



Inherited Retirement Account Beneficiary Identification Form

Use this form to identify beneficiaries by name when the deceased owner's beneficiary designation instructs that the retirement assets be distributed to unspecified members of a group:

- "To my descendants who survive me, per stirpes."
- "Equally to my grandchildren who survive me."
- To a named individual, per stirpes, who has predeceased the owner or has disclaimed his or her entitlement. (Additional documentation may be required. Call us for more information.)

This form must be completed by all beneficiaries entitled to the decedent's assets. If a beneficiary or minor is incapacitated, the custodian/agent must complete the form and sign on that beneficiary's behalf. Additional requirements apply for naming a custodian or agent. Call us for more information.

Print in capital letters and use black ink.

Questions?

Call 888-237-9045.

If you need other forms or want to complete this form online, go to vanguard.com/serviceforms.

Have the beneficiary(ies) contact us for any additional forms needed to complete the transfer.

1. Deceased account owner information

If the deceased owner had multiple retirement plans with different beneficiary designations, you must complete a separate form for each designation.

Provide the full, legal name. >

Name <i>first, middle initial, last</i>	
Last four digits of Social Security number	Zip code

Important: Please read the following information before completing Section 2.

Under per stirpes, the assets will be distributed equally among the surviving members of the first generation of lineal descendants (children, grandchildren, etc.) closest to the deceased owner. If any member of that generation died before the deceased owner or disclaimed and has surviving children, that member's share will be divided equally among that member's children. Each generation includes natural-born and legally adopted children, but not stepchildren or foster children.

- **If all children survive.** If the deceased account owner has two surviving children and eight grandchildren, each child will receive half of the assets and the grandchildren will receive nothing.
- **If a child has died.** If one of those two children has died and is a parent to five of the grandchildren, the surviving child will receive half of the assets and the remaining half will be divided equally among those five grandchildren (20% of 50%, or 10% of the entire assets, to each).
- **If no children survive.** The surviving grandchildren will be treated as the closest generation and will receive the assets in equal portions.

If you have questions about how a beneficiary designation is administered, refer to the Vanguard Custodial Account Agreement for each of the retirement plans to be distributed (available at vanguard.com/serviceforms) or call us at 888-237-9045.

2. Identification of beneficiaries

Check and complete **A**, **B**, or **C**. Complete only the section that corresponds to the deceased owner's designated beneficiary.

A. To my descendants who survive me, per stirpes.

Living and deceased children of the account owner, excluding stepchildren

Each beneficiary must complete and submit an Inherited IRA Form for Nonspouse Beneficiaries to transfer the assets. >

Name of child <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of child <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of child <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of child <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of child <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>

Complete the following table only if a child of the deceased account owner (or other member of the closest generation to the deceased owner) is also deceased or has disclaimed his or her entitlement and has surviving children. List only the natural or legally adopted children of the deceased or disclaiming individual(s).

Living and deceased children of the deceased or disclaiming individual(s), excluding stepchildren

If all of the children survived the account owner or aren't disclaiming, don't complete this table. Skip to Section 3. >

Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	

B. Equally to my grandchildren who survive me. The retirement assets will be distributed equally among the decedent's natural or legally-adopted grandchildren who were alive at the time of the owner's death and have not disclaimed his or her entitlement. If a grandchild has died or disclaimed his or her entitlement, his or her portion will be divided equally among the surviving grandchildren.

Living and deceased grandchildren of the account owner, excluding stepchildren

Each beneficiary must complete and submit an Inherited IRA Form for Nonspouse Beneficiaries to transfer the assets. >
If you need more space to list additional grandchildren, photocopy this page.

Name of grandchild <i>first, middle initial, last</i>		Date of birth <i>mm/dd/yyyy</i>
Date of death <i>mm/dd/yyyy</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>		Date of birth <i>mm/dd/yyyy</i>
Date of death <i>mm/dd/yyyy</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>		Date of birth <i>mm/dd/yyyy</i>
Date of death <i>mm/dd/yyyy</i>	If a minor, name of custodian	

C. To a named individual, per stirpes, who has either predeceased the account owner or disclaimed his or her entitlement. The retirement assets will be divided equally among all his or her natural or legally-adopted children. Additional documentation may be required; call us.

