (PO BOX allowed)

You must provide a mailing address and this may contain a PO Box or mailbox drop. *If a PO Box or mailbox drop add nonresidential address is provided in this section, then Section 2C must be completed to provide the residential address for mail.*

C. Residential Address (PO BOX NOT allowed)

This should only be completed if a PO Box or mailbox drop is provided in Section 2B.

D. Citizenship status

Check the box for the type of identification you are providing for the account owner. Enter the identification number and expiration date in the spaces provided. Enter the state designation if applicable.

Note: Identification information is not required if account owner is a minor

E. Source of funds

Select only one box.

F. Purpose and expected use of the account

Select only one box

G. Employer Information

Skip this section; it is not applicable for this account type

H. Simple IRAs only: 1st Funding Date

Skip this section; it is not applicable for this account type

I. Current Employer

Skip this section; it is not applicable for this account type

Section 3: Additional Account Owner Information

A. Account Owner - For Custodial IRAs the custodian is an additional owner

Check the box labeled "Custodian" in Section 3 and enter the person's name and contact information.

B. Mailing Address (PO BOX allowed)

You must provide a mailing address and this may contain a PO Box or mailbox drop. *If a PO Box, mailbox drop add nonresidential address provided in this section, then Section 3C must be completed to provide the residential address for mail.*

C. Residential Address (PO BOX NOT allowed)

This should only be completed if a PO Box or mailbox drop is provided in Section 3B.

D. Citizenship status

Check the box for the type of identification you are providing for the account owner. Enter the identification number and expiration date in the spaces provided. Enter the state designation if applicable.

Note: Identification information is not required if account owner is a minor.

Note: For the "additional account owner" to receive copies of statements, deposit confirmations, or tax forms, complete the Additional Information Application Addendum.

Section 4: IRA Beneficiary Designation, if applicable

Enter the primary beneficiary(ies) and any contingent beneficiary(ies) information for this account. For each entry, check the appropriate box to indicate if the designated beneficiary is a primary or contingent beneficiary. Complete the "Additional Information Application Addendum" form if designating more than five beneficiaries.

Note:

The beneficiary must be an individual, trust, or entity. The beneficiary must be named on this form; 'spouse' or 'children' is not an acceptable designation.

Beneficiary names provided without a Social Security number will be maintained on file. These names will not be displayed in your online account inquiry application.

If more than one beneficiary is designated, each asset in the account will be divided based on the percent of account balance designation upon the account owner(s) death.

Important: Due to the important tax consequences, if account may be subject to community property rules (because the account owner currently lives in a community property state or lived in a community property state while married), the account holder is married, and their spouse is not named as sole primary beneficiary, the beneficiary designations should be reviewed by a tax or legal advisor.

Percentage share. The percentage shares must add up to 100% for the designated primary beneficiaries and 100% for the designated contingent beneficiaries. If the percentages do not add up to 100%, TCA by E*TRADE will assume the beneficiaries are entitled to own equal shares.

Note: If any primary or contingent beneficiary dies before the account owner does, their interest and the interest of their heirs will terminate completely. The percentage shares of any remaining primary beneficiaries will be increased proportionately. If no primary beneficiaries survive the account owner, the contingent beneficiaries will acquire the IRA at their designated percentages.

More than five beneficiaries. If you would like to designate additional beneficiaries, complete, sign, and provide an "Additional information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

Trust as beneficiary. To designate a trust as a beneficiary enter the beneficiary information on this application as follows.

Name of beneficiary. Provide the full legal title of the trust. Include a list of all trustees and the date of the trust.

Social Security number. Provide the Tax Identification Number (TIN) or the Social Security number for the trust.

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



Roth IRA (continued)

Percentage share. Provide the percentage allocated to the trust.

If you need more space for trust information, complete, sign, and provide an "Additional Information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

Note: If the Tax Identification Number (TIN) for a trust is the same as another beneficiary's Social Security number, the beneficiary information for the trust will be maintained on file. The trust will not be displayed in your online account inquiry application.

No beneficiaries. If no valid beneficiary is designated for your account, your beneficiary will be determined under your IRA Plan agreement.

Note: Beneficiary information can be provided and/or modified at any time by completing and signing an "IRA Beneficiary Designation Request" form.

Section 5: Account Management

A. Client Representative

Enter the information for the client representative that is associated with or referring you to the Investment Advisor that will be managing your account.

