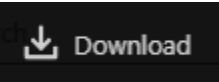



# PROCESS MAP: Life Events (NFS)

1. Click  above the image preview.
2. Open the resulting downloaded document – links are not accessible from the preview pane.
3. If visible, click the Menu icon  to hide the thumbnails on the left side of the screen.

**Important:** DO NOT save this process map to your computer – always check before referring to this document to ensure that you are following the most recent version as processes may change.

[START](#)

**Start:** What type of life event has your client experienced?

Death

Divorce

Incapacitation

Legal Name Change

Marriage/Domestic Partner

Minor Has Reached the Age of Majority

Chosen: Death

What is the client's account type?

Individual (non-qualified)

TIC or Community Property

Individual TOD

Joint TOD, JTWRROS, or  
Tenants by Entirety

UTMA/UGMA Custodial

Guardian/Conservator

Trust

IRA (qualified)

Executor/Personal  
Representative

Chosen: Death > Individual (non-qualified) account

## Death of an Individual (non-qualified) Account Holder

### Important:

- No foreign accounts are allowed at Osaic.
- The firm policy prohibits trading in accounts after a client's date of death. Therefore, please contact the home office immediately by either a phone call or submitting a case through Support Center once you are notified of your client's death.

The information you must provide is the date of when you were notified of the death. The notification could consist of a phone call you received, if you witnessed the death, received written notification, or receipt of a death document (whichever comes first is considered the date of notification). This event must also be documented in your client's file. Upon notification of death:

- Automated PIP/SWPs that occurred between Date of Death and Date of Notification of Death can remain as is; no corrections are needed.
- FP is required to cancel all open and good to cancel orders, including periodic investment orders.
- FP must open an estate account and submit paperwork to the Home Office to move assets from the deceased client's account to the estate account.

If ...	Then...
the estate account will be opened using the estate's TIN	the FP must first create an estate client and then open the estate account under the estate client. For assistance in creating clients and accounts, use the <b>PROCESS MAP New Account (NFS)</b> in Support Center.
you want to move the assets of the deceased client's individual account	the Home Office will require a certified copy of the Death Certificate, an inheritance tax waiver for the deceased owner (if applicable), either 1) a Court Appointment of executor, administrator, or personal representative of the owner's estate, or 2) Letters of Testamentary dated within 180 days of the request, and a <i>Retail Brokerage Journal Request form</i> signed by the executor/ executrix/ administrator/ personal representative (as applicable) and dated within 45 days of the request.
the client states that they fall under the "small estate" rules	there is no need to open an estate account if the entire account is in all cash prior to the date of death, though a small estate affidavit is required. The person handling the estate can sign a <i>Third-Party Check Request form</i> (dated within 45 days of the request) to have the money sent out of the deceased client's account only if the account is all in cash. If the account has cash and investments an account must be opened, the <i>Retail Brokerage Journal Request form</i> must be submitted & signed within 45 days by the individual listed on the affidavit and transferred to the appropriate account. If this results in a third-Party transaction the <i>Verbal Attestation Addendum</i> is required.

**Note:** For Regulation Best Interest requirements, please see the **Regulation Best Interest** Page on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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# Death of a TIC or Community Property Account Holder

**Important:** The firm policy prohibits trading in accounts after a client's date of death. Therefore, please contact the home office immediately by either a phone call or submitting a case through Support Center once you are notified of your client's death.

The information you must provide is the date of when you were notified of the death. The notification could consist of a phone call you received, if you witnessed the death, received written notification, or receipt of a death document (whichever comes first is considered the date of notification). This event must also be documented in your client's file.

Upon notification of death:

- Automated PIP/SWPs that occurred between Date of Death and Date of Notification of Death can remain as is; no corrections are needed.
- FP is required to cancel all open and good to cancel orders, including periodic investment orders.

To ...	We require ...
update a client record to reflect that a client is deceased	Notification from the FP or a Death Certificate. The FP is required to: <ul style="list-style-type: none"><li>• cancel all open orders, including periodic investment orders.</li><li>• create a new account for each surviving account owner and an estate account for the decedent. The assets in the joint account must be split evenly among the owners. For assistance in creating clients and accounts, use the <b>PROCESS MAP New Account (NFS)</b> in Support Center.</li></ul>
move the account's assets to the survivors' accounts	A certified copy of the Death Certificate and a <i>Retail Brokerage Journal Request</i> signed by the remaining account owner(s) and dated within 45 days of the request.
move assets of the joint account to the estate account	<ul style="list-style-type: none"><li>• An inheritance tax waiver for the deceased owner (if applicable; FP must check the state law in which the client resided at their time of death for tax waiver requirements).</li><li>• A <i>Retail Brokerage Journal Request form</i> signed by the executor/executrix/administrator/personal representative (as applicable) and dated within 45 days of the request</li><li>• Ether:<ul style="list-style-type: none"><li>• A Court Appointment or executor, administrator, or personal representative of the owner's estate</li><li>• Letters of Testamentary dated within 180 days of the request.</li></ul></li></ul>

**Note:** For Regulation Best Interest requirements, please see the **Regulation Best Interest** Page on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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# Death of an Individual TOD Account Holder

To update a client record to reflect that a client is deceased we require notification from the FP or a Death Certificate. The FP should cancel all orders, including periodic investment orders (for all accounts **except** Advisory accounts with Discretion).

