



TRANSFER ON DEATH AGREEMENT

In order to have a TOD Beneficiary Plan (Plan) you must open a Scottrade, Inc. (Scottrade) Brokerage Account for an Individual, Tenants in Common or Joint Tenants, Rights of Survivorship (existing accounts are eligible) or Joint Tenants by Entirety. Please note, the TOD Beneficiary Plan covers the assets in your Brokerage Account upon your death (or the death of the final account holder). Those assets will be distributed to the beneficiary(ies) designated in this TOD Beneficiary Plan Agreement (Agreement) or in subsequent revisions submitted to Scottrade. The Plan will take precedence over any estate plan established through a will or a trust, so you are advised to consult with your tax and estate planning professionals prior to signing this Agreement.

1. TOD BENEFICIARY PLAN INFORMATION

Registering for a TOD Beneficiary Plan - Do you currently have a Scottrade Brokerage Account? Yes No
OR
(If no, this form must accompany an Account Application)
 Previously registered for a TOD Beneficiary Plan and submitting this form only to change beneficiary information.

Account Title		Scottrade Brokerage Account Number	
Address	City	State	ZIP
Account Type: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Tenants by Entirety <input type="checkbox"/> Joint Tenants with Rights of Survivorship <input type="checkbox"/> Tenants in Common			

2. PRIMARY BENEFICIARY DESIGNATION

At the death of the account holder or, in the case of joint tenants, at the death of the last surviving account holder, all of the assets in the account shall be transferred to the following beneficiaries who survive the (last surviving) account holder by 120 hours. At the death of a tenant in common, only that tenant's percentage of assets shall be transferred to the following beneficiaries who survive the tenant by 120 hours. Unless different percentages are indicated below, the assets in the account shall be divided equally among the beneficiaries. If you designate, please make sure that the allocations add up to 100%. In the event that any securities in the account cannot, for any reason, be partitioned and transferred to the beneficiaries equally, Scottrade reserves the right, to the extent necessary, to liquidate the securities and transfer the proceeds of that sale among the beneficiaries according to the percentages indicated.

Primary Beneficiary's Name		Date of Birth	Daytime Telephone Number	Designated Percentage
Address		Social Security or Tax ID Number		
City	State	ZIP	Relationship to Account Holder	
Country(ies) of Citizenship			Country of Legal Residence	

Primary Beneficiary's Name		Date of Birth	Daytime Telephone Number	Designated Percentage
Address		Social Security or Tax ID Number		
City	State	ZIP	Relationship to Account Holder	
Country(ies) of Citizenship			Country of Legal Residence	

Primary Beneficiary's Name		Date of Birth	Daytime Telephone Number	Designated Percentage
Address		Social Security or Tax ID Number		
City	State	ZIP	Relationship to Account Holder	
Country(ies) of Citizenship			Country of Legal Residence	



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To list additional primary beneficiaries, attach an additional Page 1.

PLEASE CONTINUE

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3. DISPOSITION OF DECEASED PRIMARY BENEFICIARY ASSETS (Please check one)

If any beneficiary listed above is not living at the death of the account holder (or in the case of joint tenancy, the last surviving account holder) or does not survive the (last surviving) account holder or tenant in common by 120 hours, that beneficiary's share shall pass:

- to the remaining primary beneficiary(ies) pro rata (proportionate to the designated percentages)
 to the contingent beneficiaries as listed below (please complete section 4; assets will be divided equally unless different percentages are indicated)
 to my estate and go through probate (**This will be the default selection if no choice is indicated.**)

4. CONTINGENT BENEFICIARY DESIGNATION (if applicable)

Contingent Beneficiary's Name			Date of Birth	Daytime Telephone Number	Designated Percentage
Address			Social Security or Tax ID Number		Relationship to Account Holder
City	State	ZIP	Name of Primary Beneficiary Received From		
Country(ies) of Citizenship			Country of Legal Residence		
Contingent Beneficiary's Name			Date of Birth	Daytime Telephone Number	Designated Percentage
Address			Social Security or Tax ID Number		Relationship to Account Holder
City	State	ZIP	Name of Primary Beneficiary Received From		
Country(ies) of Citizenship			Country of Legal Residence		
Contingent Beneficiary's Name			Date of Birth	Daytime Telephone Number	Designated Percentage
Address			Social Security or Tax ID Number		Relationship to Account Holder
City	State	ZIP	Name of Primary Beneficiary Received From		
Country(ies) of Citizenship			Country of Legal Residence		
Contingent Beneficiary's Name			Date of Birth	Daytime Telephone Number	Designated Percentage
Address			Social Security or Tax ID Number		Relationship to Account Holder
City	State	ZIP	Name of Primary Beneficiary Received From		
Country(ies) of Citizenship			Country of Legal Residence		

To list additional contingent beneficiaries, attach an additional Page 2.

Should all designated primary and contingent beneficiary(ies) disclaim the assets, predecease the account holder or not survive the (last surviving) account holder by 120 hours, the assets will be distributed to the (last surviving) account holder's estate.

5. DIRECTIONS FOR DISTRIBUTIONS OF ASSETS TO MINOR BENEFICIARIES

Please check one:

- A. None of my designated beneficiaries are minors
 B. Please transfer any minor's assets to a custodial account at Scottrade, managed by the custodian(s) designated below. In each instance that the assets pass to the designated custodian for the designated minor, the assets shall be transferred under the Uniform Transfer to Minor's Act of the account holder's state of residency.
 C. I did not check 5B above, and understand that a court-appointed guardian may be appointed to manage the minor's assets under on-going court supervision; this is acceptable to me.

