Online beneficiary designation reference

Overview

The beneficiary designation process is for US participants only and can be completed on etrade.com. The beneficiary designation process is associated with the Transfer on Death designation that allows for US participants to transfer assets to their beneficiaries upon the account holder's death. For non-US participants, please refer to the estate laws for your country.

What is a beneficiary?

A beneficiary is a person or other legal entity who receives money or other benefits from a benefactor. With regards to your E*TRADE accounts, this is the person or legal entity to whom your E*TRADE assets will be transferred upon your passing, pending any obligations or other legal factors that would restrict the transfer.

Why should I designate a beneficiary?

The transfer on death registration can make your estate administration quicker and less expensive. Upon your death, the beneficiary (or beneficiaries) you designate would work with E*TRADE personnel to have the assets transferred to them.

Can I designate a beneficiary for my stock plan account(s) and any other brokerage accounts?

Yes. You can designate a beneficiary (or beneficiaries) for your stock plan and any other brokerage account(s) but it needs to be done separately for each account[1]. Designating a beneficiary for one account does NOT automatically apply that designation to your other account(s).

Can I add a beneficiary to a joint account through the online process?

No, a beneficiary (or beneficiaries) can only be added to an ***individual account*** through the online process. If you would like to add a beneficiary to a joint account (which can only be done for Joint Tenants with Rights of Survivorship accounts), please use the TOD Registration Request Form and note that signatures from both account owners are necessary to complete the process. If you have any questions, call customer service at 800-838-0908.

1. Stock plan accounts and their "Companion" retail brokerage accounts are viewed as one account and therefore a beneficiary (or beneficiaries) can be assigned to both at the same time.

Steps to designating your beneficiary

Step 1: Log on with your user ID and password to etrade.com.

Step 2: Navigate to **My Profile** under the user icon at the top right of your screen

Step 3: Click on **Account Preferences** under **My Profile**.