The FP must create an account for each beneficiary listed on the TOD account. To move assets of the deceased client's account to the beneficiary account(s), the Home Office will require:

- A certified copy of the Death Certificate
- An inheritance tax waiver for the deceased owner (if applicable)
- A *Transfer on Death Registration and Beneficiary form* signed and dated by the account owner
- A *Retail Brokerage Journal Request* signed by each beneficiary and dated within 45 days of the request.

**IMPORTANT:** NFS accounts with cash prior to client's death must transfer assets to the beneficiary's account. Direct payment are NOT allowed.

## Notes:

- If the *Transfer on Death Registration and Beneficiary form* was not received by the Home office, or is not on file, assets default to the deceased client's estate. The following are required to move the assets to the estate account:
  - A certified copy of the Death Certificate
  - An Affidavit of Domicile
  - Either:
    - A Court Appointment of executor, executrix, administrator, or personal representative of the owner's estate
    - Letters of Testamentary dated within 180 days of the request
  - A *Retail Brokerage Journal Request* signed by the executor/executrix/administrator/personal representative and dated within 45 days of the request
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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Chosen: Death > Joint TOD, JTWRORS, or Tenants by Entirety

# Death of a Joint TOD, JTWRORS, or Tenants by Entirety Account Holder

The information you must provide is the date of when you were notified of the death. The notification could consist of a phone call you received, if you witnessed the death, received written notification, or receipt of a death document (whichever comes first is considered the date of notification). This event must also be documented in your client's file. Upon notification of death:

- Automated PIP/SWPs that occurred between Date of Death and Date of Notification of Death can remain as is; no corrections are needed.
- FP is required to cancel all open and good to cancel orders, including periodic investment orders.

If ...	Then ...
Both owners are deceased	<ul style="list-style-type: none"><li>• The FP must create an account for each beneficiary listed on the TOD account – view the TOD account in its entirety for details first. For assistance in creating clients and accounts, use the <b>PROCES MAP New Account (NFS)</b> in Support Center.</li><li>• To move the assets of the deceased client's account to the beneficiary account(s), the Home Office will require a certified copy of the Death Certificate and a <i>Retail Brokerage Journal Request Form</i> signed by the beneficiary(-ies) and dated within 45 days of the request.</li></ul>
The TOD form was not received by the Home Office, or is not on file	Assets default to the deceased client's estate. A certified copy of the Death Certificate, a Court Appointment dated within 180 days of the request, and a <i>Retail Brokerage Journal Request Form</i> signed by the executor and dated within 45 days of the request will be required to move the assets to the estate account.
Any beneficiary is a minor in the relevant jurisdiction at the time of receipt of the notice of death	That Beneficiary's shares shall be transferred to a custodial account or other fiduciary or guardianship account for his or her benefit upon receipt of appropriate documentation.
A beneficiary is a foreign citizen	An account must be opened with another firm to be transferred in-kind since foreign accounts cannot be opened with Osaic. The beneficiary must submit the receiving firm's outgoing transfer form, a death certificate, and any other required supporting documentation to receive their inherited assets.
Only one account owner is deceased	the securities, money, or other property in the account shall pass to an account held for the surviving joint tenants in his or her individual capacity, ("the Survivor Account"). The FP must create a new account for the surviving account owner. To move the assets of the account to the survivor account, the Home Office will require a certified copy of the Death Certificate and a <i>Retail Brokerage Journal Request Form</i> signed by the remaining account owner and dated within 45 days of the request. Form must also have the FP's attestation section completed. The beneficiary or beneficiaries shall remain the same after the death of the first joint tenant, unless notified otherwise via the execution of a new <i>Transfer on Death Account Agreement</i> .

**Note:** For Regulation Best Interest requirements, please see the **Regulation Best Interest** Page on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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# Death of a UTMA/UGMA Custodial Account Holder

**Important:**

- The firm policy prohibits trading in accounts after a client's date of death. Therefore, please contact the home office immediately by either a phone call or submitting a case through Support Center once you are notified of your client's death. If there are holdings in the account, the FP can call the trade desk to liquidate, and they will verify that the minor has reached age of majority, and that we have the [UTMA/UGMA Asset Transfer Request form](#) on file.

The information you must provide is the date of when you were notified of the death. The notification could consist of a phone call you received, if you witnessed the death, received written notification, or receipt of a death document (whichever comes first is considered the date of notification). This event must also be documented in your client's file. Upon notification of death:

- Automated PIP/SWPs that occurred between Date of Death and Date of Notification of Death can remain as is; no corrections are needed.
- FP is required to cancel all open and good to cancel orders, including periodic investment orders.

