

The following is a suitable beneficiary designation for an IRA or other retirement account which is intended to be paid directly to the surviving spouse and then to the IRA conduit trust, after both spouses are deceased:

Primary beneficiary: [spouse]

Secondary beneficiary: the IRA Conduit Trust created under [THE SMITH FAMILY TRUST dated . . .]

This assumes that the family trust has an IRA Conduit Trust Provision in it.

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The following is a suitable beneficiary designation for an IRA or other retirement account owned by an unmarried person which is intended to pass to the IRA conduit trust at death:

Primary beneficiary: the IRA Conduit Trust created under [THE JOHN SMITH FAMILY TRUST dated . . .]

Secondary beneficiary: none

This assumes that the family trust has an IRA Conduit Trust Provision in it.