

**QUALIFIED TRUST CERTIFICATION FOR DETERMINING POST 70½ RMD
UNDER THE YOUNGER SPOUSE AS SOLE BENEFICIARY RULE**

Instructions: The IRA owner can use this form to certify a qualified trust in order to have the IRA's required minimum distributions (RMD) after age 70½ computed by using the joint life expectancy of the owner and the owner's spouse. This form should only be completed if (1) the qualified trust is the only primary beneficiary of the IRA or the qualified trust and the spouse are the only primary beneficiaries of the IRA, and (2) the attained age of the owner's spouse is more than ten years younger than the owner's attained age (attained age is the age a person reaches on his or her birthday during the year). Please print or type this form.

Credit union name _____ CUID # _____

IRA owner's name _____
_____ - _____ - _____
Social Security number

Trust Name and Trustees

Name of trust _____

Name and address (street address, city, state, ZIP code) of each Trustee

Trust Beneficiaries

Instructions: List below or on an attached sheet the complete name of each beneficiary of this trust, including contingent and remainder beneficiaries, along with a description of the conditions for each beneficiary to be entitled to receive distributions.

The oldest primary beneficiary is (full name) _____ who was born _____
(month/day/year)

Certification and Signature

I certify to you that, to the best of my knowledge, the above or attached list of beneficiaries is correct and complete and that the following statements are true:

1. This trust is valid under state law, or would be valid but for the fact that the trust does not now have any assets.
2. This trust is irrevocable, or it will become irrevocable upon my death.
3. The beneficiaries of the trust are identifiable from the trust instrument.
4. The trust document requires the trustee to distribute to my surviving spouse all of the funds received from the IRA upon receipt of the funds by the trustee.

I agree to provide corrected certifications to the extent the trust instrument is amended to change any information I have certified. I agree to provide a copy of the trust instrument to you upon your demand.

Owner's signature

Date