

# ADD OR UPDATE TRANSFER ON DEATH (TOD) INSTRUCTIONS

**DGIFUND**



1

Use this form to add or update Transfer-on-Death instructions for *non-IRA accounts only* (do not use for IRA, Roth, SEP IRA, etc).

2

Please include all available information for each TOD beneficiary, and include all necessary signatures on the completed form.

3

Mail completed Add or Update Transfer on Death (TOD) Instructions Form to:

Mailing Address

The DGI Fund c/o Paralel Technologies  
P.O. Box 2170  
Denver, CO 80201

Overnight Address

The DGI Fund c/o Paralel Technologies  
1700 Broadway, Suite 2100  
Denver, CO 80290

If you have questions, or your situation requires something other than the standard form, please contact an Investor Service Representative at 1-855-DGI-FUND (344-3863).

# ADD OR UPDATE TRANSFER ON DEATH (TOD) INSTRUCTIONS

**DGIFUND**



## 1. ACCOUNT HOLDER

DGI Fund Account Number

Name (*Last, First, Middle Initial*)

Social Security Number

Date of Birth (*MM/DD/YY*)

Joint Owner's Name (*Last, First, Middle Initial*) (*if applicable*)

Joint Owner's Social Security Number

Date of Birth (*MM/DD/YY*)

## 2. ADD OR UPDATE TOD BENEFICIARIES

The following individual(s) or entity(ies) shall be my primary and/or contingent beneficiary(ies). If neither primary nor contingent is indicated, the individual or entity will be deemed to be a primary beneficiary. If more than one primary beneficiary is designated and no distribution percentages are indicated, the beneficiaries will be deemed to own equal share percentages in the IRA. Multiple contingent beneficiaries with no share percentage indicated will also be deemed to share equally.

If any primary or contingent beneficiary dies before I do, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis. If no primary beneficiary(ies) survives me, the contingent beneficiary(ies) shall acquire the designated share of my IRA.

Primary                      Contingent                      Relationship \_\_\_\_\_                      Percentage \_\_\_\_\_%

Beneficiary's Name (*Last, First, Middle Initial*)

Beneficiary's Social Security Number

Date of Birth (*MM/DD/YY*)

Address of Residence (*P.O. Boxes Not Accepted*)

City, State, Zip Code

Mailing Address—If different (*P.O. Boxes Accepted*)

City, State, Zip Code

( )

( )

Day Phone

Evening Phone

Email Address

## 2. ADD OR UPDATE TOD BENEFICIARIES (CONTINUED)

Primary                      Contingent                      Relationship \_\_\_\_\_                      Percentage \_\_\_\_\_%

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**Beneficiary's Name (Last, First, Middle Initial)**

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Beneficiary's Social Security Number                      Date of Birth (MM/DD/YY)

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Address of Residence (P.O. Boxes Not Accepted)                      City, State, Zip Code

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Mailing Address—If different (P.O. Boxes Accepted)                      City, State, Zip Code

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(    )                      (    )  
Day Phone                      Evening Phone                      Email Address

Primary                      Contingent                      Relationship \_\_\_\_\_                      Percentage \_\_\_\_\_%

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**Beneficiary's Name (Last, First, Middle Initial)**

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Beneficiary's Social Security Number                      Date of Birth (MM/DD/YY)

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Address of Residence (P.O. Boxes Not Accepted)                      City, State, Zip Code

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Mailing Address—If different (P.O. Boxes Accepted)                      City, State, Zip Code

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(    )                      (    )  
Day Phone                      Evening Phone                      Email Address

Primary                      Contingent                      Relationship \_\_\_\_\_                      Percentage \_\_\_\_\_%

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**Beneficiary's Name (Last, First, Middle Initial)**

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Beneficiary's Social Security Number                      Date of Birth (MM/DD/YY)

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Address of Residence (P.O. Boxes Not Accepted)                      City, State, Zip Code

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Mailing Address—If different (P.O. Boxes Accepted)                      City, State, Zip Code

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(    )                      (    )  
Day Phone                      Evening Phone                      Email Address

### 3. SPOUSAL CONSENT (NOT REQUIRED IF JOINT ACCOUNT OWNERS ARE MARRIED)

If you are married and reside in a community property state (AZ, CA, ID, LA, NV, NM, TX, WA or WI), you may need to obtain your spouse's consent if you have not designated your spouse as sole primary beneficiary.

