

Consolidated Annuity Ownership and Agent of Record Change Form (40296)

Instructions: This form should be completed for all annuities transferring to Morgan Stanley Smith Barney LLC. The annuitant/contract owner signature and a Morgan Stanley Smith Barney LLC authorized signature are required. Please sign and fax the completed form directly to the Insurance Carrier for processing. (Fax numbers for the Custodial Insurance Carriers are located below.) Type "carrieremails" into browser for a listing of insurance carriers accepting this form by email.

A. Contract Information and New Agent of Record Information (complete for all requests)

The FA/PWA must be properly insurance-licensed and appointed with the Insurance Carrier prior to faxing this form to the carrier. If you are not properly licensed, please submit a Case Management Request in 3D to the Insurance Licensing Department (Ops: INS Licensing/Insurance FA Licensing/License Update Request). Indicate your name, branch, FA#, and state to be licensed in, along with the name of the Insurance Carrier. Use the Appointment Request Tool (ART) to view your active and pending appointments. ART can be found in 3D in the Solutions tab.

INSURANCE CARRIER NAME

PRODUCT NAME

CONTRACT NUMBER (ONE CONTRACT NUMBER PER FORM)

OWNER/ANNUITANT NAME

Morgan Stanley Smith Barney LLC

NEW BROKER DEALER NAME

MORGAN STANLEY AGENT OF RECORD (PRINT FINANCIAL ADVISOR/PRIVATE WEALTH ADVISOR (FA/PWA) FULL NAME)

MORGAN STANLEY ACCOUNT TITLE

MORGAN STANLEY ACCOUNT NUMBER (BRANCH-ACCOUNT-FA/PWA NUMBER)

Account Type (select one): AAA RPM IRA/VIP Plus (if IRA is selected, Section C must be completed)

B. Custodial Release (Insurance Carriers Must Obtain Prior Firm's Release on Custodial Contract)

Custodial Release Required

FIRM NAME/BROKERAGE NAME

PRIOR FIRM OWNER TAX ID NUMBER (TIN)

PRIOR FIRM AUTHORIZED SIGNATURE AND TITLE

DATE (MM/DD/YYYY)

Medallion Stamp Required

C. Change Custodial Owner/Beneficiary

The Insurance Carriers listed below are the **Approved Custodial Carriers**. If applicable, select **Option 1** to assign Morgan Stanley Smith Barney LLC as the custodial owner. Once ownership is changed, please use 3D Solutions: Policy Assignment Tool to network the contract into the IRA account. If the carrier is **not** listed below or if the client does **not** wish to have Morgan Stanley Smith Barney LLC listed as custodial owner, please select **Option 2**.

Approved Custodial Carriers:

- | | | |
|--|---|---|
| <input type="checkbox"/> AIG-Fixed (806-342-1936) | <input type="checkbox"/> AIG-Variable (818-615-1543) | <input type="checkbox"/> Allstate-Fixed (877-261-9218) |
| <input type="checkbox"/> Allstate-Variable (785-228-4585) | <input type="checkbox"/> AXA/Equitable Life (816-701-8040) | <input type="checkbox"/> Brighthouse/MetLife (877-547-9666) |
| <input type="checkbox"/> Delaware Life (785-286-6118) | <input type="checkbox"/> Forethought (785-286-6104) | <input type="checkbox"/> Genworth (804-281-6300) |
| <input type="checkbox"/> Jackson National (800-943-6761) | <input type="checkbox"/> John Hancock (617-663-3160) | <input type="checkbox"/> Lincoln (260-455-1587) |
| <input type="checkbox"/> Nationwide (877-634-5264) | <input type="checkbox"/> Ohio National (513-794-4730) | <input type="checkbox"/> Pacific Life (888-837-8172) |
| <input type="checkbox"/> Prudential (800-576-1217) | <input type="checkbox"/> Symetra (866-305-3253) | <input type="checkbox"/> Talcott Resolution/Hartford Life (860-392-3346) |
| <input type="checkbox"/> Transamerica (877-355-4385) | <input type="checkbox"/> Venerable/Voya (515-446-2994) | |

Contract IRA Type (select one): Traditional IRA SEP IRA Roth IRA Simple IRA Rollover IRA

Spousal IRA Inherited IRA



For Internal Use Only		
Branch No.	Account No.	FA/PWA No.
_____	_____	_____

C. Custodial Owner/Beneficiary (Continued)

Option 1: Assign Morgan Stanley Smith Barney LLC as the custodial Owner/Beneficiary on this contract.

The owner and the beneficiary of the contract will be changed to reflect **MSSB C/F “client”** and the signature of an Officer of Morgan Stanley Smith Barney LLC will be required on all future service requests. Also, all funds that are distributed from the contract as a result of a financial transaction must be deposited into the IRA Account where the contract resides at Morgan Stanley. By changing Morgan Stanley Smith Barney LLC to the custodian, I understand and agree to the following:

- The change of ownership will be processed as a trustee-to-trustee transfer.
- All future requests for service to this contract will require an authorization from Morgan Stanley Smith Barney LLC.
- All withdrawals from this contract will be deposited directly into the IRA Account where the contract resides at Morgan Stanley (1035 Exchanges/Qualified Transfers should be sent from carrier to carrier).
- The beneficiary on this contract will be listed as Morgan Stanley Smith Barney LLC as the custodian on my behalf.
- Any automatic programs (i.e., systematic withdrawals or required minimum distribution) will be terminated with the ownership change. Please use form provided by the insurance carrier to reinstate the Systematic Withdrawals/Distributions.

