

4 SECONDARY BENEFICIARY (IES)

Secondary Beneficiary(ies)

Individual(s) or entity(ies) who will receive the funds upon the death of the IRA owner and all primary beneficiaries. To name additional secondary beneficiaries, include all information in this section on a separate sheet.

Beneficiary(ies) must be designated by name and the sum of the percentages for all secondary beneficiaries must equal 100%. Unless noted, we will assume equal distribution among beneficiaries. To establish designations of lineal descendants or lineal descendants per stirpes, call us at 1-800-222-8222.

| | | | | | |
|--|-----------------------|-----------------------|--|-----------------------|-----------------------|
| _____ Name of beneficiary (first, middle initial, last) or entity | | | _____ Name of beneficiary (first, middle initial, last) or entity | | |
| _____ Mailing address | | | _____ Mailing address | | |
| _____ City | _____ State | _____ Zip code | _____ City | _____ State | _____ Zip code |
| _____ Beneficiary's Social Security/taxpayer ID number | | | _____ Beneficiary's Social Security/taxpayer ID number | | |
| _____ Date of birth (mm/dd/yyyy) | _____ Relationship | _____ Percentage % | _____ Date of birth (mm/dd/yyyy) | _____ Relationship | _____ Percentage % |

5 SIGNATURE

I understand that this beneficiary designation shall replace any previous beneficiary designation(s) I have made for the applicable Wells Fargo Advantage Fund accounts as requested in section 2 of this form.

To complete this form, you must sign and date here.

X _____
Signature of account owner Date

6 DESIGNATION OF BENEFICIARY

- Beneficiary designations will apply only to the account(s) as designated in section 2 of this form and any new accounts established by subsequent exchange from one of the designated accounts.
- You can change your beneficiary at any time by:
 - Submitting a new Designation of Beneficiary Form **or**
 - Submitting a signed letter of instruction detailing the same information requested on this form.
- In the event that a named primary beneficiary predeceases the account owner, the deceased beneficiary's designated portion of the account will be allocated among the surviving primary beneficiaries on a pro rata basis, except for designations of lineal descendants or lineal descendants per stirpes. If there are no remaining primary beneficiaries, then the assets will be allocated among the designated secondary beneficiaries.
- In the event that the IRA owner has not designated a beneficiary, or if all beneficiaries predecease the IRA owner, the IRA assets shall be distributed to the estate of the IRA owner.
- In the event of divorce and the former spouse is a designated beneficiary, applicable state law may dictate that this designation is automatically revoked unless the designation was made after the divorce.
- Massachusetts State Law does not allow for a Minor IRA to be distributed to a beneficiary. In the event a minor passes away, state law requires the Minor IRA to go through probate and be distributed to the appropriate heirs.
- A minor may be named as beneficiary. In the event that the IRA owner dies while the beneficiary is still a minor, a parent or guardian must maintain control of the account until the beneficiary reaches legal age.
- A non-U.S. citizen or nonresident alien may be named as beneficiary. Beneficiary distributions may be subject to withholding at the applicable treaty rate.
- Changing your primary beneficiary after you have reached the age of 70½ may alter your the amount of your required minimum distribution (RMD). It is your responsibility to contact us to make any necessary changes to your RMD calculation.