Name of deceased or disclaiming individual

Name <i>first, middle initial, last</i>

Living and deceased children of the deceased or disclaiming individual, excluding stepchildren

Each beneficiary must complete and submit an Inherited IRA Form for Nonspouse Beneficiaries to transfer the assets. >
If you need more space to list additional children, photocopy this page.

Name of child <i>first, middle initial, last</i>		Date of birth <i>mm/dd/yyyy</i>
Date of death <i>mm/dd/yyyy</i>	If a minor, name of custodian	
Name of child <i>first, middle initial, last</i>		Date of birth <i>mm/dd/yyyy</i>
Date of death <i>mm/dd/yyyy</i>	If a minor, name of custodian	
Name of child <i>first, middle initial, last</i>		Date of birth <i>mm/dd/yyyy</i>
Date of death <i>mm/dd/yyyy</i>	If a minor, name of custodian	

Complete the following table only if a child of the named individual beneficiary is also deceased or has disclaimed his or her entitlement. List only the natural or legally adopted children of the deceased or disclaiming individual(s).

Living and deceased children of the named individual(s), excluding stepchildren

If all the children survived the account owner or aren't disclaiming, don't complete this table. Skip to Section 3.

Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	
Name of grandchild <i>first, middle initial, last</i>	Date of birth <i>mm/dd/yyyy</i>	Date of death <i>mm/dd/yyyy</i>
Name of parent <i>first, middle initial, last</i>	If a minor, name of custodian	

3. Certification of all beneficiaries

All of the beneficiaries must sign below. If any beneficiary is a minor or is incapacitated, a person authorized to act on behalf of the minor or the incapacitated person must sign on the minor's or incapacitated person's behalf. For information on who may act for a minor or incapacitated person, please refer to the applicable Vanguard Custodial Account Agreement(s) for the retirement account(s) being distributed, or call us for additional information. Vanguard may request additional documentation to support a person's authority to act on behalf of a beneficiary. For more information, please contact Vanguard for requirements.

The undersigned, being all of the members of the group of beneficiaries identified in Section 2, hereby certify that:

- I am/We are the beneficiary/ies of the decedent's retirement assets or are authorized to sign on behalf of one or more beneficiaries of the decedent's retirement assets at Vanguard.
- I/We agree to provide any additional documentation required by Vanguard to transfer the decedent's retirement assets to the beneficiaries.
- The beneficiaries identified in Section 2 constitute all the members of the group of beneficiaries designated by decedent, including any and all beneficiaries who may be entitled to a share of the decedent's retirement assets on the basis of a designation made per stirpes, and to the best of my/our knowledge, there are no other persons or entities entitled to a share of the decedent's retirement assets as a member of the group of beneficiaries.
- As of the date written below, I/we certify that, to the best of my/our knowledge, the information contained in this form is correct and complete.
- I/We agree to indemnify and hold harmless The Vanguard Group, Inc., Vanguard Marketing Corporation, their affiliates, each of the investment company members of The Vanguard Group, and their respective officers, directors, employees, and agents (collectively, "Vanguard") from any liability, cost, or damage of any kind that Vanguard incurs for relying in good faith upon the information provided by me/us in this form.

To list additional individuals, please attach a separate sheet. >

Signature of beneficiary X	Date mm/dd/yyyy
Signature of beneficiary X	Date mm/dd/yyyy
Signature of beneficiary X	Date mm/dd/yyyy
Signature of beneficiary X	Date mm/dd/yyyy
Signature of beneficiary X	Date mm/dd/yyyy

Mailing information

Make a copy of your completed form for your records.

Mail your completed form to the most appropriate address listed below.

Mail to: > Vanguard
P.O. Box 982901
El Paso, TX 79998-2901

**For overnight
delivery, mail to:** > Vanguard
5951 Lockett Court, Suite A1
El Paso, TX 79932-1882