Deceased Party	Instructions
Custodian	<p>The Home Office will update that client's record to show the client as deceased. The FP must create a new client record for the successor custodian (if one does not already exist) and open a new UTMA or UGMA account. Once the new account has been opened, an <a href="#">UTMA/UGMA Asset Transfer Request form</a> signed by the new custodian and minor (if the minor is 14 years of age or older) and dated within 45 days of the request is required. If the minor has not yet attained the age of 14, only the custodian signature is required.</p> <p>If no successor custodian has been appointed:</p> <ul style="list-style-type: none"> <li>If the minor is 14 or older, they may designate an adult member of the minor's family, a guardian or the minor, or a trust company as successor custodian.</li> <li>If they are under 14 or a minor over 14 doesn't act within 60 days, the guardian of the minor becomes successor custodian. The parent may provide a copy of the minor's Birth Certificate in lieu of court documents.</li> <li>The court can name a successor custodian if petitioned by the appropriate person to do so. A Court Appointment dated within 180 days of the request is required.</li> </ul>
Minor	<p>The FP must create an estate account for the minor. A certified copy of the Death Certificate, a Court Appointment dated within 180 days of the request, and an <a href="#">UTMA/UGMA Asset Transfer Request form</a> signed by the successor custodian and executor/executrix and dated within 45 days of the request are required to move the assets from the custodial account to the estate account.</p>

**Note:** For Regulation Best Interest requirements, please see the **Regulation Best Interest** Page on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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# Death of Guardian or Conservator Account Holder

**Important:** The firm policy prohibits trading in accounts after a client's date of death. Therefore, please contact the home office immediately by either a phone call or submitting a case through Support Center once you are notified of your client's death.

The information you must provide is the date of when you were notified of the death. The notification could consist of a phone call you received, if you witnessed the death, received written notification, or receipt of a death document (whichever comes first is considered the date of notification). This event must also be documented in your client's file.

Upon notification of death:

- Automated PIP/SWPs that occurred between Date of Death and Date of Notification of Death can remain as is; no corrections are needed.
- FP is required to cancel all open and good to cancel orders, including periodic investment orders.

If the ...	Then ...
Guardian/Conservator on the account is deceased	<p>the Home Office will update that client's record to show the client as deceased. The financial professional must create a new client record for the successor guardian/conservator (if one does not already exist) and open a new Guardian/Conservator account.</p> <p>In addition to a certified copy of the Death Certificate, court documentation appointing a successor guardian/conservator are required.</p>
Ward is deceased	<p>the FP must create an estate account for the ward. A certified copy of the Death Certificate, either a Court Appointment or Letters of Testamentary dated within 180 days of the request, and a <i>Retail Brokerage Journal Request form</i> signed by the successor guardian/conservator and dated within 45 days of the request are required to move the assets from the Guardian/Conservator account to the estate account. Form must also have the FP's attestation section completed.</p>
client states that they fall under the "small estate" rules	<p>there is no need to open an estate account if the entire account is in all cash prior to the date of death, though a small estate affidavit is required. The person handling the estate can sign a <i>Third-Party Check Request form</i> (dated within 45 days of the request) to have the money sent out of the deceased client's account. If the account has cash and investments an account must be opened, the <i>Retail Brokerage Journal Request form</i> must be submitted and signed within 45 days by the individual listed on the affidavit and transferred to the appropriate account. Form must also have the FP's attestation section completed. No foreign accounts are allowed at Osaic.</p>

**Note:** For Regulation Best Interest requirements, please see the **Regulation Best Interest** Page on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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# Death of a Trust Account Holder

**Important:** The firm policy prohibits trading in accounts after a client's date of death. Therefore, please contact the home office immediately by either a phone call or submitting a case through Support Center once you are notified of your client's death.

The information you must provide is the date of when you were notified of the death. The notification could consist of a phone call you received, if you witnessed the death, received written notification, or receipt of a death document (whichever comes first is considered the date of notification). This event must also be documented in your client's file.

Upon notification of death:

- Automated PIP/SWPs that occurred between Date of Death and Date of Notification of Death can remain as is; no corrections are needed.
- FP is required to cancel all open and good to cancel orders, including periodic investment orders.

To ...	Then ...
update a trust account due to death of a trustee	A Support Center request including the following is required: <ul style="list-style-type: none"> <li>• A certified copy of the Death Certificate</li> <li>• A copy of the Trust Document (if not already on file)</li> <li>• A new <i>Trustee Certification of Investment Powers (TCIP) form</i></li> </ul>
change the successor trustee(s)	The following are required: <ul style="list-style-type: none"> <li>• <i>A Letter of Instruction</i> signed by the successor trustee(s)</li> <li>• <i>Trust Document</i> containing the conditions of trustee succession <b>Note:</b> Home Office will review the Trust Document to determine who is clearly named as successor(s)</li> <li>• <i>Court Appointment</i> if there is no named successor per the Trust Document</li> <li>• <i>TCIP</i> signed and dated by the acting trustee(s)</li> <li>• A new <i>Client Signature Page (CSP)</i> signed by the successor trustee(s) if the successor is replacing the trustee that signed the original CSP. A CSP should be on file for the new trustee.</li> </ul>
change the SSN of the trust to a TIN due to death	A new account must be opened. To move the assets to the new account, a <i>Retail Brokerage Journal Request form</i> signed by the trustee(s) and dated within 45 days of the request is required. Form must also have the FP's attestation section completed. Trades on the delivering account are prohibited.