I am the spouse of the above named account owner and hereby consent to the beneficiary designation on this form.

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Signature of Owner's Spouse

Signature of Joint Owner's Spouse

Date (MM/DD/YY)

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Printed Name of Owner's Spouse

Printed Name of Joint Owner's Spouse

Date (MM/DD/YY)

### 4. TRANSFER ON DEATH GUIDELINES AND DISCLOSURES

- A Transfer on Death (TOD) designation enables transferring ownership directly to designated beneficiaries upon the death of the last surviving account owner. Designated beneficiaries have no rights in the account as a result of this designation until the death of the last surviving account owner. Your beneficiary designation will not take effect until all account owners are deceased
- TOD designations are available for non-retirement accounts registered in the name of an individual, or in the name of two or more individuals holding the account as joint owners with rights of survivorship or tenants by the entirety. Designations are not available for tenants in common, community property registrations, non-natural persons (i.e.: corporations, trusts, and associations), or in states which have not adopted or may not recognize TOD statutes. Your designation applies to the above referenced account including other assets/securities/funds acquired in the account subsequent to this designation.
- The owner(s) may designate one or more primary and secondary beneficiaries. Beneficiaries may be individuals, a trust, corporation, or other legal entity. Designations such as per stripes, per will, and complex beneficiary designations are not permitted. You may not designate a joint account owner as beneficiary. If the intended beneficiary is a minor, you must appoint a custodian upon registration of the minor beneficiaries account. Minors are permitted to be designated under the Uniform Transfers to Minors Act, but are not permitted to be designated under the Uniform Gift to Minors Act
- At the death of the last surviving owner, assets will be transferred to primary beneficiaries based upon provided allocation percentages, or in proportionate amounts if no percentages were provided. If any primary beneficiary predeceases the last surviving owner, his or her shares will be allocated among the surviving primary beneficiaries in the relative percentages assigned to each surviving primary beneficiary, or in proportionate amounts if no percentages were provided. If no primary beneficiaries are living at the death of the last surviving owner, assets will be transferred to surviving secondary beneficiaries. If no beneficiaries survive the account owner, assets will be treated as belonging to the owner's estate.
- Existing creditors of the decedent may have a priority interest in account property as a result of existing debts.
- The owner(s) may change or revoke TOD designations at any time by sending written instruction to DGI Fund, P.O. Box 2170, Denver, CO 80201. A TOD election may not be made irrevocable.
- Neither the DGI Fund or its agent has an obligation to locate TOD beneficiaries upon the death of the last surviving account owner nor may it be held responsible for any claim or issue which may arise as a result of transferring assets per the deceased's instruction. Ownership will not be transferred until all required documentation is received, including satisfactory evidence of death.
- As TOD designations affect the disposition of property upon your death, you are advised to consult an attorney, tax, financial, and/or estate planning professional prior to completing and submitting any TOD designation. You are solely responsible for determining your eligibility.

### 5. SIGNATURES (ALL ACCOUNT OWNERS MUST SIGN)

The undersigned have read, understand, and agree to be bound by the above Transfer on Death Guidelines and Disclosures and hereby instruct DGI Fund or its agent to establish Transfer on Death beneficiaries for the above named account and to transfer account proceeds to the designated beneficiary(ies) upon the death of the last surviving account owner and upon receipt of all required documentation. The undersigned hereby agree to indemnify and hold harmless DGI Fund its agents and affiliates against any loss, claim, or expense (including attorney's fees) for acting in good faith in accordance with these instructions.

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Owner's Signature

Date (MM/DD/YY)

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Joint Owner's Signature (if applicable)

Date (MM/DD/YY)