B. Investment Advisor Information

Enter the name of the investment advisor or money manager firm managing your account. *Note: As the account owner, you are granting the exclusive authority to your investment advisor or money manager firm to direct the investment activities of this account.*

Section 6: Email and Electronic Delivery

A. Email Address

Please type or print legibly. One valid email address is requested for each account and will be used for e-delivery of statements and other account documents if elected.

B. Electronic Delivery (e-delivery)

To Opt-in e-delivery of statements and other account documents, please log in to app.trustamerica.com/liberty. Go to: About your Account – then Document Delivery. Please contact your advisor for any questions you may have.

Important: If you would like to consolidate your statements for accounts managed by a single investment advisor, please complete the separate Statement Family Request form.

Section 7: Authorized Signatures

It is important for you to read and understand the terms and conditions covering this application before you sign. Please print and keep a copy for your records of the terms and conditions which are made available by your advisor and at: app.trustamerica.com/tca.

Sign and date. Read over the signature section carefully, then the account owner or if this is a Custodial Roth IRA, the custodian must sign and date the application.

Interested Third Party(ies)

If you would like to designate interested third parties receive copies of your statements, deposit confirmations, or tax forms, then complete, sign, and provide an "Additional Information Application Addendum" form.

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



Beneficiary IRA/Beneficiary Roth IRA

Beneficiary Individual Retirement Account (IRA) is a traditional IRA established by a non-spouse beneficiary for the assets from a deceased account owner's IRA. A spouse beneficiary may also establish a Beneficiary IRA if they choose not to treat the deceased account owner's IRA as their own.

Beneficiary Roth Individual Retirement Account (IRA) is a Roth IRA that is established by a non-spouse beneficiary for the assets from a deceased account owner's Roth IRA. A spouse beneficiary may also establish a Beneficiary Roth IRA if they choose not to treat the deceased account owner's Roth IRA as their own.

Beneficiary IRA/Beneficiary Roth IRA: Provide decedent's information in Section 4. *Note: You do not need to send a copy of the death certificate to TCA by E*TRADE.*

Trust as beneficial owner. *If the designated beneficiary is a TRUST a copy of the fully executed TRUST document must be provided with this application and Certification of Trust (IRA's).*

Estate as beneficial owner. Provide a copy of certified letters of testamentary with visible court seal for the estate.

Legal entity as beneficial owner. Provide copy of corporate resolution for the legal entity.

*Note: TCA by E*TRADE reserves the right to request additional information as required to carry out any instructions including but not limited to transfer or liquidation of securities owned by the account.*

Section 1: Client Account Type, check only one

Check the appropriate box to indicate the type of account you want to create with this application.

Select "Beneficiary IRA" or "Beneficiary Roth IRA" in section 1.

Section 2: Primary Account Owner Information

A. Account Owner

Enter the account owner information for this account including but not limited to name, address, Social Security number, date of birth, contact information and specific occupation. The beneficiary is the primary account owner

B. Mailing Address (PO BOX allowed)

You must provide a mailing address and this may contain a PO Box or mailbox drop. *If a PO Box or mailbox drop add nonresidential address is provided in this section, then Section 2C must be completed to provide the residential address for mail.*

C. Residential Address (PO BOX NOT allowed)

This should only be completed if a PO Box or mailbox drop is provided in Section 2B.

D. Citizenship status

Check the box for the type of identification you are providing for the account owner. Enter the identification number and expiration date in the spaces provided. Enter the state designation if applicable.

Note: Identification information is not required if account owner is a minor

E. Source of funds

Select only one box.

F. Purpose and expected use of the account

Select only one box

G. Employer Information

Skip this section; it is not applicable for this account type

H. Simple IRAs only: 1st Funding Date

Skip this section; it is not applicable for this account type

I. Current Employer

Skip this section; it is not applicable for this account type

Section 3: Additional Account Owner Information

A. Account Owner - The decedent should be listed as the "additional account owner".

Check the box labeled "Decedent" in Section 3 and enter the person's name, contact information and relationship of Decedent.

B. Mailing Address

Skip this section; it is not needed for this account type.

C. Residential Address

Skip this section; it is not needed for this account type.

D. Citizenship status

Skip this section; it is not needed for this account type.