**Note:** For Regulation Best Interest requirements, please see the **Regulation Best Interest** Page on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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Chosen: Death > IRA (qualified)

# Death of an IRA (qualified) Holder

## Important:

- When submitting multiple applications for multiple beneficiaries of an IRA, be sure to include a copy of the death certificate (and all additional paperwork as appropriate) with each submitted application. Because each application is reviewed by NFS separately, the NFS reviewer might not know that the death certificate and other appropriate paperwork were submitted with another application. Therefore, including copies of all the documents with each application helps to prevent NIGOs.
- The firm policy prohibits trading in accounts after a client's date of death. Therefore, please contact the home office immediately by either a phone call or submitting a case through Support Center once you are notified of your client's death.

The information you must provide is the date of when you were notified of the death. The notification could consist of a phone call you received, if you witness the death, received written notification, or receipt of a death document (whichever comes first is considered the date of notification). This event must also be documented in your client's file. Upon notification of death:

- Automated PIP/SWPs that occurred between Date of Death and Date of Notification of Death can remain as is no corrections are needed.
- The FP is required to cancel all open and good to cancel orders, including periodic investment orders.
- The Home Office will cancel all active standing instructions on the account.

Upon the death of an IRA owner, the Home Office will update that client's record to show that the client is deceased. The FP must create a new Beneficiary IRA(s) for the beneficiary(-ies). Assets cannot be distributed directly from a decedent's IRA account. Only spouses can transfer assets to their own IRA.

The FP will assist the beneficiary with opening an IRA/Inherited IRA or distributing the assets directly from the original owner's IRA directly to the beneficiary's account (if the account qualifies for this option). However, before opening a new account for a spouse, the IRA owner must be marked as deceased in Client Central and the spouse's profile updated to reflect widowed.

Beneficiary is a non-spouse

Trust beneficiary

Primary beneficiary is a spouse

Estate beneficiary

Spouse is not the sole beneficiary

[Previous Question](#) | [Start Over](#)

Chosen: Death > IRA (qualified)

# Spouse Beneficiary

If the sole primary beneficiary is a spouse, the spouse has the option of:

- Opening a Premiere Select IRA Beneficiary Designation Account (BDA)
- Opening a new Participant IRA
- Transferring the assets to their own existing Premiere Select IRA.

To move the assets to the spouse's IRA, the following are required:

- A certified copy of the death certificate
- An inheritance tax waiver (if required by the decedent's state of residence when transferring from a Premiere Select IRA)
- An *IRA Transfer Request for Spouse Beneficiary form* signed by the spouse and dated within 45 days of the request
- The *Verbal Attestation Addendum form* signed and dated by the FP within 45 days

## Notes:

- If the decedent dies after his or her required beginning date, the spouse must satisfy the decedent's required minimum distribution (RMD) for the year of death if the decedent had not already done so prior to death. If the spouse does not elect to transfer the inherited assets to their own IRA, then the spouse may request to transfer the assets to a BDA by completing a *Premiere Select IRA Application*.
- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form* (RTDF). For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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Chosen: Death > IRA (qualified)

## Spouse isn't Sole Beneficiary

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If the spouse is not the sole beneficiary, to move the assets from the decedent's IRA to the new Beneficiary IRA(s) the following are required:

- A certified copy of the death certificate
- An inheritance tax waiver (if required by the decedent's state of residence when transferring from a Premiere Select IRA)
- A *Premiere Select IRA Application* (one for each beneficiary) signed by the beneficiary
- A letter of instruction
- The *Verbal Attestation Addendum form* signed and dated by the FP within 45 days

### Notes:

- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form* (RTDF). For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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Chosen: Death > IRA (qualified)

## Beneficiary is Non-Spouse

If the beneficiary is a non-spouse, the inherited assets cannot be transferred into an existing IRA. To move the assets from the decedent's IRA to the new BDA(s), the following are required:

- A certified copy of the death certificate
- An inheritance tax waiver (if required by the decedent's state of residence when transferring from a Premiere Select IRA)
- A *Premiere Select IRA Application* (one for each beneficiary) signed by the beneficiary and dated within 45 days of the request
- The *Verbal Attestation Addendum form* signed and dated by the FP within 45 days

### Important:

When submitting multiple applications for multiple beneficiaries of an IRA, be sure to include a copy of the death certificate (and all additional paperwork as appropriate) with each submitted application. Because each application is reviewed by NFS separately, the NFS reviewer might not know that the death certificate and other appropriate paperwork were submitted with another application. Therefore, including copies of all the documents with each application helps to prevent NIGOs.

### Notes:

- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form* (RTDF). For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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Chosen: Death > IRA (qualified)

# Trust Beneficiary

If a Trust is listed as beneficiary, an Inherited Trust account must be opened. The following are required to move the assets to the inherited Trust account:

- [Trustee Certification of Investment Powers \(TCIP\) form](#)
- Letters of Testamentary identifying the Trustee(s) (dated within 180 days of the request)
- A certified copy of the death certificate
- A *Premiere Select IRA Application* signed by the trustee and dated within 45 days of the request

If the trustees determine that the assets are eligible for transfer to the beneficiaries of the trust (as a "look-through trust" under IRS regulations), a letter of instruction (LOI) is required from the trustees when directing NFS to transfer the assets to a Beneficiary Distribution Account (BDA) for each trust beneficiary, as appropriate, and the *Verbal Attestation Addendum form* signed and dated by the FP within 45 days.

