

INSTRUCTIONS:

1. Complete the Beneficiary Change Form.
2. Sign the form.
3. Mail or fax the completed, signed form to:

NOTE: This form can be used for both retirement and TOD accounts. It can also be used to add a TOD registration to an Individual or Joint account.

Regular Mail:

Primerica Shareholder Services
P.O. Box 534485
Pittsburgh, PA 15253-4485

Client Services: (800) 544-5445

Fax Services: (833) 782-4119

Overnight Mail:

Primerica Shareholder Services
Attention: 534485
500 Ross Street, 154-0520
Pittsburgh, PA 15262

IMPORTANT: If beneficiary changes are being requested for multiple accounts they must be for the same shareholder. Beneficiary changes are processed at the account level only. Therefore, if you have multiple fund positions with this account number, the beneficiaries will be the same for all fund positions. If it is your desire to designate different beneficiaries for each fund position, you must request in writing that the fund position be transferred to a new account so your request for beneficiaries designation can be processed accordingly.

SECTION 1 – BENEFICIARY CHANGE DESTINATION

IMPORTANT: If you designate more than one beneficiary, the designated percentage total must equal 100% for both primary and contingent beneficiaries. If you need to list additional beneficiaries beyond the space provided, please include a paper request or letter of instruction that details the changes being requested.

NOTE: All previous beneficiary designations will be replaced with what is provided in this request.

SECTION 1.1 - PRIMARY BENEFICIARY

- Provide the beneficiary's name, relationship, SSN, date of birth, phone number, and full address
- Provide the designated percentage (%) for the beneficiary (see note above)
- Check the "Per Stirpes" box if you want to apply this feature to the designated beneficiary (see definition below)

SECTION 1.2 - CONTINGENT BENEFICIARY

- Provide the beneficiary's name, relationship, SSN, date of birth, phone number, and full address
- Provide the designated percentage (%) for the beneficiary (see note above)
- Check the "Per Stirpes" box if you want to apply this feature to the designated beneficiary (see definition below)

SECTION 1.3 - DESIGNATED AUTHORIZED PARTY

- Provide the full name of the authorized party, relationship, full address, and phone number.

Definition of "Per Stirpes":

- If you indicate per stirpes distribution to your beneficiaries, you agree that the definition of per stirpes in this form will govern how Primerica Shareholder Services (PSS) distributes your assets. Note that the definition of per stirpes in this form may differ from the definition of per stirpes under your state's laws and/or your will or trust. Please carefully review the definition of per stirpes below. Before completing and submitting this beneficiary designation to PSS, consult an attorney if you have any questions about per stirpes.
- If a per stirpes beneficiary predeceases you, PSS will distribute his or her portion to his or her living children (natural or legally adopted; step children are not legally defined as descendants for these purposes), if any, in equal shares. If the predeceased beneficiary has no living children, his or her portion will be distributed to the other beneficiaries (primary or contingent, as appropriate), if any, in equal shares. If all of the per stirpes beneficiaries predecease you, PSS will distribute the assets equally among the children (natural or legally adopted) of the predeceased per stirpes beneficiaries, if any.
- If you indicate per stirpes for a beneficiary, PSS will require the Authorized Party (named in this section) to certify the identity of the per stirpes beneficiaries prior to distributing your assets. If however, despite these reasonable efforts, we are unable to locate the person you have designated as your Authorized Party, or that person is unable or unwilling to serve, then you, your estate, and your successors in interest understand and agree that PSS will instead be entitled to rely on the verification of beneficiaries provided by personal representative, executor, or administrator of your estate as identified in letters testamentary or letters of administration issued by a court of appropriate jurisdiction.

SECTION 2 – CLIENT SIGNATURE

- The account owner must sign and date the form.

SECTION 3 – COMMUNITY PROPERTY STATE

IMPORTANT: Complete this section only if you reside in a community property state. These states include AZ, CA, ID, LA, NV, NM, PR, TX, WA, and WI.

NOTE: This section is not applicable for adding or changing the beneficiary for Coverdell ESA or Beneficiary Account types.

