



# IRA Beneficiary Transfer/Distribution Form

Use this form to request a transfer or distribution from a deceased account owner's IRA or a distribution from an existing beneficiary IRA. We recommend that you speak with a tax or financial advisor regarding the consequences of this transaction.

- Each beneficiary must complete a separate IRA Beneficiary Transfer/Distribution Form.
- See section 11 for signature guarantee requirements for distributions from existing beneficiary IRAs.
- For more information, please see the Additional Information section at the end of the form.

PLEASE USE BLUE OR BLACK INK

PLEASE PRINT CLEARLY IN BLOCK CAPITAL LETTERS

## 1 | IRA Information

IRA Type (Select one.)

- Traditional     Roth     SEP     SARSEP     SIMPLE     Beneficiary IRA

Invesco Account Number or Plan ID

## 2 | Account Owner Information

**Note:** If this is a Beneficiary IRA, please provide the beneficial owner's information then proceed to section 7 or 8, as applicable.

Social Security Number

Account Registration (Please print name as it appears on account.)

Date of Birth (mm/dd/yyyy)

Date of Death (If applicable) (mm/dd/yyyy)

Primary Phone Number

Email Address

## 3 | Beneficiary Information

**Important:** A medallion signature guarantee is required in section 11. If you are unable to obtain a medallion signature guarantee, please see the Additional Information section at the end of this form for alternative requirements.

Relationship to account owner at time of death: (Required. Select one.)

- Spouse     Child/Grandchild     Former Spouse     Entity     Other \_\_\_\_\_

Beneficiary's Full Name/Name of Entity

Beneficiary's Social Security Number  
(or Tax Identification Number if Beneficiary is Entity. Required.)

Date of Birth (mm/dd/yyyy)

Executor/Trustee/Personal Representative Name if Beneficiary is Entity (Please print.)

Mailing Address (Including apartment or P.O. Box number.)

City

State

ZIP

Primary Phone Number

Email Address



Residential Address (Required if different from mailing address or if a P.O. Box was given above.)

City

State

ZIP

**4 | Deceased Beneficiary Information** (Please complete if any of the primary beneficiaries of the deceased account owner are deceased; date of death must be included.)

The following designated beneficiary(ies) is deceased. (A copy of the beneficiary's death certificate must be attached, unless a medallion signature guarantee is provided in section 11 of this form.)

Deceased Beneficiary's Full Name

Date of Death (mm/dd/yyyy)

Deceased Beneficiary's Full Name

Date of Death (mm/dd/yyyy)

**5 | Former Spouse Beneficiary Information** (Please complete if the beneficiary is a former spouse of the deceased account owner; the date of divorce must be provided. A copy of the divorce decree must be attached unless a medallion signature guarantee is provided in section 11 of this form.)

**Note:** In order to be eligible to receive a death distribution, a former spouse must have been designated as a beneficiary by the participant after the date of divorce.

Former Spouse's Full Name

Date of Divorce (mm/dd/yyyy)

**6 | Year of Death Required Minimum Distribution** (Complete if applicable.)

Required minimum distribution (RMD) is ineligible to rollover or transfer. If the account owner was over age 70 1/2 at the time of death and death occurred in the current calendar year, Invesco Investment Services, Inc. (IIS) will distribute the year of death RMD under the beneficiary's Social Security number and the withholding election in section 9 will apply to this distribution. If the year of death RMD has already been satisfied, please check the box below.

**Note:** IIS will not automatically distribute deceased account owner's RMDs for past years.

Please do not distribute the deceased account owner's year of death RMD as it has already been satisfied.

**7 | Transfer Instructions** (Select one.)

I understand that the option selected below will apply to the beneficiary's entire designated portion of the account referenced in section 2. Transfers will retain the same fund selection.

Transfer and immediately distribute all. (Proceed to section 9.)

Transfer to an Invesco beneficiary IRA. (Available to surviving spouse or non-spouse beneficiary. Please complete and attach the appropriate Invesco IRA application. If not requesting a distribution, proceed to section 11.)

Transfer to an Invesco IRA. (Available to the surviving spouse only. Please complete and attach the appropriate Invesco IRA application or provide the account number below. If not requesting a distribution, proceed to section 11.)