Section 4: IRA Beneficiary Designation, if applicable

For this Beneficiary IRA, If you wish to make a beneficiary designation, enter the primary beneficiary(ies) and any contingent beneficiary(ies) information for this account. For each entry, check the appropriate box to indicate if the designated beneficiary is a primary or contingent beneficiary. Complete the "Additional Information Application Addendum" form if designating more than five beneficiaries.

Note:

The beneficiary must be an individual, trust, or entity. The beneficiary must be named on this form; 'spouse' or 'children' is not an acceptable designation.

Beneficiary names provided without a Social Security number will be maintained on file. These names will not be displayed in your online account inquiry application.

If more than one beneficiary is designated, each asset in the account will be divided based on the percent of account balance designation upon the account owner(s) death.

Percentage shares. The percentage shares must add up to 100% for the designated primary beneficiaries and 100% for the designated contingent beneficiaries. If the percentages do not add up to 100%, TCA by E*TRADE will assume the beneficiaries are entitled to own equal shares.

Note: If any primary or contingent beneficiary dies before the account owner does, their interest and the interest of their heirs will terminate completely. The percentage shares of any remaining primary beneficiaries will be increased proportionately. If no primary beneficiaries survive the account owner, the contingent beneficiaries will acquire the IRA at their designated percentages.

More than five beneficiaries. If you would like to designate additional beneficiaries, complete, sign, and provide an "Additional information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

Trust as beneficiary. To designate a trust as a beneficiary enter the beneficiary information on this application as follows.

Name of beneficiary. Provide the full legal title of the trust. Include a list of all trustees and the date of the trust.

Social Security number. Provide the Tax Identification Number (TIN) or the Social Security number for the trust.

Percentage share. Provide the percentage allocated to the trust.

If you need more space for trust information, complete, sign, and provide an "Additional Information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

Note: If the Tax Identification Number (TIN) for a trust is the same as another beneficiary's Social Security number, the beneficiary information for the trust will be maintained on file. The trust will not be displayed in your online account inquiry application.

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



Beneficiary IRA/Beneficiary Roth IRA (continued)

No beneficiaries. If no valid beneficiary is designated for your account, your beneficiary will be determined under your IRA Plan agreement.

Note: Beneficiary information can be provided and/or modified at any time by completing and signing an "IRA Beneficiary Designation Request" form.

Section 5: Account Management

A. Client Representative

Enter the information for the client representative that is associated with or referring you to the Investment Advisor that will be managing your account.

B. Investment Advisor Information

Enter the name of the investment advisor or money manager firm managing your account. *Note: As the account owner, you are granting the exclusive authority to your investment advisor or money manager firm to direct the investment activities of this account.*

Section 6: Email and Electronic Delivery

A. Email Address

Please type or print legibly. One valid email address is requested for each account and will be used for e-delivery of statements and other account documents if elected.

B. Electronic Delivery (e-delivery)

To Opt-in to e-delivery of statements and other account documents, please log in to app.trustamerica.com/liberty. Go to: About your Account – then Document Delivery. Please contact your advisor for any questions you may have.

Important: If you would like to consolidate your statements for accounts managed by a single investment advisor, please complete the separate Statement Family Request form.

Section 7: Authorized Signatures

It is important for you to read and understand the terms and conditions covering this application before you sign. Please print and keep a copy for your records of the terms and conditions which are made available by your advisor and at: app.trustamerica.com/tca.

Sign and date. Read over the signature section carefully, then the account owner must sign and date the application.

Interested Third Party(ies)

If you would like to designate interested third parties receive copies of your statements, deposit confirmations, or tax forms, then complete, sign, and provide an "Additional Information Application Addendum" form.

Examples of interested third parties are tax accountants, attorneys, and other types of personal representatives. *Note: An interested third party is not your investment advisor or your client representative*

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



SEP IRA

SEP Individual Retirement Account (IRA), or Simplified Employee Pension (SEP) IRA, is an employer-sponsored retirement account that allows your employer to make deductible contributions to your IRA, set up for you to receive such contributions.

Note: TCA by E*TRADE reserves the right to request additional information as required to carry out any instructions including but not limited to transfer or liquidation of securities owned by the account. TCA by E*TRADE assumes that all deposits are employer contributions unless otherwise specified.

Section 1: Client Account Type, check only one

Check the appropriate box to indicate the type of account you want to create with this application.

Select "SEP IRA" in section 1.

Section 2: Primary Account Owner Information

A. Account Owner

Enter the account owner information for this account including but not limited to name, address, Social Security number, date of birth, contact information and specific occupation.