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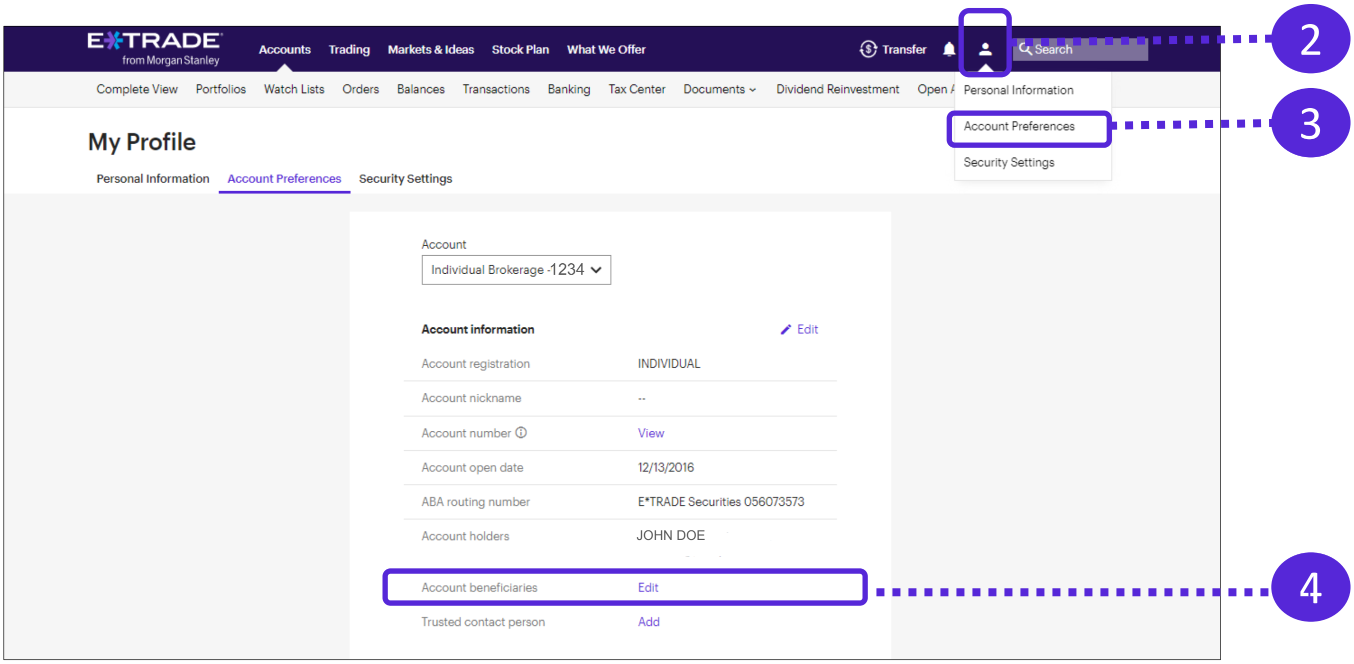
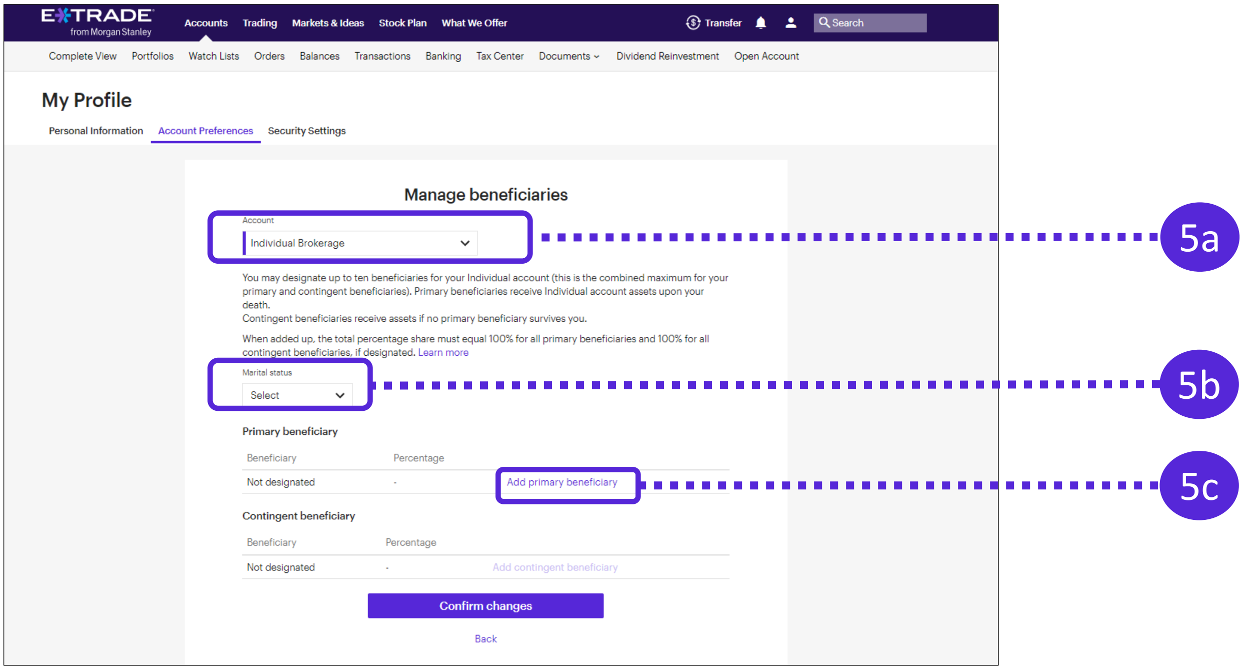


Step 4: Click **Edit** next to **Account Beneficiaries**.

Step 5: **Select the account** to which you would like to add a beneficiary, indicate **your marital status**, and click on

Add Primary Beneficiary under the **Primary Beneficiary** field.