Invesco IRA account Number

Transfer or rollover to a new custodian.

**8 | Distribution Instructions**

I authorize IIS to distribute from my IRA as indicated below. Furthermore, I understand and agree to the terms listed below.

- If I do not select a distribution frequency below, I am directing IIS to process an immediate, one-time distribution.
- If the selected periodic payment day has already passed, I am directing IIS to establish the plan for the next scheduled payment.
- If I do not provide a periodic payment day below, I am directing IIS to distribute on the 10th of the selected payment schedule.

**A. Frequency:** (Select one.)

- I wish to take an immediate, one-time distribution.
  - Monthly - One draft per month on the following day: \_\_\_\_\_
  - Quarterly - One draft per quarter on the following day: \_\_\_\_\_
  - Annually - One draft per year on the following day: \_\_\_\_\_
- Beginning on \_\_\_\_\_ (month) \_\_\_\_\_ (year).

**B. Amount:** (Select one.)

- All** - I would like to distribute the entire account. (Proceed to section 9.)
- Invesco to Calculate** - I would like Invesco to calculate my RMD and distribute the shares of each fund proportionate to the total value of my account. I understand IIS will calculate the amount of my RMD depending on the type of account I own and my relationship to the deceased account owner as indicated below.

(Select one then proceed to section 9.)

- Surviving spouse beneficiary
- An individual beneficiary other than the surviving spouse
- Specific Dollar Amount** - I would like to receive a specific dollar amount.

(Select one then proceed to section 8C.)

- Net** - I would like to receive the following dollar amount from the account: \$    ,    .   .

I authorize and direct IIS to redeem additional fund shares in amounts necessary to pay any applicable contingent deferred sales charges and federal income tax withholding. (If you select the one-time distribution frequency, this will be the amount of your one-time distribution. If you select the periodic distribution frequency, this will be the amount of each installment.)

- Gross** - Distribute the following dollar amount from the account: \$    ,    .   . I understand the amount of the distribution I receive will be reduced by any applicable contingent deferred sales charges and federal income tax withholding. (If you select the one-time distribution frequency, this will be the amount of your one-time distribution. If you select periodic distribution frequency, this will be the amount of each installment.)

**C. Allocation of Distribution** (Complete only if requesting a specific dollar amount in section 8B.)

If I do not select an allocation of distribution method, I am directing IIS to distribute using the proportionate method.

**Note:** If redeeming from multiple funds, then multiple checks, wires or Automated Clearing House (ACHs) will be sent.

- Proportionate** - Shares will be redeemed from each fund proportionate to that fund's value with respect to the total value of your account on the day IIS receives your request in good order.
- Distribution From Specific Fund(s)** - Please indicate the fund(s) and redemption amount(s) below.

Fund Number	Fund Name	Percentage	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> % or \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> % or \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> % or \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>	

**9 | Federal Income Tax Withholding** (Select one.)

The distributions you receive from your IRA are subject to 10% federal income tax withholding unless you provide an alternative election below. If no election is made, or your only address of record is a P.O. Box or non-U.S. address, IIS is required to withhold at the rate of 10%.

For Roth IRAs only, federal income tax withholding does not apply, unless specified below.

- I do not want any federal income tax withheld from my distribution.
- I want federal income tax withheld at the rate of   %. (Must be 10% or greater)

Please note that the withholding rate designation made above supersedes any previous designations. If you elect to receive periodic distributions, your withholding election for this series of payments will remain on file with IIS. You may change or revoke your withholding election at any time by contacting an Invesco Client Services representative. If you elect not to have withholding applied to your distributions, or if you do not have enough federal income tax withheld from your distributions, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

**10 | Payment Options** (Refer to section 11 to determine if a signature guarantee is required.)

**Note:** Your distribution will be mailed to the beneficiary's address referenced in section 3 (or the address of record for an existing beneficiary IRA), unless specified below. Checks will not be forwarded.

Select only one payment option (A or B).

**A. By Check:**

- Mail check to the beneficiary's address referenced in section 3.
- Mail check to the beneficiary IRA's address of record.
- Mail check to the new IRA custodian or plan trustee as a transfer of assets per the attached letter of acceptance. (This option must be selected if transferring to a beneficiary IRA.)
- Mail check to the new IRA custodian or plan trustee as a direct rollover to the surviving spouse beneficiary's own IRA. (This option is not available for non-spouse beneficiaries.)
- Mail check to a third party address.

