



Return to:  
Loomis Sayles Funds, P.O. Box 219594, Kansas City, MO, 64121-9594  
Overnight mail:  
Loomis Sayles Funds, 801 Pennsylvania Ave., Suite 219594  
Kansas City, MO 64105-1307  
800-633-3330  
www.loomissayles.com

## TRANSFER ON DEATH AGREEMENT

### ACCOUNT OWNERSHIP

Account Owner's Name	Daytime Phone Number	Social Security Number
Joint Owner's Name (if applicable)	E-mail Address	
Fund Name	Account Number	
Fund Name	Account Number	
Fund Name	Account Number	
Fund Name	Account Number	

By signing below, I/we designate that my/our investment in the Loomis Sayles Funds identified above be registered in "transfer on death" form, and designate the following person(s) to whom the investment shall pass after I/we are deceased:

### BENEFICIARIES (Please print clearly)

Check one box:

- ☐ Add or change TOD Beneficiaries on my existing account.
- ☐ Add or change TOD Beneficiaries on all accounts under the Social Security Number provided above.
- ☐ Add TOD Beneficiaries to my new account. The New Account Application must be completed.
- ☐ Remove all TOD Beneficiary Designations from the account.

Primary Beneficiary(ies):

Name	Relationship to You	Date of Birth	%
Name	Relationship to You	Date of Birth	%
Name	Relationship to You	Date of Birth	%
Name	Relationship to You	Date of Birth	%

TOTAL = 100%

Secondary Beneficiary(ies):

Name	Relationship to You	Date of Birth	%
Name	Relationship to You	Date of Birth	%
Name	Relationship to You	Date of Birth	%
Name	Relationship to You	Date of Birth	%

TOTAL = 100%

### SIGNATURES

<b>X</b>		<b>X</b>	
Account Owner's Signature	Date	Joint Owner's Signature	Date

☐ I agree to the terms and conditions of disclosure language located on page two of the form.

## TRANSFER ON DEATH RULES

**1. Proper designation of beneficiaries.** The account owners(s) may designate one, or more than one, beneficiary of the TOD account. Beneficiaries are not “account owners” as the term is used herein.

Loomis Sayles Funds must receive a Social Security Number for each designated beneficiary in order to ensure that the account is transferred to the appropriate person or persons upon the death of the last surviving account owner.

**2. Primary and contingent beneficiaries.** The account owner may designate primary and contingent beneficiaries of the TOD account. —Primary Beneficiaries are the first in line to receive the account upon the death of the account owner.

—Contingent Beneficiaries (which may be indicated by a “Sub Bene” after the beneficiary’s name in the registration) receive the account upon the death of the account owner(s) if, and only if, there are no surviving primary beneficiaries.

The account owner does not have to designate any contingent beneficiaries. See also item #7 below for more information on rights of beneficiaries under your designation.

**3. Minors as beneficiaries.** Minors may be beneficiaries of a TOD account only if a custodian, trustee, or guardian is set forth for the minor. By not providing a custodian, trustee, or guardian, the account owner is representing that all of the named beneficiaries have reached the age of majority and therefore are not minors.

**4. Status of beneficiaries.** Beneficiaries have no rights in the account until the death of the account owner or last surviving account owner.

**5. Joint owners are joint tenants with rights of survivorship.** If more than one person is the owner of an account registered or to be registered TOD, the joint owners of the account must own the account as joint tenants with rights of survivorship.

**6. Default treatment of beneficiaries as Tenants in Common.** When an account owner instructs Loomis Sayles Funds to register an account in TOD form and names multiple beneficiaries, Loomis Sayles Funds will treat the multiple beneficiaries as tenants in common (TEN COM) owning equal percentages. To direct Loomis Sayles Funds otherwise, the account owner must provide instructions to Loomis Sayles Funds to register the account to the beneficiaries in another ownership form, such as joint tenants with rights of survivorship. If the account owner chooses to designate unequal percentages for each beneficiary, this must be clearly indicated in written instructions, and the total of the percentages must equal 100%.

