



# BENEFICIARY DESIGNATION

Morgan Keegan & Company, Inc  
IRA Operations Department  
50 North Front Street  
Memphis, TN 38103

For use with the Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, or Coverdell ESA

Complete, sign and return this form to change the beneficiaries designated on your IRA.

Account Name \_\_\_\_\_

- Update beneficiaries of an existing IRA
- Select beneficiaries of a new IRA

Account Number \_\_\_\_\_

If multiple pages: This page is page \_\_\_\_ of \_\_\_\_

Note: Due to the important rules and tax consequences of designating beneficiaries, you are advised to consult with a competent tax or legal advisor before completing this form.

If you do not indicate primary or contingent on the designations below, the individual or entity named will be deemed to be a primary beneficiary. If more than one primary beneficiary is designated and no distribution percentages are indicated, the

beneficiaries will be deemed to own equal share percentages in the IRA.

If any primary beneficiary does not survive you, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis, unless "per stirpes" is indicated.

If no primary beneficiary survives you, the contingent beneficiary(ies) shall acquire their designated share

of the IRA. Multiple contingent beneficiaries with no share percentage indicated will be deemed to share equally.

If no primary and no contingent beneficiaries survive you, the IRA will be distributed to your spouse or, if none, to your estate.

The designations below become effective when this form is received by Morgan Keegan. Keep a copy of this form for your records.

Primary or Contingent	Name and Address	Relationship	Date of Birth	Share %
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				%
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				%
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				%
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				%
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				%
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				%

This beneficiary designation revokes all prior designations. I understand that for a designation of "per stirpes", it will be the responsibility of the Executor/Administrator of my estate to identify to Morgan Keegan the specific beneficiaries at the time of my death. I will make my Executor/Administrator aware of its responsibilities hereunder. Morgan Keegan is hereby authorized to determine, in its sole discretion, whether the specific beneficiaries have been sufficiently identified to it before taking any action. On my behalf and on behalf of my successors, estate, heirs and assigns, I agree to indemnify and hold harmless Morgan Keegan for and against any and all expenses, losses, liabilities and claims (including attorney's fees, costs and disbursements) incurred by Morgan Keegan with respect to this IRA account, this beneficiary designation, or any actions taken by Morgan Keegan in relation thereto.

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date