B. Mailing Address (PO BOX allowed)

You must provide a mailing address and this may contain a PO Box or mailbox drop. *If a PO Box or mailbox drop add non residential address is provided in this section, then Section 2C must be completed to provide the residential address for mail.*

C. Residential Address (PO BOX NOT allowed)

This should only be completed if a PO Box or mailbox drop is provided in Section 2B.

D. Citizenship status

Check the box for the type of identification you are providing for the account owner. Enter the identification number and expiration date in the spaces provided. Enter the state designation if applicable.

Note: Identification information is not required if account owner is a minor

E. Source of funds

Select only one box.

F. Purpose and expected use of the account

Select only one box

G. Employer Information (REQUIRED)

Provide employer's name and address. No additional information is required. *Note:* You should verify your employer has a valid, signed SEP IRA Plan document. Your employer is required to provide you with the Plan document. You do not need to provide a copy of the Plan document with this application

H. Simple IRAs only: 1st Funding Date

Skip this section; it is not applicable for this account type

I. Current Employer

Select only one box

Section 3: Additional Account Owner Information

Skip this section; it is not applicable for this account type.

Section 4: IRA Beneficiary Designation, if applicable

Enter the primary beneficiary(ies) and any contingent beneficiary(ies) information for this account. For each entry, check the appropriate box to indicate if the designated beneficiary is a primary or contingent beneficiary.

Complete the "Additional Information Application Addendum" form if designating more than five beneficiaries.

Note:

The beneficiary must be an individual, trust, or entity. The beneficiary must be named on this form; 'spouse' or 'children' is not an acceptable designation.

Beneficiary names provided without a Social Security number will be maintained on file. These names will not be displayed in your online account inquiry application.

If more than one beneficiary is designated, each asset in the account will be divided based on the percent of account balance designation upon the account owner(s) death.

Important: Due to the important tax consequences, if the residence of the account holder is located in a community property state, the account holder is married, and they are not naming their spouse as sole primary beneficiary, the beneficiary designations should be reviewed by a tax or legal advisor.

Percentage shares. The percentage shares must add up to 100% for the designated primary beneficiaries and 100% for the designated contingent beneficiaries. If the percentages do not add up to 100%, TCA by E*TRADE will assume the beneficiaries are entitled to own equal shares.

Note: If any primary or contingent beneficiary dies before the account owner does, their interest and the interest of their heirs will terminate completely. The percentage shares of any remaining primary beneficiaries will be increased proportionately. If no primary beneficiaries survive the account owner, the contingent beneficiaries will acquire the IRA at their designated percentages.

More than five beneficiaries. If you would like to designate additional beneficiaries, complete, sign, and provide an "Additional information Application Addendum" form and check the 'Additional beneficiary information provided' box at the end of the section.

Trust as beneficiary. To designate a trust as a beneficiary enter the beneficiary information on this application as follows.

Name of beneficiary. Provide the full legal title of the trust. Include a list of all trustees and the date of the trust.

Social Security number. Provide the Tax Identification Number (TIN) or the Social Security number for the trust.

Percentage share. Provide the percentage allocated to the trust.

If you need more space for trust information, complete, sign, and provide an "Additional Information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

Note: If the Tax Identification Number (TIN) for a trust is the same as another beneficiary's Social Security number, the beneficiary information for the trust will be maintained on file. The trust will not be displayed in your online account inquiry application.

No beneficiaries. If no valid beneficiary is designated for your account, your beneficiary will be determined under your IRA Plan agreement.

Note: Beneficiary information can be provided and/or modified at any time by completing and signing an "IRA Beneficiary Designation Request" form.

Section 5: Account Management

A. Client Representative

Enter the information for the client representative that is associated with or referring you to the Investment Advisor that will be managing your account.

B. Investment Advisor Information

Enter the name of the investment advisor or money manager firm managing your account. *Note:* As the account owner, you are granting the exclusive authority to your investment advisor or money manager firm to direct the investment activities of this account.

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



SEP IRA (Continued)

Section 6: Email and Electronic Delivery

A. Email Address

Please type or print legibly. One valid email address is requested for each account and will be used for e-delivery of statements and other account documents if elected.

B. Electronic Delivery (e-delivery)

To Opt-in to e-delivery of statements and other account documents, please log in to app.trustamerica.com/liberty. Go to: About your Account – then Document Delivery. Please contact your advisor for any questions you may have.

