

## Instructions for choosing your Beneficiary

Prudential SmartSolution IRA

**General Provisions**

Any benefit that will be payable upon your death will be made to the person(s) named on the attached beneficiary form. Please be careful in completing the form; be sure that your designation is accurate, clear and understandable.

- A. The terms of the Prudential SmartSolution IRA Application, Individual Retirement Custodial Account and Agreement and Disclosure Notice govern the payment of any benefit. This Beneficiary Designation Form shall be effective only if accepted by the Custodian prior to the death of the account holder.
- B. Primary beneficiary(ies). If more than one person is named, payment will be made in equal shares to the Primary beneficiary(ies) who is living at the time the benefit first becomes payable. If a percentage is indicated and a Primary beneficiary(ies) is not alive at the time the benefit first becomes payable, the percentage of that beneficiary's designated share will be divided equally among the surviving Primary beneficiary(ies). If the percentages shown on this Beneficiary Designation Form do not total 100 percent, benefits will be prorated in proportion to the percentages shown.
- C. If there is no Primary beneficiary(ies) living at the time of the account holder's death, any benefit that becomes payable will be distributed to the surviving Secondary beneficiary(ies) listed, if applicable.
- D. Payment to Secondary beneficiary(ies) will be made according to the rules of succession described under Primary beneficiary(ies) in provision B above.
- E. If no designated beneficiary(ies) is alive when payment is otherwise payable, payment will be made to the estate of the account holder.
- F. If the option to purchase an annuity is available, once payments have begun, any settlement of any amount thereafter payable shall be governed by the terms of such annuity.
- G. If a Trust is named as beneficiary, any payment to the Trust will be made as if the Trustee is acting in such fiduciary capacity until written notice to the contrary is received.
- H. If the account holder is over age 70 ½, changing the beneficiary to a beneficiary with a shorter life expectancy may affect the minimum required distributions from the IRA.
- I. The account holder has the right to change the beneficiary by filing a new Beneficiary Designation Form with the Custodian, subject to acceptance by the Custodian prior to the death of the account holder. If that happens, the prior Beneficiary Designation Form will be null and void.

**Examples of Beneficiary Designations**

If you feel that none of the examples below fit the type of beneficiary designation you want, please send a detailed description of what you propose to Prudential.

Use the term:

1. **"My Living Children"** if you want all your children (born or adopted of any marriage) living at the time of payment to equally share the benefit. This will also include all such children born or adopted after you completed the form. Do not include the names of your children if you use this term.
2. **"My Living Trust"** if you want to designate your Living Trust. You must also give the name(s) of the Trustee(s), name(s) of the successor Trustee(s) (Trustee and Successor Trustee cannot be the participant), the date of the Trust Agreement and the address if a bank or trust company is the Trustee.
3. **"My Testamentary Trust"** if you want to designate the Trust in your Last Will and Testament. Do not name your Trustee.
4. **"My Estate"** if you want the benefit to be paid to your estate.
5. **"(Name), Per Stirpes"** if you want the payment(s) to be paid up to and including the second generation of descendants. For example, if a beneficiary in such class is not living when a payment is due, such payment will be made in equal shares to any living sons and daughters (born or adopted of any marriage), of such beneficiary. If there are no living sons and daughters of such beneficiary when a payment is due, payment will be made to the estate of the last to die of the participant or such beneficiary. An example of a correct designation would be Jane Doe, Per Stirpes.

## Beneficiary Designation Form

Prudential SmartSolution IRA

30 Scranton Office Park  
Scranton, PA 18507-1789

Please print using blue or black ink. Keep a copy for your records and send the original form to the address above. Note that 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.

<b>About You</b> <i>(Please print using blue or black ink)</i>	Plan number	Sub Plan number		
	Social Security number	Daytime telephone number	Marital Status	
		area code	<input type="checkbox"/> Married	<input type="checkbox"/> Single, widowed or legally divorced
	First name	MI	Last name	

I designate the following as beneficiary of my account with regard to the percentage(s) I have indicated below. Please list additional beneficiaries, along with percentages they are to receive on a separate page, if needed. Indicate whether the additional beneficiary(ies) is/are primary or secondary beneficiary(ies).

**Your Beneficiary Designation**  
*(See "Instructions For Choosing Your Beneficiary on reverse")*

**(A) Primary Beneficiary(ies)**

Full Legal Name	_____
Address	_____
Social Security number	_____ %
Percentage	_____ %
Date of birth	_____
Relationship to you	_____
Full Legal Name	_____
Address	_____
Social Security number	_____ %
Percentage	_____ %
Date of birth	_____
Relationship to you	_____

**Please use whole percentages - must total 100%**

**(B) Secondary Beneficiary(ies)**

Full Legal Name	_____
Address	_____
Social Security number	_____ %
Percentage	_____ %
Date of birth	_____
Relationship to you	_____
Full Legal Name	_____
Address	_____
Social Security number	_____ %
Percentage	_____ %
Date of birth	_____
Relationship to you	_____

**Please use whole percentages - must total 100%**

**Consent of Spouse** (To be used in community property states when spouse is not sole Primary Beneficiary) 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.

**X** \_\_\_\_\_ Date \_\_\_\_\_  
*Spouse's Signature*

**Your Authorization** \_\_\_\_\_ Date \_\_\_\_\_  
*Signature X*

Ed. 06/02/2008 **DID YOU REMEMBER TO:**

- Sign the form
- Use whole numbers
- Initial any changes

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