

# Instruction & Authorization to Transfer Inherited Roth IRA Funds

**Instructions** — The current custodian/trustee, the beneficiary and the successor custodian/trustee need to complete the portions of this form that pertain to them. Each of these entities should keep a copy for their records.

## Current Custodian/Trustee

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Attn: \_\_\_\_\_

## Deceased Accountholder Information

Name \_\_\_\_\_  
 SSN \_\_\_\_\_  
 Plan No. \_\_\_\_\_  
 Date of Death \_\_\_\_\_  
 Date of Birth \_\_\_\_\_

## Successor Custodian/Trustee Information

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Attn: \_\_\_\_\_  
 Phone \_\_\_\_\_

## Beneficiary Information

Name \_\_\_\_\_  
 Home Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Sole Beneficiary  Yes  No  
 Date of Birth \_\_\_\_\_  
 Spouse of Accountholder  Yes  No  
 SSN \_\_\_\_\_

**Purpose** — Inherited Roth IRA accounts are subject to the required minimum distribution requirements found in section 408A of the Internal Revenue Code (IRC) and related regulations. When a Roth IRA account holder dies, his or her designated beneficiary(ies) inherits the Roth IRA or a portion of the Roth IRA.

The IRC and related regulations do not expressly authorize the transfer of an inherited Roth IRA account from one Roth IRA custodian/trustee to another Roth IRA custodian/trustee. The purpose of this form is to authorize such a transfer if the current Roth IRA custodian/trustee of the existing Roth IRA is provided sufficient certification from the successor Roth IRA custodian/trustee that it understands that the transferred Roth IRA is an inherited IRA, and that applicable required minimum distribution (RMD) rules will be complied with.

This form is not to be used by a spouse beneficiary who elects to treat the deceased accountholder's Roth IRA as his or her own.

**Certification of Current IRA Custodian/Trustee** — We hereby certify to the successor custodian/trustee that the deceased accountholder maintained a Roth IRA under Code section 408A and that the beneficiary as identified above was a designated beneficiary of such Roth IRA. We have enclosed a copy of the deceased accountholder's governing Roth IRA plan agreement. We provide the following pertinent information:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

*Authorized Signature of Current Custodian/Trustee:*

Date: \_\_\_\_\_

**Beneficiary's Instruction to Current Custodian/Trustee** — I instruct you to transfer my inherited Roth IRA funds as referenced here to the successor custodian/ trustee as named above. I want all assets as listed below to be transferred pursuant to the following instructions.

- Liquidate and transfer all my account assets.  
 Liquidate and transfer the assets listed at maturity.  
 Acct #: \_\_\_\_\_ Maturity Date: \_\_\_\_\_  
 Acct #: \_\_\_\_\_ Maturity Date: \_\_\_\_\_  
 Acct #: \_\_\_\_\_ Maturity Date: \_\_\_\_\_  
 Transfers assets "in kind" as listed here:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

I understand that I have instructed you to liquidate certain assets, and I am aware of the penalties or losses which will result from this transfer instruction. You are to send a check payable to the successor custodian/trustee. I certify that I have established an inherited Roth IRA with the successor custodian/trustee.

*Signature of Roth IRA Beneficiary:*

Date: \_\_\_\_\_

**Certification of Successor IRA Custodian/Trustee** — We hereby advise the current custodian/trustee that we will accept the transfer of the above referenced beneficiary's inherited Roth IRA assets. We acknowledge receiving the relevant administrative information. We have agreed to act as the successor custodian/ trustee and certify that the beneficiary has a Roth IRA with us that meets the requirements of Code section 408A and that we certify that the distributions from this inherited Roth IRA will comply with the RMD rules as found in Code section 408A and related regulations.

*Authorized Signature of Successor Custodian/Trustee:*

Date: \_\_\_\_\_

