

Instructions for completing Frost at Work Application

- 1) Page 1
 - a. Fill in name under "Account Holder." This will only be ONE name. We can add a signer at a later time.
 - b. Leave account number blank.
 - c. Date of completion of application.
 - d. INITIAL either section (1) or (2). The POD designates a beneficiary in the event of an untimely death. This can always be changed later.
- 2) Page 2
 - a. SIGN the top line next to the X under "Name of the Parties."
 - b. If Section 2 was elected on page 1, complete the column to the right with names (and dates of birth/social security numbers if you have them) under "Name(s) of the POD Beneficiaries"
- 3) Page 3
 - a. Complete top portion of the form (only 1 form of ID is required)
 - b. SIGN at the X halfway down the page
 - c. Tin/Backup Withholding – read this carefully. Most are NOT subject. Make a selection and SIGN below.
 - d. Do not complete gray area.
- 4) Page 4
 - a. SIGN halfway down at "Requestor Signature." Nothing else needs to be filled in.
- 5) Page 5
 - a. Read top portion carefully.
 - b. INITIAL next to a selection towards the bottom. This may be changed at any time.
 - c. SIGN and date below.