



Individual/Joint Account Opening Instructions

Includes Joint Tenants, Tenants in Common, Tenants by Entirety & Community Property

Conditions to Open the Account:

- Up to three people may be on the account.
- **Joint Tenants (with rights of survivorship)** – Upon the death of one account holder, the surviving account holder receives all assets in the account.
- **Tenants in Common** – Upon the death of one account holder, the deceased's percentage of assets goes to his/her estate according to the decedent's will.
- **Tenants by Entirety*** – Must be husband and wife; assets are transferred to the survivor. There are restrictions on transfer in the event of divorce.
- **Community Property*** – Must be husband and wife; upon the death of one account holder, one-half of assets go to his/her estate according to the decedent's will.

**Tenants by Entirety and Community Property are not recognized in all states.*

Required Forms:

Please print legibly - do not use correction fluid or cross out information.

- **Brokerage Account Application** – This form must be signed by all applicants.
- **Brokerage Account Agreement** – Read before signing the Application and retain a copy for your records. You do not need to return this document.
- **Transfer on Death Agreement (optional)** – Complete form to designate a beneficiary to your account.