## Notes:

- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form* (RTDF). For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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Chosen: Death > IRA (qualified)

# Estate Beneficiary

If the Estate is listed as beneficiary, an Inherited IRA for the Estate must be opened. To move the assets to the estate account, the following are required:

- A certified copy of the death certificate
- A Court Appointment of executor, executrix, administrator, or personal representative dated within 180 days
- A *Premiere Select IRA Application* signed by the executor/executrix/administrator/personal representative and dated within 45 days of the request

If the assets are to transfer to the beneficiaries of the estate, a letter of instruction (LOI) is required from the executor/executrix/administrator/personal representative directing NFS to directly transfer the assets to a BDA for each estate beneficiary, as appropriate, and the Verbal Attestation Addendum from signed and dated by the FP within 45 days.

## Notes:

- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form* (RTDF). For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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# Death of an Executor/Personal Representative

**Important:** The firm policy prohibits trading in accounts after a client's date of death. Therefore, please contact the home office immediately by either a phone call or submitting a case through Support Center once you are notified of your client's death.

The information you must provide is the date of when you were notified of the death. The notification could consist of a phone call you received, if you witnessed the death, received written notification, or receipt of a death document (whichever comes first is considered the date of notification). This event must also be documented in your client's file. Upon notification of death:

- Automated PIP/SWPs that occurred between Date of Death and Date of Notification of Death can remain as is; no corrections are needed.
- FP is required to cancel all open and good to cancel orders, including periodic investment orders.

If the executor/personal representative is deceased, the Home Office will update that client's record to show the client as deceased. The FP must create a new client record for the new executor/personal representative (if one does not already exist).

The following are required:

- A certified copy of the Death Certificate
- Court documentation appointing a successor executor/personal representative (dated within 180 days)
- Client signature page for the new executor/personal representative
- A LOI signed by the newly appointed executor/personal representative

Once received, the Home Office will update the existing estate account with the new executor/personal representative.

## Notes:

- The executor/personal representative cannot be a foreign person.
- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form* (RTDF). For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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**Chosen:** Divorce

What is the client's account type?

Individual (non-qualified)  
or  
UTMA/UGMA Custodial

Joint

Trust

IRA

# Divorce: Individual or UTMA/UGMA Custodial Account

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When a client divorces, several updates may need to occur:

- Changing the client's marital status
- Changing the client's name
- Updating the client's contact information such as address or phone number

To update the client's marital status or name, submit a Support Center request to the Home Office to request the change(s). An updated *Client Signature Page* and additional documentation showing the new name, such as an updated driver's license, naturalization certificate, court order, state-issued ID, passport, or an updated Social Security card is also required.

FPs may update the client contact information directly via Salesforce.

**END PROCESS**

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# Divorce: Joint Account

When a client divorces, several updates may need to occur:

- Changing the client's marital status
- Changing the client's name
- Updating the client's contact information such as address or phone number
- Dividing the assets of the joint account into new individual accounts

To ...	Then ...
update the client's marital status or name	Submit a Support Center request to the Home Office to request the change(s). An updated Client Signature Page and additional documentation showing the new name(s), such as an updated driver's license, naturalization certificate, court order, state-issued ID, passport, or an updated Social Security card is also required.
update the client's address or phone number	FPs may update via Salesforce directly
divide the assets in a Joint account, including JTWR0S, Community Property, TIC, or JTIE	<p>The FP must create individual accounts for each joint owner (unless the client already has an individual account). To move the assets to the new individual accounts from the joint account, the Home Office requires a <a href="#">Retail Brokerage Journal Request</a> signed by the joint owners and dated within 45 days of the request.</p> <p>If the owners do not want to open separate individual accounts, a <a href="#">Third Party Check Request form</a> signed by the joint owners and dated within 45 days of the request may be used to disburse the funds from the account. The FP may enter the check request on the ICP in Wealthscape directly. Once the request has been entered, submit the form to the Home office for approval. This is not required, however, if the client has existing standing check distribution instructions on their account.</p>

**Note:** For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

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# Divorce: Trust Account

**Important:**

These are only guidelines regarding updating/changing the name of the trust/trustee(s). Always refer to the actual trust document for specific details regarding what the trust will or will not allow. The Home Office cannot offer legal advice or interpretation of the trust document.

When a client divorces, several updates may need to occur:

- Changing the trustee's marital status
- Changing the trustee's name
- Updating the trustee's contact information such as address or phone number
- Changing the name of the trust to reflect the grantor's name change

To ...	Then ...
update the trustee's marital status or name	Submit a Support Center request to the Home Office to request the change(s). Additional documentation showing the new name(s), such as an updated driver's license, naturalization certificate, court order, state-issued ID, passport, or an updated Social Security card is also required.
update the client's address or phone number	FPs may update via Salesforce directly
change the trustee's name	submit to the Home Office a Letter of Instruction requesting the change, a new <i>Trustee Certification of Investment Powers (TCIP) form</i> , and a copy of the Amendment to the trust or a new Trust Document.