Important: If you would like to consolidate your statements for accounts managed by a single investment advisor, please complete the separate Statement Family Request form.

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It is important for you to read and understand the terms and conditions covering this application before you sign. Please print and keep a copy for your records of the terms and conditions which are made available by your advisor and at: app.trustamerica.com/tca.

Sign and date. Read over the signature section carefully, then the account owner must sign and date the application.

Interested Third Party(ies)

If you would like to designate interested third parties receive copies of your statements, deposit confirmations, or tax forms, then complete, sign, and provide an "Additional Information Application Addendum" form.

Examples of interested third parties are tax accountants, attorneys, and other types of personal representatives. *Note: An interested third party is not your investment advisor or your client representative*

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



SARSEP

SARSEP Individual Retirement Account (IRA) is an account for a SARSEP IRA established prior to December 31, 1996. These account types may not be opened unless you are transferring an existing SARSEP IRA account.

Note: TCA by E*TRADE reserves the right to request additional information as required to carry out any instructions including but not limited to transfer or liquidation of securities owned by the account.

Section 1: Client Account Type, check only one

Check the appropriate box to indicate the type of account you want to create with this application.

Select "SEP IRA" in section 1.

Section 2: Primary Account Owner Information

A. Account Owner

Enter the account owner information for this account including but not limited to name, address, Social Security number, date of birth, contact information and specific occupation.

B. Mailing Address (PO BOX allowed)

You must provide a mailing address and this may contain a PO Box or mailbox drop. If a PO Box or mailbox drop add nonresidential address is provided in this section, then Section 2C must be completed to provide the residential address for mail.

C. Residential Address (PO BOX NOT allowed)

This should only be completed if a PO Box or mailbox drop is provided in Section 2B.

D. Citizenship status

Check the box for the type of identification you are providing for the account owner. Enter the identification number and expiration date in the spaces provided. Enter the state designation if applicable.

Note: Identification information is not required if account owner is a minor

E. Source of funds

Select only one box.

F. Purpose and expected use of the account

Select only one box

G. Employer Information (REQUIRED)

Provide employer's name and address. No additional information is required. *Note:* You should verify your employer has a valid, signed SEP IRA Plan document. Your employer is required to provide you with the Plan document. You do not need to provide a copy of the Plan document with this application

H. Simple IRAs only: 1st Funding Date

Skip this section; it is not applicable for this account type

I. Current Employer

Select only one box

Section 3: Additional Account Owner Information

Skip this section; it is not applicable for this account type.

Section 4: IRA Beneficiary Designation, if applicable

Enter the primary beneficiary(ies) and any contingent beneficiary(ies) information for this account. For each entry, check the appropriate box to indicate if the designated beneficiary is a primary or contingent beneficiary. Complete the "Additional Information Application Addendum" form if designating more than five beneficiaries.

Note:

The beneficiary must be an individual, trust, or entity. The beneficiary must be named on this form; 'spouse' or 'children' is not an acceptable designation.

Beneficiary names provided without a Social Security number will be maintained on file. These names will not be displayed in your online account inquiry application.

If more than one beneficiary is designated, each asset in the account will be divided based on the percent of account balance designation upon the account owner(s) death.

Important: Due to the important tax consequences, if the residence of the account holder is located in a community property state, the account holder is married, and they are not naming their spouse as sole primary beneficiary, the beneficiary designations should be reviewed by a tax or legal advisor.

Percentage shares. The percentage shares must add up to 100% for the designated primary beneficiaries and 100% for the designated contingent beneficiaries. If the percentages do not add up to 100%, TCA by E*TRADE will assume the beneficiaries are entitled to own equal shares.

Note: If any primary or contingent beneficiary dies before the account owner does, their interest and the interest of their heirs will terminate completely. The percentage shares of any remaining primary beneficiaries will be increased proportionately. If no primary beneficiaries survive the account owner, the contingent beneficiaries will acquire the IRA at their designated percentages.

More than five beneficiaries. If you would like to designate additional beneficiaries, complete, sign, and provide an "Additional information Application Addendum" form and check the 'Additional beneficiary information provided' box at the end of the section.

Trust as beneficiary. To designate a trust as a beneficiary enter the beneficiary information on this application as follows.

Name of beneficiary. Provide the full legal title of the trust. Include a list of all trustees and the date of the trust.

Social Security number. Provide the Tax Identification Number (TIN) or the Social Security number for the trust.

