

This is an example of the type of letter an executor or trustee might send to an IRA provider or plan administrator, transferring the IRA or plan benefit to the beneficiaries of the estate or trust, as explained at ¶ 6.1.05 of *Life and Death Planning for Retirement Benefits* (6th ed., 2006; [click here](#) to order the book). This form is from Appendix B of that book.

5.2 Fiduciary Letter Transferring Plan Account to Beneficiary

Use either Alt. 1 or Alt. 2, plus either Alt. A or Alt. B.

To the Plan Administrator of the [NAME OF RETIREMENT PLAN] (hereinafter “the Plan”):
Re: Benefits of [NAME OF DECEASED PARTICIPANT], deceased (hereinafter “the Participant”)

[Alt. 1: From executor, if benefits were payable to the participant’s estate]:

I am the [FIDUCIARY’S TITLE SUCH AS EXECUTOR, ADMINISTRATOR, OR PERSONAL REPRESENTATIVE] of the estate of the Participant, who was a participant in the Plan. I enclose a certificate evidencing my appointment. In that capacity, I am transferring the Participant’s interest in the Plan to the beneficiary/ies of Participant’s estate who is/are entitled to receive it under [“THE TERMS OF PARTICIPANT’S WILL” or “APPLICABLE INTESTACY LAW”].

[Alt. 2: From trustee of trust named as beneficiary]:

I am the Trustee of the [NAME OF TRUST] (“the Trust”) which was the named beneficiary of the Participant under the Plan. In my capacity as such Trustee, I am transferring the Participant’s interest in the Plan to the beneficiary/ies who is/are entitled to receive it under the terms of the Trust.

[Alt. A: Transfer to one beneficiary]

Accordingly, I hereby instruct and direct you to change the titling of this plan benefit to “[NAME OF BENEFICIARY TO WHOM THE BENEFIT IS BEING TRANSFERRED] as successor beneficiary of [NAME OF DECEASED PARTICIPANT].” The beneficiary’s address and Social Security number are [INSERT].

[Alt. B: Transfer to several beneficiaries, in separated accounts]

Accordingly, I hereby instruct and direct you to divide the benefit into [NUMBER OF SEPARATED ACCOUNTS TO BE ESTABLISHED] separate accounts of equal value, and to change the titling of each such account to the name of one of the beneficiaries to whom the benefit is being transferred “as successor beneficiary of [NAME OF DECEASED PARTICIPANT].” The names, addresses, and Social Security numbers of the individual beneficiaries of the separated accounts are: [INSERT].

In accordance with the instructions for IRS Form 1099-R (page R-3), this transfer is to be treated as a plan-to-plan transfer and is not to be treated or reported as a distribution from the Plan. Please advise what if any further information or documentation you required to complete this transfer.

Very truly yours,
[SIGNATURE OF EXECUTOR OR TRUSTEE]