**7. Rights of designated beneficiaries.**

**a. Default arrangement is pro rata.** *Pro rata* means that each surviving designated beneficiary will receive an equal share of the account in the nonprobate transfer. In the case of multiple beneficiaries, if one of the beneficiaries does not survive the account owner, the deceased beneficiary’s share of the account will be divided equally among the remaining beneficiaries upon the death of the account owner(s). If no beneficiary survives the account owner, the account will be treated as part of the estate of the account owner.

**b. Optional percentage designations.** If an account owner wishes to instruct that the shares of the account be distributed unequally among the beneficiaries, the owner must clearly state in writing a percentage for each beneficiary. The total of all percentages must equal 100%. If the percentages do not equal 100%, or if the instructions are unclear, Loomis Sayles Funds will request further instructions from the account owner, and, if necessary, will use the *pro rata* default stated above in 7(a) until valid instructions are received.

**c. Optional designations under Lineal Descendants per stirpes (LDPS).** If an account owner wishes to have the share of the account intended for a beneficiary to pass to the children of the designated beneficiary in the event the designated beneficiary dies before the account owner, the account owner must specifically state this in the instruction to register the account. If the abbreviation LDPS does not appear on your designation instructions held on file by Loomis Sayles Funds, the share intended for any designated beneficiaries who do not survive you will not pass to that deceased beneficiary’s children or descendants.

**d. Choice of LDPS designations applies to all beneficiaries on an account.** If a TOD account with multiple beneficiaries is registered LDPS, the LDPS registration must apply to all beneficiaries listed.

**8. Division of account.** Unless the account owner(s) clearly designate in writing specific percentages for each of multiple beneficiaries, and those percentages total 100%, multiple beneficiaries will receive equal portions of the account upon the death of the account owner(s).

**9. Revocations or changes.** An account owner or all joint owners may revoke or change a beneficiary designation. Change or revocation requires:

a. Endorsement by the owner or all owners, with signature(s) guaranteed;

b. Instructions indicating either a new form of registration or designating a new TOD beneficiary;

c. For unissued shares: identification to Loomis Sayles Funds of the TOD account(s) for which you are changing a beneficiary designation;

d. For issued shares/certificates: presentation to Loomis Sayles Funds of the security in proper form for transfer.

**10. Controlling terms.** The most recently received valid TOD beneficiary designation shall control at all times. The person or persons listed as the beneficiaries of the account shall remain the beneficiaries of the account until revoked or changed by the account owner during the life of the account owner. Events subsequent to the registration of the account as a TOD account shall not change either the rights of the persons designated as beneficiaries or the status of the account as a TOD account, unless Loomis Sayles Funds is expressly instructed by the account owner to change the status of the account or the beneficiary designation prior to the account owner’s death.

**a. Divorce.** If the account owner designated his or her spouse as a TOD beneficiary for the account, and subsequently the account owner and the beneficiary are divorced, the fact of the divorce will not automatically revoke the beneficiary designation. If the account owner wishes to revoke the beneficiary designation, the account owner must notify Loomis Sayles Funds of the desired change in writing complying with the rules set forth in number 9 above.

**b. Will or other testamentary document.** The beneficiary designation may not be revoked by the account owner(s) by the provisions of a Will or a codicil to a Will.

**c. Dividends, interest, capital gains, and other distributions after the account owner’s death:**

1) Accruals (undistributed earnings) of the account which occur after the death of the account owner (or last surviving joint owner) when it is reregistered to the beneficiary or beneficiaries stay with the account and pass to the beneficiary or beneficiaries.

2) Where the account has been coded for cash distributions, and such distributions have actually been paid out prior to notice to Loomis Sayles Funds of the death of the account owner, such distributions are deemed to be the property of the estate of the original account owner and do not pass with the account to the designated beneficiaries.

**11. TOD registrations may not be made irrevocable.** Any questions you may have should be put in writing and directed to:

Loomis Sayles Funds, P.O. Box 219579, Kansas City, MO 64121-9579. You should include in your correspondence your name, the name of the fund in which you invested, your account number, and your social security number. If a TOD registration upon these terms and conditions is not acceptable to you, “as is”, Loomis Sayles Funds shall register the account in your name as directed but without any TOD designation pending resolution. Once again, be advised that the rules enumerated in this letter have been adopted by Loomis Sayles Funds and govern your TOD account, according to the laws of Massachusetts.