

# Transfer on Death (TOD) Form for Hartford Funds Non-Retirement Accounts

**HARTFORDFUNDS**

Our benchmark is the investor.®

## Purpose

To designate or change a TOD beneficiary(ies) to a non-retirement account.

## General Information

TOD is a form of ownership which enables the current owner(s) of an account to designate an individual(s) or a legal entity such as a trust, corporation, or guardianship to automatically inherit the account upon the death of the current owner(s). The ownership transfers to the designated beneficiary(ies) without the necessity of probate.

The TOD designation is available only for accounts registered in the name of a single individual owner or registered as Joint Tenants with Rights of Survivorship.

Do not use this form for: IRA plans with UMB Bank, n.a. as Custodian; 403(b) plans; accounts registered as Joint Tenants in Common; or accounts owned by legal entities, including trusts.

## Transfer of Ownership to Beneficiaries

Upon the death of the account owner or the last surviving joint owner, the account passes to the beneficiaries. The account goes first to the designated primary beneficiaries and then, if none of the designated primary beneficiaries have survived the account owner(s), to any designated contingent beneficiaries. If no beneficiary survives the account owner(s), the account passes, subject to probate, to the estate of the deceased account owner.

Failure to provide the percentage for each named beneficiary, or if the percentages provided do not total 100%, will result in equal allocation. If a primary beneficiary dies before you, the percentages will be recalculated proportionately among the surviving primary beneficiaries. Similar rules apply to contingent beneficiaries. Contingent beneficiaries inherit assets only if no primary beneficiaries survive you. You may wish to speak to an estate planner about your personal situation.

Please read the TOD Terms & Conditions attached to this form prior to signing.

### Section A - Owner Information

Owner's Name	Social Security Number
Account Number(s)	Telephone Number

**Please note:** If you have left the Account Number blank but you are submitting this form with a Hartford Funds Account Application, you are consenting to having the beneficiary designation on this form applied to the accompanying account application. If you have an existing account with Hartford Funds, we will apply your beneficiary designations only to the specific account(s) you have listed on this form.

### Section B - Designate or Change TOD Beneficiary(ies)

Select one:

- ☐ Designate TOD beneficiary(ies) on my new account.
- ☐ Designate or change TOD beneficiary(ies) on my existing account.

### Section C - New Beneficiary Designations

By completing this section, all prior beneficiary designations will be replaced on the account(s) specified in Section A.

If this section is not completed and a primary beneficiary is currently designated, that designation will remain in effect.

If more than one beneficiary is listed and percentages are not provided, we will distribute all shares equally.

If percentages are supplied, they must equal 100%.

Date of birth and/or the last four digits of the Social Security Number are required; if one of them is not supplied, it could delay the transfer of assets.

If you wish to designate more than four primary beneficiaries, please attach a separate sheet of paper and include all the same information requested below.

**Important:** If you are a married account owner who currently resides (or previously resided) in a community property state, a marital property state, or a community property jurisdiction, you may need to obtain your spouse's consent if you name someone other than your spouse as your primary beneficiary. Due to the important tax consequences of giving up one's community property interest, individuals signing this section should consult with a qualified tax or legal advisor.

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☐ I am not married – I understand that if I become married in the future, I may need to complete and send a new Transfer on Death Form for Hartford Funds Non-Retirement Accounts (MF-10002).

### Primary Beneficiaries

First Name, Middle Initial, Last Name, or Name of Trust	Date of Birth or Date of Trust (mm/dd/yyyy)	Last four of Social Security Number or Tax Identification Number	Relationship to Shareholder	% of Account
			<input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other	_____%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other	_____%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other	_____%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other	_____%

### New Contingent Beneficiary Designation

By completing this section, all prior contingent beneficiary designations will be replaced on the account(s) specified in Section A.

If this section is not completed and a contingent beneficiary is currently designated, that designation will remain in effect.

If more than one beneficiary is listed and percentages are not provided, we will distribute all shares equally.

If percentages are supplied, they must equal 100%.

Date of birth and/or the last four digits of the Social Security Number are required; if one of them is not supplied, it could delay the transfer of assets.

If you wish to designate more than four contingent beneficiaries, please attach a separate sheet of paper and include all the same information requested below.

### Contingent Beneficiaries (optional)

First Name, Middle Initial, Last Name, or Name of Trust	Date of Birth or Date of Trust (mm/dd/yyyy)	Last four of Social Security Number or Tax Identification Number	Relationship to Shareholder	% of Account
			<input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other	_____%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other	_____%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other	_____%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other	_____%

## Section D - Spousal Consent for Change of Beneficiary in Community Property States

### Spousal Consent of Beneficiary Designation

If you are married to the account owner and he or she has designated a beneficiary(ies) other than you, please consult your financial professional about the state law and tax law implications of this beneficiary designation, including the need for your consent. By signing below you indicate that you are the spouse of the individual named in Section A and that you consent to the designated beneficiary(ies). Hartford Funds, or its agent, is not responsible for determining whether an account owner is married and is a resident of a jurisdiction in which community property rules apply.

\_\_\_\_\_  
Spouse's Name (print)

\_\_\_\_\_  
Spouse's Signature

\_\_\_\_\_  
Date Signed (mm/dd/yyyy)

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### Section E - Authorization/Acknowledgment and Taxpayer Identification Number Certification

I have read and understand the attached TOD Terms & Conditions and hereby instruct Hartford Funds, its affiliates and agents, to register the account listed above, in transfer on death form, for the benefit of the beneficiary(ies) designated above.

