

# Beneficiary Relationship Identification

**Notice:** This form is intended for Shareholders who own Morgan Stanley mutual fund shares directly with the fund. If you own shares of a Morgan Stanley mutual fund through a Financial Intermediary, including Morgan Stanley Wealth Management, please contact your Financial Intermediary for instructions on updating your account.

**Regular Mail**

Morgan Stanley Funds  
P.O. Box 219804  
Kansas City, MO 64121-9804

**Overnight Mail**

Morgan Stanley Funds  
801 Pennsylvania Ave, Suite 219804  
Kansas City, MO 64105-1307

**For assistance:**

800-869-6397  
9:00 a.m. - 5:30 p.m. ET, Mon-Fri

**Important Instructions:** To use a fillable form in Windows Edge, please click on the three dots at the upper right of the browser and select "Open with Internet Explorer" which will make the fillable sections appear.

The SECURE Act of 2020 modified the Internal Revenue Code definition of a retirement account beneficiary as well as the distribution rules a beneficiary must follow when distributing assets from an inherited retirement account. This in turn impacts when an inherited retirement account is considered abandoned under a state's unclaimed property law. As a result, we need to confirm your beneficiary type in the relation to the original owner from whom you inherited the retirement account. To prevent your inherited retirement account from being considered abandoned, we recommend you maintain regular contact with Morgan Stanley by either periodically logging into your account or contacting customer service.

## Account Information

Account Registration (names of all registered owners) required	Phone Number
Fund Name/Number	Account Number

## Inheriting Directly from the Original Owner

- ☐ First Generation Non-Designated Beneficiary\* (1st Gen NDB)  
Select this option if the inherited IRA is being transferred to an entity beneficiary (estate, charity, trust)
- ☐ First Generation Eligible Designated Sole Spouse Beneficiary (1st Gen EDB-Sole Spouse)  
Select this option if you are a sole spouse and you are not electing to treat as your own IRA. If you are treating the IRA as your own, skip this section and see Installment Distribution/RMD Section below.
- ☐ First Generation Eligible Designated Minor Beneficiary of Deceased Owner\* (1st Gen EDB-Minor)  
Select this option if the inherited IRA is for a minor (under the age of 18) who is a direct descendent (son or daughter) of the deceased shareholder.
- ☐ First Generation Eligible Designated Beneficiary – Other\* (1st Gen DB)  
Select this option if you are eligible for Life Expectancy payments (chronically ill beneficiary, disabled beneficiary, eligible designated beneficiary less than 10 years younger than original account owner.)
- ☐ First Generation Designated Beneficiary  
Select this option if you are not eligible for Life Expectancy (sibling of deceased, grandchild of deceased, child over the age of 18.)

## Inheriting from a Beneficiary (not the Original Owner)

- ☐ Succeeding Generation Beneficiary when First Generation was Eligible Designated Sole Spouse Beneficiary\* (2nd or > Gen EDB-Sole Spouse)  
Select this option if you are a second generation or greater beneficiary when the first generation beneficiary was an Eligible Designated Sole Spouse.

- ☐ Succeeding Generation Beneficiary when First generation was Eligible Designated Minor of Deceased Owner\* (2nd or > Gen EDB-Minor)  
Select this option if you are a second generation or greater beneficiary when the first generation beneficiary was a minor son or daughter (under the age of 18) of the original account owner.
- ☐ Succeeding Generation Beneficiary when First Generation was Eligible Designated Beneficiary – Other\* (2nd or > Gen EDB-Other)  
Select this option if you are a second generation or greater beneficiary when the first generation beneficiary was eligible for Life Expectancy payments and was not the sole spouse or minor direct decedent of the original account owner.
- ☐ Succeeding Generation Beneficiary when First Generation was a Designated Beneficiary (2nd or > Gen DB)  
Select this option if you are a second generation or greater beneficiary when the first generation beneficiary was a designated beneficiary who was not eligible for Life Expectancy payments.

## Prior Owners of IRA / Roth IRA

Complete this section only if you selected one of the Succeeding Generation Beneficiary options above.

Add all previous owners of this IRA/Roth IRA. If you complete this section, but selected a First Generation Beneficiary Option above, Morgan Stanley Funds will take no action on the information provided.

Name	DOB	DOD
Name	DOB	DOD

## Installment Distributions/Required Minimum Distribution

IRA Owners Over Required Minimum Distribution Age. Important transfer restriction for owners that were over the Required Minimum Distribution age.\* (Not applicable for Roth IRAs.) In the year of the owner's death, any unpaid Required Minimum Distribution (RMD) amounts for that year cannot be transferred to your IRA.\*\* These amounts must be paid to you. Check and complete if applicable.

- ☐ Distribute the amount of the remaining RMD in a single payment.
- ☐ Morgan Stanley Funds will be calculating the RMD amount.
- ☐ Please distribute \$\_\_\_\_\_ to satisfy the remaining RMD.

\* Required Minimum Distribution age is 70½ if the account owner's date of birth was on or before June 30, 1949. Required Minimum Distribution age is 72 if the account owner's date of birth was after June 30, 1949.

\*\* Under the CARES Act, RMDs are waived for calendar year 2020.

Select the appropriate installment instructions for the reported beneficiary type.

## Spouse Beneficiary Options

### Election to Treat Decedent IRA as Your Own

Only available for sole spouse beneficiaries

- ☐ Transfer decedent IRA into my existing IRA.  
Fund/Account \_\_\_\_\_
- ☐ Transfer decedent IRA into a new IRA registered to me. (Complete new IRA application for this option.)