If you have checked 5B, please list the custodian for each minor beneficiary.

Name	As Custodian For (Name of Minor Beneficiary)
Name	As Custodian For (Name of Minor Beneficiary)
Name	As Custodian For (Name of Minor Beneficiary)
Name	As Custodian For (Name of Minor Beneficiary)

Designated Beneficiary Plan Terms and Conditions

Amendment of Account Agreement

This Agreement does not replace any of the terms and conditions of your Scottrade Brokerage Account Agreement and any other agreements between you and Scottrade that apply to this account, including margin agreements. However, if any of the terms and conditions of this TOD Agreement should conflict with those of any other agreements that apply to your Scottrade Brokerage Account, as they are amended from time to time, this TOD Agreement will control. Unless otherwise defined, capitalized terms in this TOD Agreement have the same meanings as in the Brokerage Account Agreement.

Limited Availability

Only Scottrade Brokerage Accounts with Individual, Tenants in Common, Joint Tenants with Rights of Survivorship or Joint Tenants by Entirety registrations are eligible for this Plan. Certain accounts, including but not limited to community property accounts and IRA or other retirement accounts, are not eligible for the Plan.

Designation of Beneficiaries

You must designate your beneficiaries in writing on the form provided. Only beneficiaries identified by name will share in the account. The designation of named individuals who may be in the same class as other people (e.g., children or grandchildren) will not automatically include the other member of the class before or after the date of this Agreement. If it cannot be determined that the beneficiary survived the account holder by 120 hours, the beneficiary will be deemed not to have survived that period.

Changes to Beneficiary Designations

You may change your named beneficiary(ies), change the percentages that you wish to distribute, or revoke your entire TOD Beneficiary Plan at any time in writing. A subsequent beneficiary designation automatically revokes a prior designation of beneficiaries when it becomes effective. In order to be effective, these changes must be made in writing and received by Scottrade prior to the account holder's death. Scottrade will not honor any change of beneficiary made in a will or a trust, except when in receipt of a court order. An attorney-in-fact, conservator or other duly authorized and acting representative of the account holder may change the beneficiary designation only when ordered by the court. The court order must be delivered to Scottrade.

Changes in the relationship between the account holder(s) and any designated beneficiary, including but not limited to subsequent marriage, dissolution of marriage, remarriage or adoption, will not automatically add or revoke designations of beneficiaries. For example, a former spouse would remain a beneficiary after the dissolution of a marriage unless his or her designation as a beneficiary was expressly revoked in writing and received by Scottrade.

Payment on Death

Your TOD Beneficiary Plan is not effective until the death of the account holder, tenant in common or for accounts held as Joint Tenants with Rights of Survivorship, until the death of the last surviving account holder. (The surviving account holder may change the beneficiary designation(s)). All assets in your TOD Beneficiary Plan must be held at Scottrade. Transfers to a beneficiary(ies) include any interest, earnings, dividends, etc. associated with these account assets but not paid or credited before the death of the (last surviving) account holder. Scottrade has no duty to withhold a transfer based on knowledge of an adverse claim unless written notice is given of that claim that affords Scottrade reasonable opportunity to act. For a Tenant in Common, only your respective percentage ownership of the assets in the account will be distributed to your designated beneficiary(ies).

It is the responsibility of each beneficiary designated under the Plan to notify Scottrade of the death of the account holder and to provide:

- A completed TOD Beneficiary Plan Distribution Form, provided by Scottrade
- Certified copy of the death certificate
- Any additional information or documents as Scottrade may deem necessary or appropriate in its sole discretion.

Suitability of the TOD Beneficiary Plan for You

You acknowledge that Scottrade has not advised you about the suitability or validity of the Plan, and that Scottrade recommends that you seek advice from your tax or estate planning professionals prior to signing this Agreement. You further acknowledge that this Plan does not constitute a trust, and that Scottrade has no fiduciary duty as a trustee under this Agreement. You further acknowledge that it is Scottrade's policy not to give legal or tax advice or to advise you about specific suitability of any particular security, transaction or investment strategy.

Indemnity

In connection with Scottrade's actions in compliance with this Agreement, you, your estate or your successors-in-interest will indemnify and hold Scottrade, its affiliates, directors, officers, employees and agents harmless from and against all claims, actions, costs and liabilities, including attorneys' fees, arising out of or relating to:

- Actions taken in opening and maintaining your account or registering the securities in your account.
- Making distributions upon notice of the death of the (last surviving) account holder pursuant to the terms of this Agreement.
- This Plan being disallowed for any reason.
- Your failure to notify Scottrade that your primary residence is no longer in a state in which this Plan is available.
- Any conflicting designations of the assets in your Account by will, revocable living trust or any other instrument.
- Any written change of designated beneficiaries that you may have made, but has not been received by Scottrade.

Governing Law

This Agreement is governed by the laws of the state of Missouri and applicable federal law as applied to contracts entered into and performed within Missouri. Please note that page 11, item VII-B of the Scottrade Brokerage Agreement refers to a pre-dispute arbitration provision.