Percentage share. Provide the percentage allocated to the trust.

If you need more space for trust information, complete, sign, and provide an "Additional Information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

Note: If the Tax Identification Number (TIN) for a trust is the same as another beneficiary's Social Security number, the beneficiary information for the trust will be maintained on file. The trust will not be displayed in your online account inquiry application.

No beneficiaries. If no valid beneficiary is designated for your account, your beneficiary will be determined under your IRA Plan agreement.

Note: Beneficiary information can be provided and/or modified at any time by completing and signing an "IRA Beneficiary Designation Request" form.

Section 5: Account Management

A. Client Representative

Enter the information for the client representative that is associated with or referring you to the Investment Advisor that will be managing your account.

B. Investment Advisor Information

Enter the name of the investment advisor or money manager firm managing your account. *Note:* As the account owner, you are granting the exclusive authority to your investment advisor or money manager firm to direct the investment activities of this account.

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



SARSEP (continued)

Section 6: Email and Electronic Delivery

A. Email Address

Please type or print legibly. One valid email address is requested for each account and will be used for e-delivery of statements and other account documents if selected below in section 6B.

B. Electronic Delivery (e-delivery)

To Opt-in to e-delivery of statements and other account documents, please log in to <https://www.app.trustamerica.com/liberty>. Go to: About your Account – then Document Delivery. Please contact your advisor for any questions you may have.

Important: If you would like to consolidate your statements for accounts managed by a single investment advisor, please complete the separate Statement Family Request form.

Section 7: Authorized Signatures

It is important for you to read and understand the terms and conditions covering this application before you sign. Please print and keep a copy for your records of the terms and conditions which are made available by your advisor and at: www.app.trustamerica.com/tca.

Sign and date. Read over the signature section carefully, then the account owner must sign and date the application.

Interested Third Party(ies)

If you would like to designate interested third parties receive copies of your statements, deposit confirmations, or tax forms, then complete, sign, and provide an "Additional Information Application Addendum" form.

Examples of interested third parties are tax accountants, attorneys, and other types of personal representatives. *Note: An interested third party is not your investment advisor or your client representative.*

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



SIMPLE IRA

SIMPLE Individual Retirement Account (IRA) is an IRA for a Savings Incentive Match Plan for Employees (SIMPLE) of Small Employers IRA Plan. A SIMPLE IRA plan is a written arrangement that provides small employers and their employees with a simplified way to make contributions.

SIMPLE IRA Establishment Date: Check the appropriate box for the account type that applies to your SIMPLE IRA. If transferring an account, provide the date of the first contribution in the account at the transferring financial institution in section 2F.

IMPORTANT: SIMPLE IRA funds may transfer to another SIMPLE IRA. During the first two years, distributions carry a 25% premature distribution penalty tax and funds may not transfer, convert, roll over, nor directly roll over to another plan type.

*Note: TCA by E*TRADE reserves the right to request additional information as required to carry out any instructions including but not limited to transfer or liquidation of securities owned by the account.*

Section 1: Client Account Type, check only one

Check the appropriate box to indicate the type of account you want to create with this application.
Select "SIMPLE IRA" in section 1.

Section 2: Primary Account Owner Information

A. Account Owner

Enter the account owner information for this account including but not limited to name, address, Social Security number, date of birth, contact information and specific occupation.

Primary account owner: The individual whose Social Security number is on the account for tax reporting.

B. Mailing Address (PO BOX allowed)

You must provide a mailing address and this may contain a PO Box or mailbox drop. *If a PO Box, mailbox drop add nonresidential address provided in this section, then Section 2C must be completed to provide the residential address for mail.*

C. Residential Address (PO BOX NOT allowed)

This should only be completed if a PO Box or mailbox drop is provided in Section 2B.

D. Citizenship status

Check the box for the type of identification you are providing for the account owner. Enter the identification number and expiration date in the spaces provided. Enter the state designation if applicable.

Note: Identification information is not required if account owner is a minor.

E. Source of funds

Select only one box.

F. Purpose and expected use of the account

Select only one box

G. Employer Information (REQUIRED)

Provide employer's name and address. No additional documentation is required. *Note: You should verify your employer has a valid, signed SIMPLE IRA Plan document. Your employer is required to provide you with the Plan document. You do not need to provide a copy of the Plan document with this application*

H. Simple IRAs only: 1st Funding Date (Required)

If transferring an account, provide the date of the first contribution to the account.