Make check payable to:

Mailing Address (Including apartment or P.O. Box number.)

City

State

ZIP

**B. To Bank:** (If bank information is provided below and a single delivery option is not selected, proceeds will be sent via ACH).

- Wire proceeds to my bank account. (Not available for periodic payments. An incoming wire fee may be assessed by your financial institution.)
- ACH Transfer to my bank account. (Allow 2-3 business days to receive your proceeds.)

Account Type:  Checking  Savings

Name(s) on Bank Account

\_\_\_\_\_

\_\_\_\_\_

Pay to the order of \_\_\_\_\_ \$

\_\_\_\_\_

**Please tape your voided check here.**

Routing Number

Account Number

**11 | Authorization and Signature** (Beneficiary must sign and date below.)

**REQUEST FOR TAXPAYER IDENTIFICATION NUMBER** (Substitute Form W-9)

Under penalties of perjury, I certify that:

- 1. The number shown on this form is my correct taxpayer identification number, **and**
- 2. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
- 3. I am a U.S. person (including a U.S. resident alien), **and**
- 4. The requirement to provide FATCA exemption codes does not apply.

**Certification Instructions:** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

I certify that the information given is true and accurate, and I authorize and direct the custodian to distribute/transfer my portion of the assets according to the instructions provided on this form.

Signature (Required)

Title

Date (mm/dd/yyyy)

X

**Important:** For a distribution or transfer from a deceased account owner's IRA, a medallion signature guarantee is required. If you are unable to obtain a medallion signature guarantee, please see the Additional Information section at the end of this form for alternative requirements.

**For existing beneficiary IRA, a signature guarantee is required under the following circumstances:**

- Redemption proceeds will exceed \$250,000 per fund.
- Redemption proceeds to be paid to someone other than the account owner.
- Redemption proceeds to be sent somewhere other than the address of record or bank of record on the account.
- Proceeds of an unscheduled redemption will be sent to an address or bank account that has been on your Invesco account for less than 15 days.

**Signature Guarantee:** (Please place signature guarantee stamp below.)

Each signature must be guaranteed by a bank, broker-dealer, savings and loan association, credit union, national securities exchange or any other "eligible guarantor institution" as defined in rules adopted by the Securities and Exchange Commission. Signatures may also be guaranteed with a medallion stamp of the STAMP program or the NYSE Medallion Signature Program, provided that the amount of the transaction does not exceed the relevant surety coverage of the medallion. **A signature guarantee may NOT be obtained through a notary public.**

**Note:** Endorsement guarantee is not acceptable.

**12 | Notarized Signature (If applicable.)**

**Important:** This notarized signature section may be used instead of a medallion or signature guarantee, if certain requirements are met. Please call an Invesco Client Services representative for eligibility requirements.

**REQUEST FOR TAXPAYER IDENTIFICATION NUMBER** (Substitute Form W-9)  
 Under penalties of perjury, I certify that:  
 1. The number shown on this form is my correct taxpayer identification number, **and**  
 2. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**  
 3. I am a U.S. person (including a U.S. resident alien), **and**  
 4. The requirement to provide FATCA exemption codes does not apply.  
**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN.

I certify that the information given is true and correct, and I authorize and direct the custodian to distribute/transfer my portion of the assets according to the instructions provided on this form.

Signature (Required)	Title	Date (mm/dd/yyyy)
<input type="text" value="X"/>	<input type="text"/>	<input type="text"/>

**Certification of Acknowledgement of Notary Public:**

State of \_\_\_\_\_, in the County of \_\_\_\_\_ Subscribed and sworn before me by the named account owner who is personally known to me or who has produced (type of identification) \_\_\_\_\_ as identification, that the foregoing statements were true and accurate and made of his/her own free act and deed, on (Date - mm/dd/yyyy) \_\_\_\_\_ .

