

Decedent Account Letter of Direction

Account Settlement Directions

The BMO Alto Letter of Direction describes how an authorized representative would like BMO Alto to settle the decedent's account. Account settlement may only be requested by the decedent account's authorized representative: joint account owner, payable on death beneficiary, executor, estate administrator, or small estate beneficiary.

To request account settlement, the authorized representative will need to:

Gather the following documents:

- 1 One original Death Certificate
- 2 A notarized BMO Alto Decedent Account Letter of Direction for:
 - [Joint Account Owner](#)
 - [Payable on Death Beneficiary](#)
 - [Executor or Estate Administrator](#)
 - [Small Estate Beneficiary](#)
- 3 A copy of one valid form of ID for the authorized representative:
 - Driver's license
 - State Identification card
 - Passport/Passport Card
 - Permanent Resident Card
 - Tribal ID card
 - Consulate/Consular Identification Card
- 4 As applicable, copies of executorship documentation or state-specific Small Estate Affidavit
 - If the deceased account owner was a New Jersey resident, an original Form L-8 or copy of Form L-4 (Tax Waiver) must also be submitted

Mail the documents to:

BMO Alto
320 S. Canal St.
Floor 11
Chicago, IL 60606

If you have questions, call us at 1-855-266-8100.

Decedent Account Letter of Direction for a Joint Account Owner

Decedent Information

First name

Last name

Account Information

All Accounts

Only the Accounts listed here:

Account number _____

Account number _____

Account number _____

Account number _____

Account number _____

Account number _____

Account Settlement Instruction

Instruction

If requesting to close the account, indicate the check remit mailing address:

Mailing Address

City

State

Zip code

Joint Account Owner Information

First name

Last name

Signature

Date

Notarial Acknowledgment

State of _____

County of _____

Signed and attested before me on _____ (date) by

(name of joint account owner).

(Seal)

(Signature of Notary Public)

Decedent Account Letter of Direction for a Payable on Death Beneficiary

Decedent Information

First name

Last name

Account Information

All Accounts

Only the Accounts listed here:

Account number _____

Account number _____

Account number _____

Account number _____

Account number _____

Account number _____

Disbursement and Payable on Death Beneficiary Information

All beneficiaries receive an equal percentage of the funds in the account. When the account has multiple beneficiaries, a check will be made payable to only that named beneficiary. Separate checks will be mailed to each beneficiary's mailing address.

Beneficiary 1

First name

Last name

Phone number

Email address

Mailing address

City

State

Zip code

Beneficiary 2

First name

Last name

Phone number

Email address

Mailing address

City

State

Zip code

Beneficiary 3

_____	_____	
First name	Last name	
_____	_____	
Phone number	Email address	

Mailing address		
_____	_____	_____
City	State	Zip code

Beneficiary 4

_____	_____	
First name	Last name	
_____	_____	
Phone number	Email address	

Mailing address		
_____	_____	_____
City	State	Zip code

Beneficiary 5

_____	_____	
First name	Last name	
_____	_____	
Phone number	Email address	

Mailing address		
_____	_____	_____
City	State	Zip code

Beneficiary Signature

Beneficiary 1 signature

Date

Beneficiary 2 signature

Date

Beneficiary 3 signature

Date

Beneficiary 4 signature

Date

Beneficiary 5 signature

Date

Notarial Acknowledgment

State of _____

County of _____

Signed and attested before me on _____ (date) by _____

_____ (name(s) of beneficiary(ies)).

(Seal)

(Signature of Notary Public)

Decedent Account Letter of Direction for an Executor or Estate Administrator

Decedent Information

First name

Last name

Account Information

All Accounts

Only the Accounts listed here:

Account number _____

Account number _____

Account number _____

Account number _____

Account number _____

Account number _____

Disbursement Information

The check will be made payable to the estate and be mailed to the indicated mailing address.

Mailing address

City

State

Zip code

Executor/Estate Administrator Information

First name

Last name

Phone number

Email address

Mailing address

City

State

Zip code

Signature

Date

Notarial Acknowledgment

State of _____

County of _____

Signed and attested before me on _____ (date) by

_____ (name of executor/estate administrator).

(Seal)

(Signature of Notary Public)

Decedent Account Letter of Direction for Small Estate Beneficiary

Decedent Information

First name

Last name

Account Information

All Accounts

Only the Accounts listed here:

Account number _____

Account number _____

Account number _____

Account number _____

Account number _____

Account number _____

Disbursement Information

The check will be made payable to the small estate beneficiary and be mailed to the indicated mailing address.

Mailing address

City

State

Zip code

Small Estate Beneficiary Information

First name

Last name

Phone number

Email address

Mailing address

City

State

Zip code

Signature

Date

Notarial Acknowledgment

State of _____

County of _____

Signed and attested before me on _____ (date) by

_____ (name of small estate beneficiary).

(Seal)

(Signature of Notary Public)