**END PROCESS**

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# Divorce: IRA

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When a client divorces, several updates may need to occur:

- Changing the client's marital status
- Changing the client's name
- Updating the client's contact information such as address or phone number
- Changing the beneficiary(-ies) of the retirement account
- Moving assets to the spouse's account (per Court Order)

To ...	Then ...
update the trustee's marital status or name	Submit a Support Center request to the Home Office to request the change(s). Additional documentation showing the new name(s), such as an updated driver's license, naturalization certificate, court order, state-issued ID, passport, or an updated Social Security card is also required.
update the client's address or phone number	FPs may update via Salesforce directly
change the beneficiary(-ies) on the IRA	submit an updated <i>Premiere Select Beneficiary Designation</i> form to the Home Office.

If any of the IRA assets must be moved to the spouse based on a court order, [click here](#).

# Divorce: IRA

If any of the IRA assets must be moved to the spouse based on a Court Order, the FP must create a client record for the spouse (if one does not already exist) and create a new IRA for the spouse. To move the assets, the following documents are required:

Document	Which must include the following information:
Copy of the divorce decree or legal separation instrument	<ul style="list-style-type: none"> <li>Names of both parties</li> <li>Name of the state where the divorce decree or legal separation agreement was issued</li> <li>Effective date</li> <li>Judge's date signature; or, if a legal separation agreement is provided, it must be approved and incorporated by reference into a court order</li> <li>A reference to the Premiere Select IRA to be transferred pursuant to the divorce</li> <li>Percentage (dollar amount or number of shares) to be transferred</li> <li>If a court order is provided, it should reference that the transfer is pursuant to IRC 408(d)(6). Section 408(d)(6) of the IRC provides for nontaxable transfers of an individual's interest in an IRA to a spouse's or former spouse's IRA pursuant to a divorce or separation instrument.</li> </ul>
LOI from the relinquishing spouse	<ul style="list-style-type: none"> <li>Instructions to transfer assets to the former spouse</li> <li>Specifically state the number of shares or dollar amount for cash to be transferred (<b>percentages are not accepted</b>)</li> <li>Reference the divorce decree or legal separation agreement</li> <li>Reference the Premiere Select IRA account number along with the recipient spouse's Premiere Select IRA account number, if available</li> <li>Be signed by the relinquishing account owner and the former spouse (either one letter signed by both, or a separate letter from each)</li> </ul>
Letter of Acceptance (LOA) from the recipient spouse	<ul style="list-style-type: none"> <li>Statement accepting the assets</li> <li>Either:                             <ul style="list-style-type: none"> <li>The recipient's Premiere Select IRA account number</li> <li>A properly completed <i>Premiere Select IRA Application</i></li> </ul> </li> </ul>

## Notes:

- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form (RTDF)*. For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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**Chosen:** Incapacitation

What is the client's account type?

Individual (non-qualified)

Joint

TOD

Trust

UTMA/UGMA Custodial

Retirement (qualified)

**Chosen:** Incapacitation > Individual (non-qualified) Account

# Incapacitation: Individual (non-qualified) Account

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To add a POA to an Individual account due to the incapacitation of the account owner, a Support Center request including the following is required:

- A doctor's note dated within 90 days of the request
- The Power of Attorney document
- A notarized *Durable Power of Attorney Affidavit and Indemnification form*

If the Durable Power of Attorney document is less than a week old, we will send it to NFS along with the *Durable Power of Attorney Affidavit and Indemnification form*.

## Resources:

- [Durable Power of Attorney Affidavit and Indemnification](#)
- If you have any questions or need assistance, contact your dedicated Advisor Support team.

**END PROCESS**

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# Incapacitation: Joint Account

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To add a POA to a Joint account (including JTWROS, Community Property, Tenants in Common, or Joint Tenants in Entirety accounts) due to the incapacitation of the account owner(s), a Support Center request including the following is required:

- A doctor's note dated within 90 days of the request
- The Power of Attorney document
- A notarized *Durable Power of Attorney Affidavit and Indemnification form*

## Resources:

- [Durable Power of Attorney Affidavit and Indemnification](#)
- If you have any questions or need assistance, contact your dedicated Advisor Support team.

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# Incapacitation: TOD Account

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To add a POA to a TOD account due to the incapacitation of the account owner(s), a Support Center request including the following is required:

- A doctor's note dated within 90 days of the request
- The Power of Attorney document
- A notarized *Durable Power of Attorney Affidavit and Indemnification form*

## Resources:

- [Durable Power of Attorney Affidavit and Indemnification](#)
- If you have any questions or need assistance, contact your dedicated Advisor Support team.

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# Incapacitation: Trust Account

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To update a trust account due to the incapacitation or resignation of a trustee, a Support Center request including the following is required:

- A copy of the Trust Document (if not already on file)
- A new Trustee Certification of Investment Powers (TCIP) form
- Either:
  - A letter of acceptance from the successor trustee
  - A letter of resignation from the resigning trustee

The actual trust document will be the primary source of how to proceed with the request. Before submitting a request to post a POA to a trust account, please review the trust documents for the Trustees Succession instructions for if a trustee is no longer capable or willing to serve as a trustee. Most trust documents do not include specific provisions that would allow for a POA to act on behalf of a trustee; requests to post a POA to such accounts cannot therefore be accommodated.