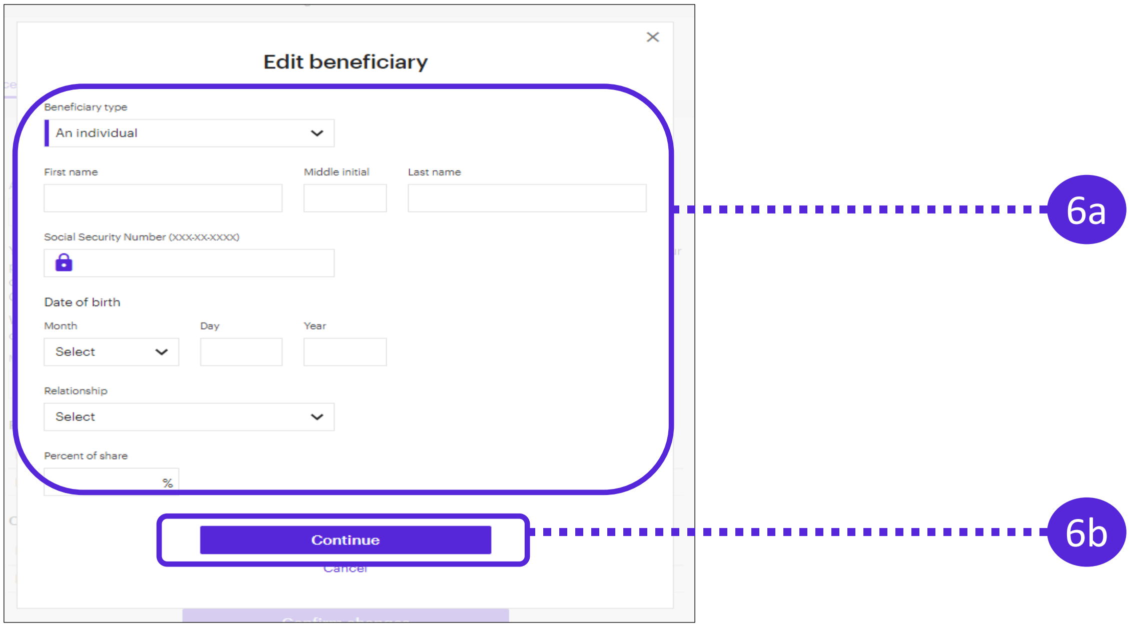


Steps to designating your beneficiary continued

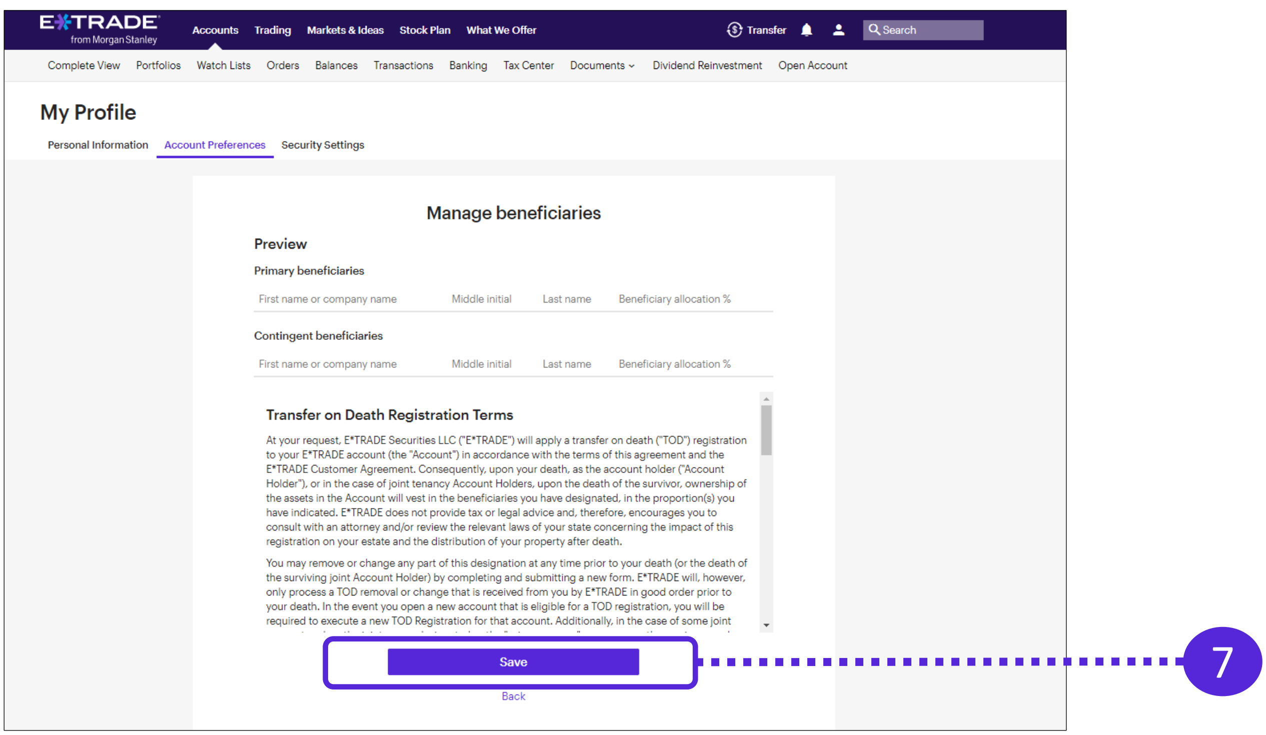
Step 6: Add beneficiary details including:

- Beneficiary type
- Name
- SSN or Tax ID Number (optional)
- Date of birth (if applicable)
- Relationship (if applicable)
- Percent of share

Click **Continue** to finalize your beneficiary information. On the following page click on **Confirm Changes.**



Step 7: Preview your beneficiary information then click **Save**. You can print the following page for your records.



Any questions?

Contact us at 800-838-0908 24 hours a day, weekdays (from outside the US, visit etrade.com/contact for your country's toll-free number).