SECTION 3.1

- Select one: Account owner is unmarried, account owner is married and their spouse is the sole primary beneficiary (provide the name of the account owner's spouse), or account owner is married and their spouse is NOT the sole primary beneficiary named (provide the spouse's name).
- The account owner must sign and date this section.

SECTION 3.2 Spousal Consent and 3.3 Spousal Consent with Notary Seal

- If the account owner is married, and only a sole, primary beneficiary listed on the form is not the account owners spouse, then the account owner's spouse must provide a notarized signature.

REQUIRED INFORMATION:

Please complete all information to avoid any delay in processing your request

Account Owners Name: _____

Secondary Account Owners Name (if any): _____

Account Number: _____

1 BENEFICIARY DESIGNATION ADD / CHANGE

1.1 Primary Beneficiary

Please list all beneficiaries to be included on the account as of receipt of this request. **All previous primary beneficiary designations will be replaced with what is provided in this request.**

_____	_____	_____
Beneficiary's Legal Name (or name of Trust)	Relationship	SSN / TIN
_____	_____	_____
Full Address:	Date of Birth	Phone Number:
Designated: _____ %	Per Stirpes*	
(Total must equal 100%)		

_____	_____	_____
Beneficiary's Legal Name (or name of Trust)	Relationship	SSN / TIN
_____	_____	_____
Full Address:	Date of Birth	Phone Number:
Designated: _____ %	Per Stirpes*	
(Total must equal 100%)		

_____	_____	_____
Beneficiary's Legal Name (or name of Trust)	Relationship	SSN / TIN
_____	_____	_____
Full Address:	Date of Birth	Phone Number:
Designated: _____ %	Per Stirpes*	
(Total must equal 100%)		

_____	_____	_____
Beneficiary's Legal Name (or name of Trust)	Relationship	SSN / TIN
_____	_____	_____
Full Address:	Date of Birth	Phone Number:
Designated: _____ %	Per Stirpes*	
(Total must equal 100%)		

1.2 Contingent Beneficiary

Contingent beneficiaries will inherit assets only if there are no surviving primary beneficiaries at the time of death of the account holder.

List all contingent beneficiaries to be included on the account as of receipt of this request as needed. **All previous contingent beneficiary designations will be replaced with what is provided in this request.**

Contingent Beneficiary's Legal Name (or name of Trust)	Relationship	SSN / TIN
Full Address:	Date of Birth	Phone Number:
Designated: _____ % Per Stirpes*		
(Total must equal 100%)		

Contingent Beneficiary's Legal Name (or name of Trust)	Relationship	SSN / TIN
Full Address:	Date of Birth	Phone Number:
Designated: _____ % Per Stirpes*		
(Total must equal 100%)		

Contingent Beneficiary's Legal Name (or name of Trust)	Relationship	SSN / TIN
Full Address:	Date of Birth	Phone Number:
Designated: _____ % Per Stirpes*		
(Total must equal 100%)		

Contingent Beneficiary's Legal Name (or name of Trust)	Relationship	SSN / TIN
Full Address:	Date of Birth	Phone Number:
Designated: _____ % Per Stirpes*		
(Total must equal 100%)		

1.3 Designated Authorized Party

Please name an Authorized Party below if a Per Stirpes election was made above. An "Authorized Party" is a person you identify as being able to assist Primerica Shareholder Services in locating and/or identifying your beneficiaries.

If you indicate per stirpes for beneficiaries, PSS will require the Authorized Party to verify the identity of the beneficiaries prior to distributing your account assets. For more information, see the Beneficiary Designation Account Terms.

Full Name of Authorized Party: _____ Relationship to You: _____

Full Home Street Address: _____ Phone: _____

**Per stirpes is an option for individual beneficiaries only excluding Coverdell ESA and all minor account registrations; for trusts, designate a percentage. If you would like to list additional beneficiaries, make a photocopy of this page and attach it to this application.*

2 CLIENT SIGNATURE

By signing below, I request PSS to accept the beneficiaries and/or Authorized Party for my account, as specified on this agreement. I acknowledge that I have read and agree to the Beneficiary Designation Account Terms.