I. Current Employer

Select only one box

Section 3: Additional Account Owner Information

Skip this section; it is not applicable to this account type.

Section 4: IRA Beneficiary Designation, if applicable

Enter the primary beneficiary(ies) and any contingent beneficiary(ies) information for this account. For each entry, check the appropriate box to indicate if the designated beneficiary is a primary or contingent beneficiary. Complete the "Additional Information Application Addendum" form if designating more than five beneficiaries.

Note:

The beneficiary must be an individual, trust, or entity. The beneficiary must be named on this form; 'spouse' or 'children' is not an acceptable designation.

Beneficiary names provided without a Social Security number will be maintained on file. These names will not be displayed in your online account inquiry application.

If more than one beneficiary is designated, each asset in the account will be divided based on the percent of account balance designation upon the account owner(s) death.

Important: Due to the important tax consequences, if the residence of the account holder is located in a community property state, the account holder is married, and they are not naming their spouse as sole primary beneficiary, the beneficiary designations should be reviewed by a tax or legal advisor.

Percentage shares. The percentage shares must add up to 100% for the designated primary beneficiaries and 100% for the designated contingent beneficiaries. If the percentages do not add up to 100%, TCA by E*TRADE will assume the beneficiaries are entitled to own equal shares.

Note: If any primary or contingent beneficiary dies before the account owner does, their interest and the interest of their heirs will terminate completely. The percentage shares of any remaining primary beneficiaries will be increased proportionately. If no primary beneficiaries survive the account owner, the contingent beneficiaries will acquire the IRA at their designated percentages.

More than five beneficiaries. If you would like to designate additional beneficiaries, complete, sign, and provide an "Additional information Application Addendum" form and check the 'Additional beneficiary information provided' box at the end of the section.

Trust as beneficiary. To designate a trust as a beneficiary enter the beneficiary information on this application as follows.

Name of beneficiary. Provide the full legal title of the trust. Include a list of all trustees and the date of the trust.

Social Security number. Provide the Tax Identification Number (TIN) or the Social Security number for the trust.

Percentage share. Provide the percentage allocated to the trust.

If you need more space for trust information, complete, sign, and provide an "Additional Information Application Addendum" form and check the 'Additional information is attached' box at the end of the section.

Note: If the Tax Identification Number (TIN) for a trust is the same as another beneficiary's Social Security number, the beneficiary information for the trust will be maintained on file. The trust will not be displayed in your online account inquiry application.

No beneficiaries. If no valid beneficiary is designated for your account, your beneficiary will be determined under your IRA Plan agreement.

Note: Beneficiary information can be provided and/or modified at any time by completing and signing an "IRA Beneficiary Designation Request" form.

RETIREMENT APPLICATION INSTRUCTIONS

BY ACCOUNT TYPE



SIMPLE IRA (Continued)

Section 5: Account Management

A. Client Representative

Enter the information for the client representative that is associated with or referring you to the Investment Advisor that will be managing your account.

B. Investment Advisor Information

Enter the name of the investment advisor or money manager firm managing your account. *Note: As the account owner, you are granting the exclusive authority to your investment advisor or money manager firm to direct the investment activities of this account.*

Section 6: Email and Electronic Delivery

A. Email Address

Please write legibly. One valid email address is requested for each account and will be used for e-delivery of statements and other account documents if elected.

B. Electronic Delivery (e-delivery)

To Opt-in to e-delivery of statements and other account documents, please log in to app.trustamerica.com/liberty. Go to: About your Account – then Document Delivery. Please contact your advisor for any questions you may have.

Important: If you would like to consolidate your statements for accounts managed by a single investment advisor, please complete the separate Statement Family Request form.

Section 7: Authorized Signatures

It is important for you to read and understand the terms and conditions covering this application before you sign. Please print and keep a copy for your records of the terms and conditions which are made available by your advisor and at: app.trustamerica.com/tca.

Sign and date. Read over the signature section carefully, then the account owner and/or if applicable, the joint owner, custodian, guardian, executor, or conservator sign and date the application.

Interested Third Party(ies)

If you would like to designate interested third parties receive copies of your statements, deposit confirmations, or tax forms, then complete, sign, and provide an "Additional Information Application Addendum" form.

Examples of interested third parties are tax accountants, attorneys, and other types of personal representatives. *Note: An interested third party is not your investment advisor or your client representative.*