Step 1

Gather your documents
Depending on the circumstances, we'll need some documents from you to get started.

Documents we'll need:

- Copy of the death certificate
- A copy of the beneficiary/guardian's driver's license or other valid form of ID
- A copy of the beneficiary's birth certificate and guardianship documentation for minor beneficiaries

We can accept any of the following:

- Driver's license
- U.S. passport or passport card
- Photo or non-photo ID
- Immigration card
- Foreign government-issued passport (must show proof of residence)
- Permanent residence card
- U.S. military or common access card
Death of an IRA account owner with Individual or Trust beneficiary

Beneficiary and Distribution Options

Keep in mind, if a Traditional or SEP IRA owner had a Required Minimum Distribution (RMD) for the year of their passing that hasn’t been met, you may be required to take your portion of that RMD. We recommend you speak to a tax professional to discuss all your options. If you’re not taking a full distribution or making a Required Minimum Distribution, there are other options available for inherited IRA funds.

<table>
<thead>
<tr>
<th>Beneficiary Type</th>
<th>Options</th>
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</table>
| Spouse           | • Move funds into your Ally Bank IRA  
                  • Open an inherited Ally Bank IRA  
                  • Transfer funds to an account at another bank  
                  • Take a full distribution |
| Non-spouse       | • Open an inherited Ally Bank IRA  
                  • Transfer funds to an account at another bank  
                  • Take a full distribution |
| Minor            | • Open a custodial account with us  
                  • Transfer funds to an account at another bank  
                  • Take a full distribution |
| Trust            | • Transfer funds to an account at another bank  
                  • Take a full distribution |
### Death of an IRA account owner with Individual or Trust beneficiary

<table>
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<tr>
<th>If you want to</th>
<th>We’ll also need a completed</th>
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| Take a Required Minimum Distribution that hasn’t been satisfied              | • Beneficiary Request for Distribution Form  
• State Withholding Election Form (if necessary)                                      |
| Open a custodial account for a minor beneficiary                              | • Custodial Account Application  
• Beneficiary Request for Distribution Form  
• State Withholding Election Form (if necessary)                                   |
| Open an inherited Ally Bank IRA account                                       | • IRA Account Application  
• Inherited IRA Application to Participate  
• Transfer Request form  
• Beneficiary Request for Distribution Form  
• State Withholding Election Form (if necessary)  
**Note:** Make sure to use the Inherited IRA titling on all forms where it requests your name.  
**Example:** “John Doe, beneficiary IRA of Jane Smith, deceased.” |
| Move funds into your Ally Bank IRA account                                    | • IRA Account Application  
• Application to Participate  
• Transfer Request form                                                          |
| Take a full distribution                                                      | • Beneficiary Request for Distribution Form  
• State Withholding Election Form (if necessary)                                   |
| Move funds to a non-Ally Bank IRA account                                     | The other bank’s outgoing transfer paperwork                                                  |
Send us your documents

Documents can be sent digitally, or by mail. If further steps are necessary, a customer care representative will contact you within 10 days of receiving your documents.

Digital:
Ally customers can send digital versions of their documents to us via secure message by logging in, selecting Profile & Settings, then Secure Messages, then Send a New Secure Message. Non-Ally customers can call customer care at 1-877-247-2559 to receive a secure link for uploading documents.

Mail:
Ally Bank
P.O. Box 951
Horsham, PA 19044

Need additional assistance? Give us a call.
If you have outstanding questions or need additional account information, we can provide it after receiving your documents. Call us at 1-877-247-2559. We'll be glad to help.