



STATE FARM FUNDS CERTIFICATION & AGREEMENT – DISTRIBUTION AFTER DEATH ROTH INDIVIDUAL RETIREMENT ACCOUNT (ROTH IRA)

This form is used to obtain information from the Trustee of a Trust that is named beneficiary of a Participant's Roth IRA.

The *Certification and Agreement - Distribution After Death* form should be completed by the Trustee of a Trust that was named beneficiary of a Participant's Roth IRA if the Trustee wants distributions to be spread over the life expectancy of the oldest living Trust beneficiary who has an interest in the Participant's Roth IRA.

Instructions:

- Carefully read the General Provisions and Beneficiary Information on page 3.
- Complete the *Certification & Agreement Form - Distributions After Death* form.
- Make a copy of the form for your records, and submit the original to the Custodian for review. *The required information must be provided to the Custodian not later than the end of the year following the year of the Participant's death.*

If you have any questions regarding the impact of this document, please consult with your personal attorney or tax advisor.

Please print all information.

1 PARTICIPANT INFORMATION

FIRST NAME	MIDDLE INITIAL	LAST NAME
DATE OF DEATH	SOCIAL SECURITY NUMBER	
ACCOUNT NUMBER(S)		
TRUST NAME	TRUST DATE	TRUST TAX ID#
TRUSTEE (Co-Trustee or Successor Trustee upon the Participant's death)	TELEPHONE NUMBER (DAYTIME)	
TRUSTEE'S ADDRESS	CITY/STATE/ZIP	

The required information must be provided to the Custodian not later than the end of the year following the year of the Participant's death.

2 BENEFICIARY INFORMATION

- The following is a final list of all living beneficiaries with an interest in the Trust indicated above as of the Participant's date of death, each beneficiary's date of birth, a description of the conditions on each beneficiary's right to benefits from this Trust, and an indication as to whether the beneficiary has an interest in the Participant's Roth IRA under this Trust:

Beneficiary	Relationship	Birth Date	Conditions on Rights to Benefits	ROTH IRA Interest YES or NO

If you need more space, please attach additional sheet(s).

2 BENEFICIARY INFORMATION (continued)

2. I certify, to the best of my knowledge, that, as of the Participant's date of death:
 - a. The beneficiary list provided above (and/or on attached additional sheet(s)) is correct and complete;
 - b. This Trust is valid under the state law applicable to this Trust, or would be but for the fact that there is no corpus;
 - c. The Trust is irrevocable; and
 - d. The beneficiaries of this Trust, who are beneficiaries with respect to this Trust's interest in Participant's Roth IRA, are identifiable from the Trust instrument.
3. I agree to provide a copy of the Trust document, including any amendments, to the Custodian of the Roth IRA, upon demand.
4. I understand that I have the sole responsibility for determining that the beneficiary list provided is consistent with the terms of the Trust. I further understand the Custodian shall be under no obligation by reason of accepting this *Certification and Agreement - Distributions After Death* form, or a copy of all or any portion of the Trust document:
 - a. To determine whether any beneficiary designation, distribution request, or payment complies with applicable laws;
 - b. To interpret the Trust document; or
 - c. To serve as the "plan administrator" for this Roth IRA

3 SIGNATURES

1. Read items 2a-2d in section 2 to ensure the trust meets these criteria.
2. Sign and date the form.

TRUSTEE'S SIGNATURE

DATE

GENERAL PROVISIONS

1. In the event a Participant dies and has named a Trust as beneficiary, the account must, generally, be distributed over five years. However, if the Trustee completes the *Certification and Agreement - Distribution After Death* form in a timely manner and the Custodian approves such form, distributions may be paid over the life expectancy of the oldest living Trust beneficiary with an interest in the Roth IRA.

If the *Certification and Agreement - Distribution After Death* form is either not submitted or not approved by the Custodian, the account will be distributed to the Trust over five years.

2. A *Certification and Agreement - Distribution After Death* form is need for each Trust designated as a beneficiary. For example, if the Trust designates another Trust as beneficiary (such as a family Trust), a *Certification and Agreement - Distribution After Death* form is needed for both Trusts. If you need to complete several forms, you may copy the blank *Certification and Agreement - Distribution After Death* form, or contact us for additional forms.

BENEFICIARY INFORMATION

Examples:

Beneficiary	Relationship	Birth Date	Conditions on Rights to Benefits	ROTH IRA Interest YES or NO
Jill Smith	Spouse	01/01/1945	Must survive Participant; Life interest in income & principal; *gpoa over marital Trust	YES
Jim Smith, Jr.	Son	12/01/1967	Must survive Participant & Participant's spouse; upon death of spouse, receives remainder of Trust assets outright	YES
Descendants of Jim, Jr.	Grandchildren, etc.	N/A	Must survive Participant, Participant's spouse, & Jim, Jr. to receive any portion	YES
Joe Smith	Brother	03/21/1947	Must survive Participant, receives \$10,000, but not from Traditional IRA	NO

*gpoa = General Power of Appointment