Account Owner's Signature: _____ Date: _____

Secondary Account Owner's Signature (if applicable): _____ Date: _____

3 COMMUNITY PROPERTY STATE

You must complete this section if you are a resident of a Community Property State (AZ, CA, ID, LA, NV, NM, PR, TX, WA, WI)

3.1 Mark one selection and sign below

I am not married I am married, and my spouse: _____ is my sole primary beneficiary.

I am married, and the sole primary beneficiary named is NOT my spouse: _____

Account Owner's Signature Date

3.2 Spousal Consent

Must be completed by the Account Owner's spouse if they are NOT the sole primary beneficiary named.

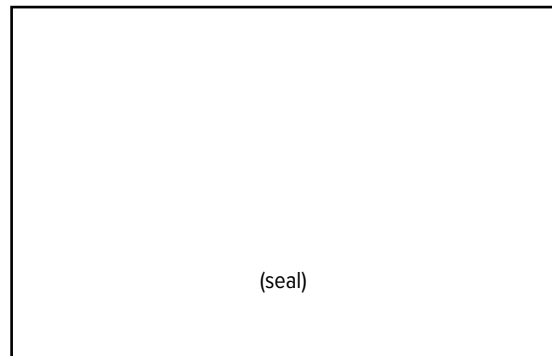
I certify that I am the spouse of the above named participant and that I have read the above beneficiary designation and supplements hereto, if any. In the event of the death of my spouse, I do hereby consent to the payment of my spouse's interest in this account to the above named Beneficiary and waive any such rights that I now have, and/or may have in such interest.

Spouse's Signature (if applicable) Date

3.3 Notary Seal

Notary Public: _____

My commission expires: _____



1. General. TOD registration is an optional form of registering shares of a mutual fund that allows the owner of the mutual fund account to designate one or more beneficiaries to receive the shares in the account automatically upon his or her death, while retaining all normal rights of ownership during his or her lifetime. Until the death of the account owner, no TOD beneficiary has any rights in, to, or with respect to the account. A beneficiary must survive the owner for transfer to occur in accordance with the TOD registration. If no beneficiary survives the owner, the account will be treated as belonging to the owner’s estate at the owner’s death. In the case of an account owned jointly by two or more individuals, a beneficiary must survive all owners. If a beneficiary survives the owner but is not alive at the time the shares are presented for re-registration, the shares that would have been transferred to the beneficiary become part of the beneficiary’s estate. Shares allocated to multiple beneficiaries will be allocated equally among them. No new registrations or re-registrations specifying unequal percentages to multiple beneficiaries will be accepted.

TOD accounts will be governed by these Rules, and the laws of the State of Georgia, as each shall be from time to time amended. If, at the time of the account owner’s death, TOD registration of an account is ineffective as provided in these Rules or the laws of the State of Georgia, we reserve the right not to transfer the assets in the account to the designated beneficiary or beneficiaries.

2. Eligible Owners. The owner of an account registered in TOD form must be a natural person, two natural persons holding the account as Tenants by the Entireties (“TEN ENT”), or two or more natural persons holding the account as Joint Tenants with Right of Survivorship (“JT TEN”). The following are ineligible for TOD registration: Tenants in Common (“TEN COM”), community property registration owners, non-natural account owners (entities such as corporations, trusts or partnerships), and shareholders who are not residents of a state that has adopted the Uniform Transfer on Death Security Registration Act.¹ If the state where the (last) account owner resides has not adopted the Uniform Act as of the date of the account owner’s death, the TOD registration of the account will be ineffective and the designated beneficiary or beneficiaries will have no rights in the assets of the account. Neither Primerica Shareholder Services, the applicable fund nor the fund’s transfer agent will have any duty to advise the account owner as to the validity of TOD registration in any particular jurisdiction.