## Note:

Additional documentation to prove incapacitation may be required by the actual trust document (for example, a doctor's note).

## Resources:

- [Durable Power of Attorney Affidavit and Indemnification](#)
- If you have any questions or need assistance, contact your dedicated Advisor Support team.

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# Incapacitation: UTMA/UGMA Custodial Account

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If the custodian of an UTMA or UGMA custodial account becomes incapacitated and a new custodian must be appointed, the FP must create a new client record for the custodian (if one does not already exist) and open a new UTMA or UGMA account.

To move the assets to the new account, a letter of designation of a new custodian (from the incapacitated custodian or the minor, if the minor is 14 years of age or older), a doctor's note dated within 90 days of the request, a letter of acceptance of custodial duties from the new custodian, and an *UTMA/UGMA Asset Transfer Request form* signed by the new custodian and the minor dated within 45 days of the request are required.

If the minor has not yet attained the age of 14, a Court Order designating a successor custodian, a letter of acceptance from the successor custodian, and an *UTMA/UGMA Asset Transfer Request form* signed by the new custodian and dated within 45 days of the request are required.

## Resources:

- **Changing the Custodian on an UTMA/UGMA Custodial Account** (Support Center)
- [UTMA/UGMA Asset Transfer Request](#)
- If you have any questions or need assistance, contact your dedicated Advisor Support team.
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

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# Incapacitation: Retirement Account

To add a Power of Attorney to a retirement (qualified) account due to the incapacitation of the account owner, a Support Center request including the following is required:

- A doctor's note dated within 90 days of the request
- A copy of the Power of Attorney document
- A notarized *Durable Power of Attorney Affidavit and Indemnification form*

If ...	Then ...
a guardian is appointed by the court	the FP must create a client record for the Guardian and create a new Guardian account. To move the assets to the Guardian account, a copy of the Court Order and an <i>Asset Movement form</i> signed by the guardian and dated within 45 days of the request are required.
the Attorney in Fact is attempting to open an account for the incapacitated person	they cannot name themselves as beneficiary. If the Attorney in Fact is the beneficiary, the actual client must sign the paperwork. The Attorney in Fact may only be named as the beneficiary if the account is being transferred into the firm and the Attorney in Fact was named beneficiary on the delivering account. The account adoption agreement, however, must be signed by the actual client.

## Resources:

- [Durable Power of Attorney Affidavit and Indemnification](#)
- If you have any questions or need assistance, contact your dedicated Advisor Support team.
- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form (RTDF)*. For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

**END PROCESS**

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**Chosen:** Legal Name Change

What is the client's account type?

Retail (non-qualified)  
or  
Retirement (qualified)

Trust

# Legal Name Change: Retail or Retirement Account

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To update a client's name, a Support Center request including an updated *Client Signature Page* and a supporting document that shows the new name.

**Examples:**

- Updated driver's license
- Naturalization certificate
- Court order
- State-issued ID
- Passport
- Updated Social Security card

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# Legal Name Change: Trust Account

**Important:**

These are only guidelines regarding updating/changing the name of the trust/trustee(s). Always refer to the actual trust document for specific details regarding what the trust will or will not allow. The broker/dealer cannot offer legal advice or interpretation of the trust document.

To change the ...	Submit a Support Center request that includes ...
name of a Trust to reflect the grantor's name change	<ul style="list-style-type: none"><li>• A new <a href="#">Trustee Certification of Investment Powers (TCIP) form</a></li><li>• A copy of the Amendment to the trust or a new Trust Document.</li></ul>
trustee's name and not the name of the Trust	<ul style="list-style-type: none"><li>• A new <a href="#">TCIP form</a></li><li>• A Letter of Instruction signed by the trustee</li><li>• A new Trust Document (if we do not have a copy with the Trustee's name listed)</li><li>• An updated <i>Client Signature Page</i></li><li>• A supporting document that shows the new name such as:<ul style="list-style-type: none"><li>• Updated driver's license</li><li>• Naturalization certificate</li><li>• Court order</li><li>• State-issued ID</li><li>• Passport</li><li>• Updated Social Security card</li></ul></li></ul>

**Note:**

These instructions cover changing a grantor's or trustee's name. Changing the actual trust name requires creating a new account.

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**Chosen:** Marriage/Domestic Partner

What is the client's account type?

Retail (non-qualified)

Trust

IRA

# Marriage of a Retail (non-qualified) Account Owner

When a client marries, several updates may need to occur:

- Changing the client's marital status
- Changing the client's name
- Updating the client's contact information such as address or phone number

To update the client's ...	Then ...
marital status or name	submit a Support Center request to the Home Office to request the change(s). An updated <i>Client Signature Page</i> and additional documentation showing the new name is required, such as: <ul style="list-style-type: none"><li>• Updated driver's license</li><li>• Naturalization certificate</li><li>• Court order</li><li>• State issued-ID</li><li>• Passport</li><li>• Marriage Certificate</li><li>• Updated Social Security card</li></ul>
address or phone number	FPs may update this directly via Salesforce.

