Restrictions and Special situations

Death of individual owner

- ☐ A court certified copy of the appointment of executor, administrator, or personal representative dated within 60 days of submission
- ☐ Form or letter signed by estate representative including capacity (executor, administrator, etc) with signature guarantee if over $100,000
- ☐ State tax waiver, if required
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates

Joint tenants or tenants by entireties

Death of one owner

- ☐ Certified copy of death certificate
- ☐ Stock power or letter signed by survivor with signature guarantee if over $100,000
- ☐ State tax waiver, if required
- ☐ Form W-9 for check payee if shares are redeemed under an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates

Deaths of all owners

- ☐ Certified copies of all death certificates
- ☐ Court certified copy of the appointment of an executor, administrator, or personal representative for the estate of the tenant who died last. Certification should be dated within 60 days of transaction.
- ☐ Stock power or letter signed by the estate representative(s) using that title with signature guarantee
- ☐ State tax waiver, if necessary
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates

Transfer on Death

Owners living

- ☐ Stock power or letter signed by the owners with signature guarantee
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates

Single owner deceased

- ☐ Stock power or letter signed by the beneficiaries with signature guarantee
- ☐ Certified copy of the death certificate
- ☐ Form W-9 completed by each beneficiary
- ☐ Outstanding certificates
- ☐ State tax waiver, if necessary

One joint tenant deceased

- ☐ Stock power or letter signed by the surviving joint tenant with signature guarantee
- ☐ Certified copy of the death certificate
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates
- ☐ State tax waiver, if necessary

All owners deceased, pay the surviving tenant

- ☐ Stock power or letter signed by the beneficiaries with signature guarantee
- ☐ Certified copies of the death certificates of all owners
- ☐ Form W-9 completed by each beneficiary
- ☐ Outstanding certificates
- ☐ State tax waiver, if necessary

Owners and beneficiaries deceased, beneficiaries died first

- ☐ Stock power or letter signed by the estate representative(s) using that title with signature guarantee
- ☐ Certified copies of the death certificates of all owners and beneficiaries
- ☐ Court certified copy of the appointment of executor, administrator, or personal representative of the person who died last. Certification should be dated within 60 days of the transaction.
- ☐ Form W-9 for the estate of the last deceased owner
- ☐ Outstanding certificates
- ☐ State tax waivers for the owners, if necessary

Owners and beneficiaries deceased, owners died first

- ☐ Stock power or letter signed by the estate representative(s) using that title with signature guarantee
- ☐ Certified copies of the death certificates of all owners and beneficiaries
- ☐ Court certified copy of the appointment of executor, administrator, or personal representative of each beneficiary. Certification should be dated within 60 days of the transaction.
- ☐ Form W-9 for the estate of each beneficiary.
- ☐ Outstanding certificates
- ☐ State tax waivers for the owners and beneficiaries, if necessary

Tenants in Common

Standard

- ☐ Stock power or letter signed by the owners with signatures guaranteed.
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates.

Death of one owner

- ☐ Court certified copy of the appointment of personal representative, executor, or administrator. Certification should be dated within 60 days of the transaction.
- ☐ Stock power or letter signed by the estate representative(s) using that title with signature guaranteed

- ☐ State tax waiver, if required
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates

Deaths of both owners

- ☐ Court certified copies of both appointments of executor, administrator, or personal representative. Certification should be within 60 days of the transaction.
- ☐ Stock power or letter signed by the estate representative(s) using that title with signature guarantee
- ☐ State tax waiver, if necessary
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates

Community property

Death of one owner

- ☐ Court certified copy of the appointment of personal representative, executor, or administrator. Certification should be dated within 60 days of the transaction.
- ☐ Stock power or letter signed by the estate representative(s) using that title with signature guarantee
- ☐ State tax waiver, if required
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates Or, depending on state law
- ☐ Certified copy of the death certificate
- ☐ Copy of the Community Property Agreement certified by the court, if appropriate, or by an eligible guarantor
- ☐ Stock power or letter signed by the surviving spouse, with signature guarantee.
- ☐ State tax waiver, if required
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates

Deaths of both owners

- ☐ Court certified copies of appointments of executors, administrators, or personal representatives. Certification should be within 60 days of the transaction.
- ☐ Stock power or letter signed by the estate representative(s) using that title with signature guarantee
- ☐ State tax waiver, if necessary
- ☐ Form W-9 for check payee if proceeds are paid to someone with an SSN or TIN other than the one on the account.
- ☐ Outstanding certificates