

**UNIVERSAL IRA
DESIGNATION OF BENEFICIARY**

NAME OF DEPOSITOR

ADVISOR NAME / CONTROL ID

SOCIAL SECURITY NUMBER

ACCOUNT NUMBER

TYPE OF IRA (CHECK ONE): TRADITIONAL [] SEP IRA [] ROTH IRA [] SIMPLE IRA []

I hereby designate the following to be my primary beneficiary(ies) to receive my interest in the Custodial Account in case of my death. (You may name one or more persons as your primary beneficiary.) Unless otherwise designated, beneficiaries will share equally. If some but less than all primary beneficiaries (or, if applicable, contingent beneficiaries) predecease the Depositor, the share of the predeceased beneficiary(ies) will be paid to the surviving beneficiaries in proportion to the shares that they would otherwise receive.

PRIMARY BENEFICIARY(IES)

Name	Birthdate	Social Security Number	Relationship	Percentage of Custodial Account
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

If none of the above primary beneficiaries is living on the date of my death, I hereby designate the following to be my contingent beneficiary(ies) to receive my interest in the Account in case of my death. (You may name one or more persons as your contingent beneficiary.)

CONTINGENT BENEFICIARY(IES)

Name	Birthdate	Social Security Number	Relationship	Percentage of Custodial Account
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

NOTE: In the absence of a proper designation of beneficiary, or if none of your designated beneficiaries survives you, the amounts in your Custodial Account at the time of your death will be paid to your estate.

Signature of Depositor

Date

Accepted by:

Investors Bank & Trust Company

BY _____

DATE _____