YORK SECURITIES, INC.

This Adoption Agreement may only be used by a beneficiary in conjunction with the inheritance of a Roth IRA plan. A New Account Application must accompany this form to establish a new IRA Account.

ACCOUNT INFORMATION - REQUIRED
Axos Clearing LLC, custodian for the IRA of:

Account Title (Name of this account)	Account Number

Original Owner's Information: Name:

SSN	Date of Birth	Date of Death

DESIGNATION OF BENEFICIARY

I designate that upon my death, the assets in this account be paid to the beneficiaries named below. The interest of any beneficiary that predeceases me terminates completely, and the percentage share of any remaining beneficiaries will be increased on a pro rata basis. If no beneficiaries are named, my estate will be my beneficiary.

	SHARE %	BENEFICIARY'S NAME		SOCIAL SECURITY NUMBER/TAX ID	DATE OF BIRTH
○ PRIMARY ○ CONTINGENT ○ PER STIRPES		RELATIONSHIP	REL CODE	ADDRESS	
○ PRIMARY ○ CONTINGENT ○ PER STIRPES	SHARE %	BENEFICIARY'S NAME		SOCIAL SECURITY NUMBER/TAX ID	DATE OF BIRTH
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○ PRIMARY ○ CONTINGENT ○ PER STIRPES	SHARE %	BENEFICIARY'S NAME		SOCIAL SECURITY NUMBER/TAX ID	DATE OF BIRTH
		RELATIONSHIP	REL CODE	ADDRESS	

FOR SPECIFIC BENEFICIARY PROVISIONS, PLEASE REFER TO THE APPLICABLE SECTIONS OF THE PLAN AGREEMENT AND THE DISCLOSURE STATEMENT.

- **THE TOTAL ALLOCATION OF ALL PRIMARY BENEFICIARIES MUST EQUAL 100%**
- **THE TOTAL OF ALL CONTINGENT BENEFICIARIES MUST EQUAL 100%**
- **TO DESIGNATE YOUR ESTATE AS YOUR BENEFICIARY, WRITE IN "ESTATE". "PER WILL" DESIGNATIONS ARE NOT ACCEPTABLE**
- **IF NO BENEFICIARY IS NAMED, THE BENEFICIARY PROVISIONS OUTLINED IN THE PLAN AGREEMENT WILL APPLY.**
- **IF YOU OUTLIVE A BENEFICIARY AND YOU WANT THAT SHARE TO GO TO HIS/HER DESCENDANTS, CHECK PER STIRPES**

SPOUSAL CONSENT

Spousal consent must be completed if the spouse is not the sole primary beneficiary.

CURRENT MARITAL STATUS (Required)

○ **I Am Not Married** – I understand that if I become married in the future, I should review the requirements for spousal consent.

○ **I Am Married** – I understand that if I choose to designate primary beneficiary other than or in addition to my spouse, my spouse should sign below.

I am the spouse of the above-named IRA owner. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Because of the important tax consequences of giving up my interest in this IRA, I have been advised to see a tax professional. I hereby give the IRA owner my interest in the assets or property deposited in this IRA and consent to the beneficiary designation indicated above. I assume full responsibility for any adverse consequences that may result

Signature of Spouse ✗	Print Name	Date

SIGNATURES – IMPORTANT PLEASE READ BEFORE SIGNING

I understand the eligibility requirement for the type of Inherited Roth IRA contribution I am making, and I state that I do qualify to make the contribution. I have received a copy of the Inherited Roth IRA Application, the 5305-RA Custodial Account Adoption Agreement and Disclosure Statement. I understand that the terms and conditions which apply to this Inherited Roth IRA are contained in this Axos Clearing LLC Individual Retirement Custodial Account Adoption Agreement. I agree to be bound by those terms and conditions. All information provided by me is true and correct and may be relied upon by the Custodian. Within seven days from the date I open this inherited Roth IRA I may revoke it without penalty by mailing or delivering a written notice to the Introducing Broker Dealer and/or Axos Clearing Custodian.
I assume full responsibility for

- Determining that I am eligible to establish an inherited Roth IRA,
- Ensuring that all rollover or transfer contributions I make are within the limits set forth by the tax laws, and
- The tax consequences of any rollover or transfer contributions and distributions.

Signature of Inherited Roth IRA Owner ✗	Print Name	Date (mm/dd/yyyy)
Signature of Custodian ✗	Print Name	Date (mm/dd/yyyy)

MAIL COMPLETED FORMS TO: YORK SECURITIES, 160 BROADWAY, EAST BLDG STE 915, NEW YORK NY 10038

Below are applicable elections when determining what relationship codes to use when setting up an inherited IRA account. Please take note that Axos Clearing does not maintain, nor monitor, these relationship codes. It is up to the client and their financial advisor to determine the most appropriate relationship to code for a beneficiary. Axos Clearing is unable to advise which relationship code to use.

