



Account Number _____

Rep ID _____ Alternate Branch _____

BENEFICIARY UPDATE FORM FOR RETIREMENT AND QUALIFIED PLANS*If any information is inaccurate, please correct and initial each revision.***SECTION ONE: CLIENT INFORMATION**

Name and Address	Custodian: RBC Capital Markets, LLC.
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SECTION TWO: BENEFICIARY INFORMATION

The beneficiary designations selected below will apply to all retirement accounts of the same type and registration unless otherwise instructed. I revoke all previous beneficiary designations made by me with respect to this Individual Retirement Account, and I direct that all benefits to which I may be entitled under this Individual Retirement Account shall be paid as follows upon my death:

Relationship Definitions: S=Spouse N=Nonspouse E=Entity T=Trust (Mark one in the box provided.)

Restriction: This beneficiary designation is subject to all of the terms and provisions of the retirement or qualified plan account. This beneficiary designation shall be effective only if received and accepted by the Custodian prior to my death.

Right to Revoke: I reserve the right to change my beneficiary(ies) by filing another beneficiary designation.

At each Beneficiary designation, indicate if such Beneficiary dies before you, how their portion should be paid:

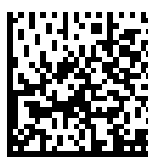
Pro Rata – To the remaining primary Beneficiaries named on this form proportionate to their relative percentages (or if there are no remaining primary Beneficiaries, to the contingent Beneficiaries listed).

Per Stirpes – Equally to such Beneficiary’s descendants, who survive you, by right of representation.

Please note, if no selection is made the Pro Rata designator will apply.

Beneficiary information and percentages will display on client statements. Please be advised for display purposes the beneficiary percentage may be rounded up to two decimal places, however, the percentage indicated on this form will be paid (i.e. 33.333 or 1/3 for each will display as .34, .33 and .33).

Beneficiary Name and Address	<input type="checkbox"/> Primary	Relationship	SSN/EIN
	<input type="checkbox"/> Contingent	Date of Birth	%
	<input type="checkbox"/> Pro Rata <input type="checkbox"/> Per Stirpes		
Beneficiary Name and Address	<input type="checkbox"/> Primary	Relationship	SSN/EIN
	<input type="checkbox"/> Contingent	Date of Birth	%
	<input type="checkbox"/> Pro Rata <input type="checkbox"/> Per Stirpes		
Beneficiary Name and Address	<input type="checkbox"/> Primary	Relationship	SSN/EIN
	<input type="checkbox"/> Contingent	Date of Birth	%
	<input type="checkbox"/> Pro Rata <input type="checkbox"/> Per Stirpes		
Beneficiary Name and Address	<input type="checkbox"/> Primary	Relationship	SSN/EIN
	<input type="checkbox"/> Contingent	Date of Birth	%
	<input type="checkbox"/> Pro Rata <input type="checkbox"/> Per Stirpes		



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Beneficiary Name and Address	<input type="checkbox"/> Primary	Relationship	SSN/EIN
	<input type="checkbox"/> Contingent	Date of Birth	%
	<input type="checkbox"/> Pro Rata <input type="checkbox"/> Per Stirpes		

 For additional beneficiaries, see attached form.**SECTION THREE: CONSENT OF SPOUSE**

Required for all Qualified Plans: 403(b), Money Purchase and Profit Sharing

Please consult your state laws, with your attorney and/or tax professional, as you deem necessary, to determine whether or not you wish to capture your spouse's consent to an IRA, Roth, SEP, and SIMPLE retirement account beneficiary designation in which your spouse is not named 100% primary beneficiary and the account contains community property (i.e. subject to the state laws of AZ, CA, ID, LA, NM, TX, WA or WI. Subject to change). If so, you may do so here.

Participant must complete if not married: I certify at the time of signing, I am not married.**Spouse must complete and sign (with Notary) if participant is married:**

I certify that I am the spouse of the above-named participant and that I have read the above beneficiary designation and supplements hereto, if any. In the event of the death of my spouse, I do hereby consent to the payment of my spouse's interest in this account to the above-named beneficiary and waive any such rights that I now have and/or may have in such interest.

Spouse Signature	Date	Print Name
Notary Signature	Date	Seal Here

SECTION FOUR: SIGNATURES

Client Signature	Date	Print Name
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DISCLAIMER FOR COMMUNITY AND MARITAL PROPERTY STATES

Your spouse may have a property interest in your account and the right to dispose of the interest by Will. Therefore, the Custodian disclaims any warranty as to the effectiveness of your Beneficiary designation or as to the ownership of the Account after the death of your spouse. For additional information, please consult your legal advisor.

If you reside in a community property state and you are removing a spouse as primary beneficiary due to death or divorce, additional documentation may be required.

BENEFICIARY DESIGNATION RULES OF INTERPRETATION

- 1. Primary Beneficiaries:** Unless the Owner otherwise specifies, the account will be paid in equal shares to the primary beneficiary or beneficiaries who survive the Owner. If the Owner specifies percentage (or fractional) shares for the primary beneficiaries and if some but not all such beneficiaries fail to survive the Owner, the account will be divided among the surviving primary beneficiaries in proportion to the relative percentage (or fractional) shares of each.
 - 2. Contingent Beneficiaries:** If no primary beneficiary survives the Owner, the account will be paid in equal shares (unless otherwise specified in the beneficiary designation) to the contingent beneficiary or beneficiaries who survive the Owner, following the rule in paragraph (1) above.
 - 3. Death Before Full Distribution:** Unless the Owner has otherwise specified in the beneficiary designation, the beneficiary will become fixed as of the Owner's death so that, if a beneficiary survives the Owner but dies before the receipt of all amounts due such beneficiary, the remaining amounts will be payable to the representative of such beneficiary's estate or to one or more beneficiaries designated by such beneficiary.
 - 4. Designation by Relationship Only:** Any designation of a beneficiary only by statement of relationship to the Owner (or beneficiary) will be effective only to designate the person or persons standing in such relationship at the Owner's (or beneficiary's) death.
- If no beneficiary designation is in force at the time of the Owner's death, the beneficiary shall be the spouse of the Account Owner. If there is no living spouse at this time, the beneficiary shall be the Account Owner's estate.