3. Eligible Beneficiaries. A beneficiary may be an individual or an entity. A shareholder may designate Primary and Contingent beneficiaries. A Primary Beneficiary is your first choice of individual or entity to receive the shares upon your death. A Contingent Beneficiary is an individual or entity you designate to receive the shares left to an individual Primary Beneficiary if that person predeceases you. A shareholder may designate any number of beneficiaries. If an intended beneficiary is a minor, a guardian or custodian must be designated upon registration of the account. Minors are permitted to be designated as TOD beneficiaries under the Uniform Transfers to Minors Act but are not permitted to be designated as TOD beneficiaries under the Uniform Gifts to Minors Act. Effective November 2, 2001, no new registrations or reregistration containing designations such as Lineal Descendants (LD) or Lineal Descendants Per Stripes (LDPS) will be accepted. Subject to restrictions on space, the beneficiary or beneficiaries will also be named in the registration, which will be concluded by the phrase “Subject to Fund TOD Rules.”

4. The TOD Account. If an investor opens a TOD account that is otherwise acceptable and, for whatever reason, Primerica Shareholder Services does not receive a properly completed TOD Registration Request Form from the owner of the account prior to the owner’s death, Primerica Shareholder Services reserves the right not to honor the TOD designation. All shares held in a TOD account, whether acquired by purchase, reinvestment, exchange or otherwise, will be subject to TOD registration. If shares with TOD registration (“TOD Shares”) are exchanged for shares in a new account with another mutual fund, and the exchanging shareholder does not provide written instructions as set forth in the next sentence, the new shares will also be TOD Shares, as will shares received by exchange of TOD Shares into an existing TOD account with such a fund. Exchanges of TOD Shares for non-TOD Shares (in a new account or an existing non-TOD account) will require written instructions from the shareholder to revoke the TOD registration of the shares to be exchanged.

5. Changes to TOD Registration During the Lifetime of the Owner. The owner may change or revoke TOD registration with written instructions acceptable to the fund’s transfer agent, including appropriate signature indicating a new form of registration or designating one or more new TOD beneficiaries. (The owner must also properly endorse and surrender any outstanding share certificates.) A TOD registration may not be changed or revoked by will, codicil or oral communication. If there are multiple owners, all co-owners must comply with these Rules before a change or revocation will be processed. TOD registration may not be initiated, changed or revoked by oral communication, by any will or codicil, or by any writing other than a PFS TOD Registration Request Form, and PFS shall be indemnified by each such account owner’s estate from and against any liability arising from or associated with any conflicting designation made in any will, codicil, trust or other instrument. Moreover, TOD registration is not automatically initiated, changed or revoked in any way by the marriage, divorce, separation or remarriage of any party or by the death of any account owner, or, if not yet initiated, unavailable. Rather, it is the sole responsibility of the account owner(s) to initiate, change or revoke TOD registration on account of such events if desired. The death of a co-owner of an account registered in TOD form will not revoke TOD registration. However the surviving co-owner of the account may direct the re-registration of the account by providing the fund’s transfer agent with a letter of instruction, evidence of the death of the co-owner (certified copy of the death certificate), affidavit of domicile of the deceased co-owner and, if required, inheritance tax waivers. If the TOD account owner moves to a jurisdiction which has not adopted the Uniform Transfer on Death Security Registration Act, the TOD registration may no longer be effective.

6. Transfer to Designated TOD Beneficiary (ies) Upon the Owner’s Death. Provided that all other applicable terms and conditions of these Rules and the applicable fund’s prospectus are satisfied, the fund’s transfer agent will process a transfer to the designated TOD beneficiary or beneficiaries upon receipt of all of the following: (1) satisfactory evidence of the death of the account owner(s) (e.g., a certified copy of the death certificate); (2) affidavit of domicile of the deceased owner(s) and, if required, inheritance tax waivers; (3) a fully executed No Known Disputes Form signed by each beneficiary; (4) if a beneficiary is a minor, an affidavit from the guardian or custodian attesting that the minor survived the owner; (5) if physical certificates have been issued in TOD form, the certificates with appropriate endorsements and (6) a fully executed Account Application. Neither the fund nor its transfer agent shall have any obligation to attempt to locate a designated TOD beneficiary upon an account owner’s death. If a beneficiary makes no claim to an account within nine months after the death of the (last surviving) account owner, the fund or its agent may transfer the shares as they would have been transferred if the beneficiary had not survived the owner.