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# Marriage of a Trustee or Grantor

**Important:** These are only guidelines regarding updating/changing the name of the trust/trustee(s). Always refer to the actual trust document for specific details regarding what the trust will or will not allow. The Home Office cannot offer legal advice or interpretation of the trust document.

When a client marries, several updates may need to occur:

- Changing the trustee's marital status and name
- Updating the trustee's contact information such as address or phone number
- Changing the name of the trust to reflect a grantor's name change

To update the ...	Then ...
Client's marital status or name	submit a Support Center request to the Home Office to request the change(s). An updated <i>Client Signature Page</i> and additional documentation showing the new name is required, such as: <ul style="list-style-type: none"><li>• Updated driver's license</li><li>• Naturalization certificate</li><li>• Court order</li><li>• State issued-ID</li><li>• Passport</li><li>• Marriage Certificate</li><li>• Updated Social Security card</li></ul>
Client's address or phone number	FPs may update this directly via Salesforce.
name of the trust to reflect a grantor's name change	submit the following to the Home Office: <ul style="list-style-type: none"><li>• Letter of Instruction requesting the change</li><li>• New <a href="#">Trustee Certification of Investment Powers (TCIP) form</a>,</li><li>• Copy of the Amendment to the trust or a new Trust Document.</li></ul> <p><b>Note:</b> This only applies to changing the grantor's name; changing the actual trust requires creating a new trust account. See <b>Changing the Name of a Trust on an Account</b> in Support Center for more information</p>

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# Marriage of an IRA Owner

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When a client marries, several updates may need to occur:

- Changing the client's marital status
- Changing the client's name
- Updating the client's contact information such as address or phone number
- Changing the beneficiary(-ies) of the retirement account

To update the ...	Then ...
client's marital status or name	submit a Support Center request to the Home Office to request the change(s). An updated <i>Client Signature Page</i> and additional documentation showing the new name is required, such as: <ul style="list-style-type: none"><li>• Updated driver's license</li><li>• Naturalization certificate</li><li>• Court order</li><li>• State issued-ID</li><li>• Passport</li><li>• Marriage Certificate</li><li>• Updated Social Security card</li></ul>
client's address or phone number	FPs may update this directly via Salesforce.
beneficiary(-ies) on the account	submit an updated <a href="#">Premiere Select IRA Beneficiary and Successor Beneficiary Designation form</a> to the Home Office.

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**Chosen:** Minor Has Reached the Age of Majority

What is the client's account type?

Guardian/Minor IRA

UTMA/UGMA Custodial

Chosen: Minor Reached Age of Majority > Guardian/Minor IRA

# Minor on a Guardian or Minor IRA Has Reached the Age of Majority

When an IRA holder who is a minor reaches the age of majority in their state of residence, they must adopt an IRA plan for themselves, and the assets must be transferred to their new IRA. It is the responsibility of the IRA Guardian/Custodian named in the account registration to notify the IRA custodian when the IRA owner reaches the age of majority.

The FP will need to create a new client record and open a new IRA for the former minor. In addition to the new account paperwork and *Premiere Select IRA Application* signed by the former minor, we will also require proof of age (such as a birth certificate or driver's license) and a Letter of Instruction signed by the guardian and dated within 45 days of the request.

The letter of instruction must include the former minor's date of birth and the current IRA number to move the assets from the Guardian or Minor IRA to the newly established Participant IRA.

## Support Center Resource:

See **UTMA/UGMA Accounts: Age of Custodianship Termination by State**

## Notes:

- If the funding source is an **Employer Sponsor Plan** or **IRA Transfer**, please refer to the **DOL PTE Page** for additional resources on applicability of RightBRIDGE and the *Rollover/Transfer Distribution Disclosure Form* (RTDF). For training resources, please see:
  - [RightBridge Home Office](#)
  - [RightBridge FPs](#)
- For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

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Chosen: Minor Reached Age of Majority > UTMA/UGMA Custodial Account

# Minor on an UTMA/UGMA Custodial Account Has Reached the Age of Majority

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When a minor reaches the UTMA/UGMA age of majority based on their state of residence, it is required that the FP establish a new account for the former minor or disburse the assets out of the UTMA/UGMA account payable to the former minor via Third-Party Check. In addition to the New Account paperwork, we will also require proof of age (such as a birth certificate or driver's license).

To request that the assets be moved from the client's UTMA or UGMA Custodial account to the new Individual account, an [UTMA/UGMA Asset Transfer Request form](#) signed by the custodian and dated within 45 days of the request is required.

FPs may enter the journal request directly via the Integrated Cashiering Platform (ICP) in Wealthscape. After processing the request in Wealthscape, submit the completed [UTMA/UGMA Asset Transfer Request form](#) to the Home Office for approval.

**Note:**

For Regulation Best Interest requirements, please refer to the **Regulation Best Interest Page** on the **Advisor Portal** for additional resources on applicability of Duty of Care requirements.

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