

Transfer On Death Account Agreement

- Complete all sections, sign and return.

Account Number(s)

Account Title (Sample; "John Doe, TOD" or "John Doe and Sally Doe, JTWROS, TOD"):

Advisor (if applicable):

IMPORTANT NOTE: Transfer on death accounts are not available to residents of all jurisdictions. A current listing of the jurisdictions that permit residents to register securities and securities accounts in "transfer on death" form is available through your financial professional.

STEP 1: ACCOUNT NAME AND ADDRESS

The undersigned hereby request(s) that J.P. Morgan Clearing Corp., its successors and assigns, ("JP Morgan") establish and maintain a TOD Account (the "TOD Account" or "Account") in the account title specified above with the address of record for the account.

STEP 2: SPOUSAL CONSENT

This section **MUST** be completed if EITHER: (i) the Account is a single name account and the undersigned's spouse is not named below as the sole primary beneficiary, OR (ii) the Account is a joint account and the spouses of the undersigned are not joint tenants on the Account.

The spouse signing below (the "Spouse") represents that (s)he is the spouse of the undersigned and that (s)he consents to the beneficiary designation made below. The Spouse hereby represents that (s)he understands that by signing below, (s)he may be waiving his/her rights to any and all property placed at any time into the Account established under this agreement. The Spouse further agrees to release, indemnify and hold JP Morgan, its agents, control persons, and affiliates, and any designated beneficiary(ies) hereunder harmless from and against any and all claims or causes of action related to the establishment and maintenance of the Account or to any distribution of assets to such beneficiary(ies). This spousal consent may be revoked at any time, but, in order to be effective, such revocation must be in writing, signed by the Spouse, and received by JP Morgan prior to the death of the undersigned or, in the case of joint accounts, of survivor of the undersigned.

Signature of Spouse

Signature of Witness

Name of Spouse

Name of Witness

Address

Address

City/State/Zip

City/State/Zip

STEP 3: ESTABLISHMENT OF ACCOUNT. (Select one option.)

Establish a new TOD Account in the account title listed above.

Change the title on the following JP Morgan account to the title listed in Step 1:

[Insert JP Morgan Account Number]

STEP 4: PRIMARY BENEFICIARY DESIGNATION

The undersigned designate(s) the following individual(s), trust(s), guardianship(s), entity(ies), and/or custodian(s) under the Uniform Transfer to Minors Act as beneficiary(ies) of the assets in the Account upon the death of the undersigned or, if the Account is a joint account, upon the death of the survivor of the undersigned. **(Note: Please be sure percentages add up to 100%)**

Primary Beneficiary

Name		Percentage	
Mailing Address			
City	State	Zip	
Telephone	Relationship	SS No. / Tax ID	

Primary Beneficiary

Name		Percentage	
Mailing Address			
City	State	Zip	
Telephone	Relationship	SS No. / Tax ID	

Primary Beneficiary

Name		Percentage	
Mailing Address			
City	State	Zip	
Telephone	Relationship	SS No / Tax ID	

Primary Beneficiary

Name		Percentage	
Mailing Address			
City	State	Zip	
Telephone	Relationship	SS No / Tax ID	

STEP 5: CONTINGENT BENEFICIARY DESIGNATION.

If any primary beneficiary listed in STEP 4 above is not living at the death of the undersigned or survivor of the undersigned, that primary beneficiary's share shall pass as follows: **(Please initial appropriate line.)**

- A. _____ To the deceased primary beneficiary's lineal descendants.
- B. _____ To the surviving primary beneficiaries based upon the ratio of their designated share percentages.
- C. _____ To the estate of the undersigned or, for joint accounts, the survivor of the undersigned.
- D. _____ To the following contingent beneficiary(ies). **(Note: Please be sure percentages add up to 100%)**

Contingent Beneficiary

Name		Percentage	
Mailing Address			
City	State	Zip	
Telephone	Relationship	SS No. / Tax ID	

Contingent Beneficiary

Name		Percentage	
Mailing Address			
City	State	Zip	
Telephone	Relationship	SS No. / Tax ID	

Contingent Beneficiary

Name		Percentage	
Mailing Address			
City	State	Zip	
Telephone	Relationship	SS No / Tax ID	

Contingent Beneficiary

Name		Percentage	
Mailing Address			
City	State	Zip	
Telephone	Relationship	SS No / Tax ID	

F. INDEMINIFICATION

The undersigned, and the estate, heirs, executors, administrators, personal representatives, successors, and assigns of the undersigned agree to release, indemnify and hold JP Morgan, its agents, control persons, and affiliates, harmless from and against any and all claims, actions, costs, and liabilities, including attorneys' fees and expenses, arising from or relating in any way to (i) any misrepresentations made by the undersigned hereunder, (ii) any conflicting beneficiary designation, or any change of beneficiary not received in a timely manner by JP Morgan, made by will, trust, or other written instrument, and (iii) any instruction pertaining to the Account received or not received by JP Morgan and followed or not followed in good faith.

G. EFFECT OF AGREEMENT AMEDEMMENT

This agreement is applicable only to the TOD Account established hereunder and, except to the extent inconsistent therewith, supplements but does not replace the terms and conditions of any other agreements the undersigned may have with JP Morgan, including, but not limited to, the JP Morgan Customer or Client Agreement. JP Morgan may modify this Agreement at any time upon prior written notice to the undersigned. By continuing to maintain the Account, the undersigned will have indicated acceptance of any such modification. If the undersigned does not accept such modification, (s)he must notify JP Morgan in writing, and the Account may, at JP Morgan's discretion be terminated. This Agreement may not be waived, revoked or modified absent a written instrument signed by an authorized representative of JP Morgan.

H. GOVERNING LAW, LEGALLY BINDING

If the undersigned is a United States resident, this Agreement shall be governed by the laws of the state of residence of the undersigned and applicable federal law. If the undersigned is not a United States resident, this Agreement shall be governed by the laws of the State of New York and applicable United States federal law. This Agreement shall be binding upon the estate, heirs, executors, administrators, personal representatives, successors and assigns of the undersigned.