

Inherited IRA Account Opening Instructions

Conditions to Open an Account

If you are the decedent's spouse and you have an IRA you may transfer the assets into your own account. Please contact your local Scottrade Branch Office for assistance.

Required Forms and Agreements

Please print legibly – do not use correction fluid or cross out information.

1) Inherited IRA Application

On page 1 (Brokerage Account Application) check the IRA box and write in Inherited and specify whether it is a Traditional, Roth, SIMPLE or Coverdell ESA. Page 1 will be filled out based on which IRA Account type you select. On page 2 of the Application be sure to select the Type of Beneficiary.

- For an **Inherited Individual IRA** the Individual should fill out sections 1, 2, 4 and then provide a signature.
- For an **Inherited Trust IRA** the Trust's information should go in section 1 and the Trustee should fill out sections 3 and 4 then provide a signature in the Co-Applicant space. Section 2 should be left blank.
- For an **Inherited Estate IRA** the Estate's information should go in Section 1 and the Personal Representatives should fill out sections 3 and 4 then provide a signature in the Co-Applicant space. Section 2 should be left blank.
- For an **Inherited Entity IRA** the Entity's information should go in Section 1 and the Entity Representative's personal information should go in sections 3 and 4 then provide a signature in the Co-Applicant space. Section 2 should be left blank.

For an **Inherited Custodial IRA** (if the beneficiary is a minor), please contact your local Scottrade Branch Office for assistance.

2) Brokerage Account Agreement

Before signing the Application, read the Agreement and retain a copy for your records. You do not need to return this document.

3) Brokerage Account Agreement

Please read this document and retain a copy for your records. You do not need to return this document.

Additional Documentation

- If decedent's original account was held at another firm, a certified copy of Proof of Death is required.
- If decedent's account is with Scottrade, proof of death should already be on file with the originating account.
- If the beneficiary is a trust, a Scottrade Trust Certification form must be provided.
- If the beneficiary is an estate, a copy of the court-appointed letter naming the executor must be provided.
- If the beneficiary is an entity, please contact your local Scottrade Branch Office for documentation requirements.

Available Account Features

Restrictions may apply; contact your local branch office to confirm eligibility.

- | | |
|---|--|
| <input checked="" type="checkbox"/> Account Linking | <input checked="" type="checkbox"/> Options Trading |
| <input checked="" type="checkbox"/> Bank Deposit Program | <input type="checkbox"/> Scottrade Bank Account |
| <input type="checkbox"/> Margin | <input type="checkbox"/> TOD Beneficiary Plan |
| <input type="checkbox"/> Online Money Direct® Deposits (ACH) | <input checked="" type="checkbox"/> Trading Authorization |

The image shows a Scottrade Brokerage Account Application form. The form is divided into several sections, with four sections highlighted in white boxes: Section 1 (Applicant information), Section 2 (Employment information), Section 3 (Co-Applicant information), and Section 4 (Additional services and disclosures). The form includes fields for name, address, phone numbers, social security number, citizenship, and employment status. There are also checkboxes for various account features and a signature line at the bottom.