COMPLETE THIS SECTION FOR ALL ALLSTATE FIXED CUSTODIAL CHANGES ONLY!

To add Morgan Stanley Smith Barney LLC as the Custodian, the annuitant and the custodian instruct Allstate to:

- A. Traditional IRA
Remove the IRA Endorsement that satisfies Code Section 408(b) from the annuity contract and, if applicable, the Non-Custodial Spousal Death Benefit Protection Rider. The Custodian/Trustee certifies that the account identified above is an Individual Retirement Account that satisfies the requirements of Code Section 408(b).
- Roth IRA
Remove the ROTH IRA Endorsement that satisfies Code Section 408A(b) and, if applicable, the Non-Custodial Spousal Death Benefit Protection Rider. The Custodian/Trustee certifies that the account identified above is a ROTH Individual Retirement Account that satisfies the requirements of Code Section 408A.
- B. Immediately transfer the annuity to the Custodian/Trustee of the Individual Retirement Account identified above.
- C. Endorse the annuity contract with the Amendatory Endorsement for Custodial Individual Retirement Account and, if applicable, the Custodial Spousal Death Benefit Protection Rider.
- D. Change the beneficiary to the Custodian/Trustee identified above.
- E. Any automatic programs (i.e., systematic withdrawals, required minimum distribution or automatic additions) will be terminated with the ownership change. New paperwork must be submitted to restart these programs.
- F. The Custodian/Trustee certifies:
- That the current IRA owner identified above is the beneficial owner of the Individual Retirement Account.
 - The transfer of the annuity identified above will be treated as a rollover pursuant to Code Section 408(d)(3).
 - If the individual signing below on behalf of the Custodian/Trustee is not the Custodian/Trustee, such individual certifies that he/she is authorized to act on behalf of the Custodian/Trustee.

Option 2: Change the contract owner to the Client as a “Stand Alone” IRA.

Please complete the new beneficiary information below, as applicable. I understand that if I fail to provide new beneficiary information to the carrier, the carrier will pay the death benefit according to the default beneficiary provisions described in my contract. Once the ownership is changed, the FA can use 3D Solutions: Policy Assignment Tool to network the contract into an IRA account.

Primary/Contingent	Name of New Beneficiary	Relationship to Owner	Social Security Number	Date of Birth (MM/DD/YYYY)	Percentage*
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	_____	_____	_____	_____	_____
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	_____	_____	_____	_____	_____
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	_____	_____	_____	_____	_____
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	_____	_____	_____	_____	_____

*The total percentage of all the Primary Beneficiaries must equal 100% and the total percentage of all the Contingent Beneficiaries must equal 100%.

For Internal Use Only

Branch No.

Account No.

FA/PWA No.

COMPLETE THIS SECTION FOR ALL ALLSTATE FIXED CUSTODIAL CHANGES ONLY!

To remove Morgan Stanley Smith Barney LLC as the Custodian, the annuitant and the custodian instruct Allstate to:

Remove the Amendatory Endorsement for Custodial Individual Retirement Account from the annuity contract.

Traditional IRA

Transfer the annuity to a Self-Directed IRA, subject to an IRA Endorsement satisfying Internal Revenue Code ("Code") Section 408(b). The current IRA Custodian/Trustee certifies that the annuity contract is currently owned by an Individual Retirement Account that satisfies the requirements of Internal Revenue Code Section 408(a).

Roth IRA

Transfer the annuity to a Self-Directed IRA, subject to a ROTH IRA Endorsement satisfying Internal Revenue Code ("Code") Section 408A(b). The current IRA Custodian/Trustee certifies that the annuity contract is currently owned by a ROTH Individual Retirement Account that satisfies the requirements of Internal Revenue Code Section 408A.

B. If applicable, remove any Custodial IRA Spousal Death Benefit Protection Rider from the annuity contract and replace said rider with non-custodial IRA Spousal Death Benefit Protection Rider.

C. Any automatic program (i.e., systematic withdrawals, required minimum distribution, or automatic additions) will be terminated with the ownership change. New paperwork must be submitted to restart these programs. The current IRA Custodian/Trustee certifies:

— That the new IRA Owner is the beneficial owner of the Individual Retirement Account.

— If the individual signing on behalf of the current IRA Custodian/Trustee is not the current IRA Custodian/Trustee, such individual certifies that he/she is authorized to act on behalf of the current IRA Custodian/Trustee.

D. Required Signatures (complete for all requests)

This is my written authorization requesting that you change the broker/dealer and agent of record on the above-referenced contract.

PRINT OWNER NAME (Annuitant for custodial policy)

SIGNATURE OF OWNER (Annuitant signature for custodial policy)—SIGN IN THE BOX

DATE (MM/DD/YYYY)

PRINT JOINT OWNER/JOINT ANNUITANT NAME

SIGNATURE OF JOINT OWNER/JOINT ANNUITANT (SIGN IN THE BOX)

DATE (MM/DD/YYYY)

MORGAN STANLEY SMITH BARNEY LLC AUTHORIZED SIGNATURE

(Branch Manager, Complex Manager, Complex Service Manager, Sr. Complex Service Manager, Complex Risk Officer, Sr. Complex Risk Officer)

PRINT NAME & TITLE OF MORGAN STANLEY SMITH BARNEY LLC AUTHORIZED SIGNATORY

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Morgan Stanley

CONSOLIDATED ANNUITY OWNERSHIP AND AGENT OF RECORD CHANGE FORM
(06/2020) INSCOARC