REL Code	Description
B	This beneficiary is taking distributions on the IRA or Qualified Plan of the deceased account holder. The system will use the Single Life Expectancy table to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement.
C	This non-designated beneficiary is taking distributions on the IRA or Qualified Plan of the deceased account holder. The system will use the Single Life Expectancy table to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement.
D	This successor beneficiary has an original non-designated beneficiary that died after 12/31/19. This beneficiary has elected the 10-year remainder (for an account with the account holder's death after 12/31/19). The life expectancy factor will default to 1.
E	This successor beneficiary has an original beneficiary that died before 1/1/20. This beneficiary is taking distributions on the IRA or Qualified Plan of the deceased account holder. The system will use the Single Life Expectancy table to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement.
F	This beneficiary has elected the five-year distribution option. The life expectancy factor will default to **1**.
G	This is a successor beneficiary to a pre-Secure Act designated beneficiary account where the original beneficiary was taking Single Life Expectancy payments and the original owner died before 1/1/2020. The successor beneficiary is subject to the 10-year rule and must take annual Required Minimum Distributions (RMDs) that are a continuation of the original beneficiary's life expectancy RMD schedule.
H	This beneficiary is a non-designated beneficiary and has elected the five-year distribution option. The life expectancy factor will default to 1.
I	This is an eligible designated beneficiary taking distributions on the IRA or Qualified Plan of the deceased account holder. The system will use the Single Life Expectancy table to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement.
J	This beneficiary is taking distributions on the IRA or Qualified Plan of the deceased account holder. The system will use the Joint Life Expectancy table along with the date of birth of the beneficiary, the date of birth of the descendant, and the beginning date from the **BEG-DATE** field on the **Individual Beneficiary** screen to calculate the applicable life expectancy factor, which will be used to calculate the minimum distribution requirement. The factor will be decreased by 1 for every year past the beginning date.
K	This beneficiary is a minor child of the original owner for an IRA account. The system will calculate the beneficiary's minimum distribution requirements with the Single Life Expectancy table and the current minimum distribution requirement, which is based on the current value of the account.
L	This successor beneficiary has an original beneficiary that died after 12/31/19. This beneficiary has elected the 10-year distribution option (for an account with the account holder's death after 12/31/19). The life expectancy factor will default to 1.
M	This beneficiary is a minor who is designated as a beneficiary for an IRA account The system will calculate the beneficiary's minimum distribution requirements with the Single Life Expectancy table and the current minimum distribution requirement, which is based on the current value of the account.
N	This is a successor beneficiary to a post-Secure Act original beneficiary account where the original beneficiary was taking Single Life Expectancy payments and the original owner died after 12/31/2019. This beneficiary type does not reset the 10-year payment distribution and continues where the original beneficiary left off, taking RMDs each year from the original beneficiaries beginning date.
O	This beneficiary is not the spouse of the account holder. The system will use the Minimum Distribution Incidental Benefit table along with the date of birth of the beneficiary and the date of birth of the account holder to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement.

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P	This beneficiary has elected to receive near-equal Required Minimum Distribution (RMD) payments over a 10-year period. The system will calculate the RMD schedule using the prior year-end evaluation divided by the number of years remaining in the 10-year distribution period.
R	This beneficiary will collect distributions based on the life expectancy of the beneficiary. The system will use the Single Life Expectancy table to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement. The life expectancy factor used will be recalculated each year.
S	This beneficiary is the spouse of the account holder and is less than 10 years younger than the account holder. The system will use the Minimum Distribution Incidental Benefit table along with the date of birth of the beneficiary and the date of birth of the account holder to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement.
T	This beneficiary has elected the 10-year distribution option (for an account with the account holder's death after 12/31/19), in conjunction with the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act). The life expectancy factor will default to **1**.
U	This beneficiary is a non-eligible designated beneficiary required to take distributions in years 1 through 9 on the 10-year distribution option on the IRA or Qualified Plan of the deceased account holder, in conjunction with the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act). The system will use the Single Life Expectancy table to calculate the applicable life expectancy of the beneficiary to be used in the calculation of the minimum distribution requirement in year 1. The year 1 factor will be reduced each year through year 9.
Y	This beneficiary is the spouse of the account holder and is more than 10 years younger than the account holder. The system will use the Joint Life Expectancy table to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement.
Z	This beneficiary is the spouse of the account holder and will collect distributions based on the life expectancy of the beneficiary. The system will use the Single Life Expectancy table to calculate the applicable life expectancy to be used in the calculation of the minimum distribution requirement. The life expectancy factor used will be recalculated each year.