7. Spousal Consent. If an account owner is married and the spouse is not the sole designated beneficiary, spousal consent is required for TOD registration. Neither Primerica Shareholder Services, the applicable fund, the fund’s transfer agent nor their affiliates have any obligation to determine an account owner’s marital status, or whether property placed into an account is separate or community property. If an account owner is married at death and a spousal consent has not been executed Primerica Shareholder Services, the fund, and the fund’s transfer agent reserve the right to refuse to honor the TOD registration.

8. Tax and Legal Consequences of TOD Registration. Neither Primerica Shareholder Services, the fund nor the fund’s transfer agent is responsible for determining the tax and/or legal consequences of an account owner’s decision to register securities in TOD form. An investor should consult legal and tax advisors before electing TOD registration. Neither Primerica Shareholder Services, the fund nor the fund’s transfer agent shall have any liability or responsibility to a designated TOD beneficiary, and the beneficiary shall have no claims against any of them, for dividends, interest and other distributions in respect of a security registered in TOD form paid in cash to the owner and negotiated by the owner’s representatives after the death of the owner unless or until the shares are presented in proper form for transfer to, and are registered in the name of, the beneficiary.

9. Indemnification. Intending to be legally bound and in consideration of the registration of a TOD account by Primerica Shareholder Services in a mutual fund, each investor opening such an account thereby agrees, for him/herself and his/her designated beneficiary(ies), successors, legal representatives, heirs and assigns, as follows: (1) that the accountholder’s account(s) registered in TOD form shall be governed by these Rules and the laws of the State of Georgia, (2) to at all times indemnify and save harmless Primerica Shareholder Services and its affiliates, the applicable fund and the fund’s transfer agent, and their affiliates, successors, legal representatives and assigns, and the officers, directors, trustees, employees and agents of any of them (collectively, the “Indemnified Parties”), from and against any and all claims, liabilities, damages, actions, charges and expenses, including but not limited to attorneys’ fees and disbursements, sustained or incurred by any of the Indemnified Parties (collectively, the “Claims”) to the extent that any acceptance or implementation of, or other action in accordance with these Rules with respect to, Transfer on Death instructions by the accountholder is alleged or found for any reason to have been improper, invalid or ineffective, (3) that the foregoing indemnification shall include without limitation any Claims by third parties challenging any TOD instructions or transfer in connection with the accountholder’s account(s) in the fund and (4) Primerica Shareholder Services and its affiliates will be entitled to attach, set-off or debit the account of the TOD beneficiary to the event necessary or appropriate to enforce their rights to indemnify hereunder.

10. Problematic or Contested Disposition of TOD Accounts. Notwithstanding the protections provided in these Rules, in the event that a fund or its transfer agent receives any notice of a claim or fact adverse to a transfer to a TOD beneficiary or is uncertain for any reason as to the beneficiary entitled to receive a transfer, or in the event of a dispute by the beneficiary or the deceased accountholder’s estate or any person claiming through the deceased accountholder as to the proper transfer, or of claims to TOD accounts by creditors of the accountholder’s estate, surviving spouse, personal representative, heirs or others, the fund or its transfer agent may require the parties to adjudicate their respective rights, or require an indemnity bond protecting the fund and its transfer agent for the transfer. In the event of a dispute, or the reasonable possibility of a dispute, over disposition of a TOD account, the fund may, in its sole discretion, pay the proceeds of such TOD account into a court and obtain reimbursement from the account proceeds for reasonable attorney fees, expenses, and costs resulting thereby.

11. Future Changes in Rules. These Rules are subject to change from time to time by Primerica Shareholder Services upon 60 days’ notice to TOD account owners. Any and all references to these Rules, whether in these Rules, a fund’s prospectus or any form or other communication, shall refer to these Rules as they may be amended from time to time.