Notary Public: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

Date (mm/dd/yyyy) \_\_\_\_\_

Notary Seal

**13 | Mailing Instructions**

Please send completed and signed form to:

**(Direct Mail)**  
Invesco Investment Services, Inc.  
P.O. Box 219078  
Kansas City, MO 64121-9078

**(Overnight Mail)**  
Invesco Investment Services, Inc.  
c/o DST Systems, Inc.  
430 W. 7th Street  
Kansas City, MO 64105-1407

**For additional assistance please contact an Invesco Client Services representative at 800 959 4246, weekdays, 7 a.m. to 6 p.m. Central Time.**

**Visit our website at [invesco.com/us](http://invesco.com/us) to:**

- Check your account balance
- Confirm transaction history
- View account statements and tax forms
- Sign up for eDelivery of statements, daily transaction statements, tax forms, prospectuses, and reports
- Check the current fund price, yield and total return on any fund
- Process transactions
- Retrieve account forms and investor education materials

**Call the 24-Hour Automated Investor Line 800 246 5463 to:**

- Obtain fund prices
- Confirm your last three transactions
- Order a recent account statement(s)
- Check your account balance
- Process transactions

To use the system, please have your account numbers and Social Security number available.

**Additional Information****Additional Documentation Requirements**

If you are not able to obtain a medallion signature guarantee, a signature guarantee is required in section 11 of this form along with some of the following additional documentation (*as applicable*):

- A **certified copy** of the account owner's death certificate or a **certified copy** of letters testamentary indicating the account owner's date of death.
- An heir or devisee of the account owner claiming assets pursuant to a small estate administration must provide a **certified copy** of the affidavit of small estate (in states where applicable.)
- If no beneficiary is named on the account and the account owner was unmarried at the time of death, any assets remaining in the account will be distributed to the account owner's estate. In these instances a copy of the death certificate must be included indicating that the account owner was not married at the time of death. Alternatively, IIS can accept a medallion signature guaranteed letter indicating the account owner's marital status at the time of death, and that there are no other persons or entities with a claim to the deceased account owner's Invesco account.

**Note:** A notarized signature may be accepted instead of a medallion signature guarantee or a signature guarantee, if eligible. Please call an Invesco Client Services representative for eligibility requirements.

**Required Minimum Distributions**

- If a beneficiary fails to take RMD in any tax year, the amount of the deficiency may be subject to a 50% excess accumulations tax imposed by the IRS. In the case of the deceased account owner's year of death RMD, IIS will automatically distribute required amounts as needed only if the account owner died in the current year.
- **Account owner deceased before distributions are required to begin.** If the account owner dies before RMDs are required to begin, all assets remaining in the account owner's account must be distributed by the end of the fifth year following the account owner's death unless (i) the beneficiary is a natural person or trust that qualifies as a "look through" trust, in which case RMDs must commence by December 31 of the year following the year of the account owner's death over the designated beneficiary's life expectancy, or (ii) the beneficiary is the account owner's spouse, in which case RMD's must commence no later than December 31 of the year in which the deceased account owner would have attained age 70½ over the spouse's life expectancy.
- **Account owner deceased after distributions are required to begin.** If the account owner dies after RMDs are required to begin, the account will be distributed (i) if the account owner named a designated beneficiary, over the longer of the account owner's remaining life expectancy at death or the designated beneficiary's life expectancy, (ii) if the account owner named the account owner's spouse as the designated beneficiary, over the longer of the account owner's remaining life expectancy at death or spouse's life expectancy, (iii) if the account owner did not name a designated beneficiary, over the account owner's remaining life expectancy at death.
- **Multiple Beneficiaries.** If there are multiple beneficiaries, each beneficiary may make elections relative to his or her share of the account if separate accounts for each beneficiary are established by December 31 of the year following the year of the account owner's death. Otherwise, distributions generally will be based upon the life expectancy of the eldest beneficiary. Additional rules may apply.

**Transferring to a Beneficiary IRA at Another Custodian**

IIS requires a letter of acceptance to transfer inherited assets to a beneficiary IRA held with another custodian. The letter of acceptance should indicate that the assets will be transferred into a beneficiary IRA in the name of the same decedent for the benefit of the beneficiary.

**Former Spouse Beneficiaries**

In order to be a designated beneficiary on the account referenced in section 1, a former spouse must have been designated as a beneficiary of the account after the date of divorce, annulment or other lawful dissolution of marriage.