I agree to indemnify the Hartford Funds, their transfer agent, or their respective agents, officers, trustees, directors or employees against any loss, claim or expense (including reasonable attorney's fees) to the extent that any transfer on death effected pursuant to these instructions is alleged or found for any reason to have been invalid or ineffective and the Hartford Funds, their transfer agent, or their respective agents shall be entitled to attach or debit the account of the TOD beneficiary(ies) to the extent necessary to enforce their rights to this indemnity.

Neither the Hartford Funds, their transfer agent, nor their respective agents are responsible for determining the tax and legal consequences concerning an account owner's decision to register shares in TOD form. Neither the Hartford Funds, their transfer agent, nor their respective agents shall be responsible to a designated TOD beneficiary for dividends or distributions with respect to shares registered in TOD form paid after the owner's death but before the transfer of such shares to the designated beneficiary. Account owners, especially residents of a community property state, should be advised to consult their attorney or tax professional to obtain advice regarding the tax and legal consequences of TOD registration.

All owners, including joint owners, must sign below.

\_\_\_\_\_  
Owner's Name (print)

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date Signed (mm/dd/yyyy)

\_\_\_\_\_  
Joint Owner Name (if applicable) (print)

\_\_\_\_\_  
Joint Owner Signature (if applicable)

\_\_\_\_\_  
Date Signed (mm/dd/yyyy)

\_\_\_\_\_  
Power of Attorney Name (if applicable) (print)

\_\_\_\_\_  
Power of Attorney Signature (if applicable)

\_\_\_\_\_  
Date Signed (mm/dd/yyyy)

**Fax this completed form to (888) 802-0039,  
or mail it to the appropriate address below.**

**For standard mail delivery,  
please mail this form to:**

Hartford Funds  
P.O. Box 219060  
Kansas City, MO 64121-9060

**For private express mail,  
please mail this form to:**

Hartford Funds  
801 Pennsylvania Ave Suite 219060  
Kansas City, MO 64105-1307

If you have questions or require more information, contact your financial professional or call Hartford Funds at (888) 843-7824.

### Transfer on Death Terms & Conditions

Be advised that the transfer agent has adopted these rules that govern your TOD account according to the laws of Massachusetts.

Please read and retain for your records.

1. **Proper designation of beneficiaries:** The account owner(s) may designate one, or more than one, beneficiary of the TOD account. Beneficiaries are not "account owners" as the term is used herein. The Hartford Funds transfer agent 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(s) 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(s). Contingent beneficiaries receive the account upon the death of the account owner(s) if, and only if, there are no surviving primary beneficiaries. The account owner(s) does not have to designate any contingent beneficiaries. See paragraph 6 below for more information on rights of beneficiaries under your designation.
3. **Minors as beneficiaries:** Minors may be beneficiaries of the TOD account. If the beneficiary is still a minor at the time of the death of the last surviving account owner, a custodian, trustee, or guardian will be required to complete the TOD on behalf of the minor.
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 as TOD, the joint owners of the account must own the account as joint tenants with rights of survivorship.
6. **Rights of designated beneficiaries:**
  - a. **Default rules:** Unless the account owner(s) instructs otherwise, after the death of the account owner(s) each surviving designated beneficiary will receive an equal share of the account. Multiple surviving designated beneficiaries will be treated as tenants in common.
  - b. **Optional percentage designations:** If an account owner(s) wishes to instruct that the account be distributed unequally among multiple beneficiaries, the owner(s) 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, the transfer agent will request further instructions from the account owner(s), and, if necessary, will use the default rule of equal ownership set forth in paragraph 6(a) above until valid instructions are received.
  - c. **Optional treatment as joint tenants with right of survivorship:** If the account owner(s) does not wish the beneficiaries to be treated as tenants in common after the account owner's death, the account owner(s) must provide instructions to the transfer agent to register the account to the beneficiaries in another ownership form, such as joint tenants with rights of survivorship.
  - d. **Predeceasing beneficiary:** If the account owner(s) names multiple beneficiaries and one of the beneficiaries does not survive the account owner(s), the deceased beneficiary's share of the account will be divided among the remaining beneficiaries upon the death of the account owner(s) in the proportions that the surviving beneficiaries' shares bear to each other.
  - e. **No beneficiary survives:** If no beneficiary survives the account owner(s), the account will be treated as part of the estate of the account owner(s).
  - f. **Notice of other claimant:** Upon receipt by the transfer agent of written notice from any claimant to an interest in the security objecting to the implementation of a registration in beneficiary form, re-registration of an account to a beneficiary may be delayed.
7. **Revocations or changes:** An account owner or all joint owners may revoke or change a beneficiary designation. Change or revocation requires:
  - a. Endorsement by all owners, with signature(s);
  - b. Instructions indicating either a new form of registration or designating a new TOD beneficiary.

**8. 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(s) during the life of the account owner(s). 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 the transfer agent is expressly instructed by the account owner(s) 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 the transfer agent of the desired change in writing complying with the rules set forth in paragraph 7 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 re-registered 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 the transfer agent of the death of the account owner(s), such distributions may be deemed to be the property of the estate of the original account owner(s) and may not pass with the account to the designated beneficiaries.

**9. TOD registrations may not be made irrevocable.**