### Life Expectancy Payment

- ☐ Pay the total account balance over the applicable life expectancy beginning on \_\_\_\_\_  
Month Year
- ☐ Monthly    ☐ Quarterly or    ☐ Annually \_\_\_\_\_  
Months Day
- ☐ Check    ☐ ACH

Voided Check must be attached to application, otherwise a Medallion Signature Guarantee is required for sending proceeds to a bank account not currently on file.

(May be no later than December 31st of the calendar year immediately following the year in which the IRA owner died.)

Note: Life expectancy payments will be calculated using the birth date of the beneficiary. If the original account owner died prior to January 1, 2020, you can elect to have life expectancy calculated on the original account owner's date of birth or the beneficiary's date of birth.

If original owner passed away prior to January 1, 2020 please indicate which date of birth should be used for life expectancy calculations.

☐ Original Owner      ☐ Beneficiary      Date of birth to use \_\_\_\_\_

### Request a Distribution

- ☐ Establish systematic distribution of \$ \_\_\_\_\_ over a period of \_\_\_\_\_ months/years on \_\_\_\_\_ day.
- ☐ One-time distribution of \$ \_\_\_\_\_
- ☐ Redeem the total balance in a single payment.
- ☐ Check      ☐ ACH

Voided Check must be attached to application, otherwise a Medallion Signature Guarantee is required for sending proceeds to a bank account not currently on file.

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### Non-Spouse Non-Designated Beneficiary Options

If the non-spouse beneficiary is an entity (i.e., the estate, a charity or a non-qualified trust) the only option for such beneficiaries of (1) traditional IRAs if the IRA owner died before Required Minimum Distribution age,\* or (2) Roth IRAs, is to distribute the full balance by the end of the fifth calendar year following the year of the IRA owner's death.

### Request a Distribution

- ☐ Establish systematic distribution of \$ \_\_\_\_\_ over a period of 5 years.
- ☐ Monthly      ☐ Quarterly or      ☐ Annually \_\_\_\_\_ Months \_\_\_\_\_ Day
- ☐ One-time distribution of \$ \_\_\_\_\_
- ☐ Redeem the total balance in a single payment.
- ☐ Request a distribution in the future.
- ☐ Check      ☐ ACH

Voided Check must be attached to application, otherwise a Medallion Signature Guarantee is required for sending proceeds to a bank account not currently on file.

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### Non-Spouse Eligible Designated Beneficiary Options

If the beneficiary is an "eligible designated beneficiary," such beneficiary may receive RMDs calculated with reference to his or her life expectancy. An "eligible designated beneficiary" is any individual who is the surviving spouse of the IRA owner, a child of the IRA owner who has not attained the age of 18 (upon such child attaining the age of majority any remaining assets must be distributed no later than the end of the tenth calendar year after the calendar year in which the child reaches the age of 18); certain disabled and chronically ill individuals, and an individual not listed above who is less than 10 years younger than the IRA owner. Please consult with your tax advisor to determine if you qualify as an eligible designated beneficiary.

### Life Expectancy Payment

- ☐ Pay the total account balance over the applicable life expectancy beginning on \_\_\_\_\_ Month \_\_\_\_\_ Year

### Request a Distribution

- ☐ Establish systematic distribution of \$ \_\_\_\_\_ to begin on \_\_\_\_\_ Month \_\_\_\_\_ Year
- ☐ Monthly      ☐ Quarterly or      ☐ Annually \_\_\_\_\_ Months \_\_\_\_\_ Day

☐ One-time distribution of \$\_\_\_\_\_

☐ Redeem the total balance in a single payment.

☐ Request a distribution in the future.

☐ Check                      ☐ ACH

Voided Check must be attached to application, otherwise a Medallion Signature Guarantee is required for sending proceeds to a bank account not currently on file.

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## Designated Beneficiary Options

As a general rule, for an IRA owner who died on or after January 1, 2020 the assets in the traditional or Roth IRA must be distributed to the designated beneficiary by the end of the tenth calendar year following the year of the IRA owner's death.

### Request a Distribution

☐ Establish systematic distributions of \$\_\_\_\_\_

☐ Monthly                      ☐ Quarterly or                      ☐ Annually \_\_\_\_\_ Months \_\_\_\_\_ Day

☐ One-time distribution of \$\_\_\_\_\_

☐ Redeem the total balance in a single payment.

☐ Request a distribution in the future.

☐ Check                      ☐ ACH

Voided Check must be attached to application, otherwise a Medallion Signature Guarantee is required for sending proceeds to a bank account not currently on file.

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## Bank Information

Bank Name	Bank Telephone Number
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**Account Type:** ☐ Checking                      ☐ Savings                      ☐ Other, please specify: \_\_\_\_\_

Bank Account Number	Bank Routing Number (please contact your bank to verify this information)
Name(s) on Bank Account	

If you do not have a voided check, please provide your banking information below. A Medallion Signature Guarantee will be required on this form.

Participant's Signature	Date
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<p><b>Notary or Medallion Signature Guarantee here</b></p>
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A Signature Guarantee or bar-coded Medallion Guarantee stamp may be required and may be obtained from eligible guarantors, including: Commercial Banks, Trust Companies, member firms of a domestic stock exchange, Savings Associations and Credit Unions. A notary public is NOT an acceptable guarantor. A Medallion Guarantee Stamp is required if your redemption is:

- Sent to an alternate payee, or address other than the address on your account.
- Sent via wire or ACH to banking instructions when no voided check is available or the voided check is a 3rd party check
- If this request is being signed by the account owner's Power of Attorney
- Or the redemption is over \$50,000.