Goldman Sachs

Asset Management

IRA Distribution Due to Death Form

Please return to:

Overnight Mail
Goldman Sachs Funds
C/O BFDS
330 West Ninth St.
Kansas City, MO 64105

Regular Mail
Goldman Sachs Funds
C/O BFDS
P.O. BOX 219711
Kansas City, MO 64121-9711

1 INVESTOR INFORMATION - *Please check here if this is a new address*

Use this form to authorize UMB Bank, n.a., the custodian of the IRA account, to transfer funds to the named beneficiary(ies). Please consult your tax advisor to determine which method of distribution and withholding election is most appropriate for you.

- For an IRA Distribution Due to Death form that is Medallion Signature Guaranteed, no additional documentation is required, unless specifically requested in one of the sections below.
- For an IRA Distribution Due to Death form NOT Medallion Signature Guaranteed, please call Goldman Sachs to ensure that all legal requirements are met and documents are enclosed.
- If you wish to open a new Goldman Sachs mutual fund account or IRA account, the new account applications are available at www.goldmansachsfund.com under the Tax Center & Forms page.

Decedent Owner First Name _____ Decedent Owner Last Name _____ ☐ US Citizen

Decedent Social Security Number ☐☐☐-☐☐-☐☐☐☐ | Date of Death ☐☐-☐☐-☐☐☐☐ | Account Number ☐☐☐☐☐☐☐☐☐☐

* To list more account numbers, please attach separate page.

2 BENEFICIARY DESIGNATION

Each beneficiary must complete a separate form.

Beneficiary First name _____ Beneficiary Last Name _____

Beneficiary Street Address _____ City _____ State _____ Zip Code _____

Beneficiary Daytime Phone Number _____ Beneficiary Social Security Number _____ Beneficiary Date of Birth (MM/DD/YYYY) _____

☐ US Citizen

When beneficiary is a minor, please provide the following information:

Name of Guardian for Minor (first, middle, last name) _____ Relationship of Guardian to Minor (parent, grandparent, etc.) _____

3 METHOD OF DISTRIBUTION

For a spouse beneficiary (check one).

Please send distribution to:

A. Address in Step 2.

_ B. Existing Goldman Sachs mutual fund (nonretirement) account number: _____.

_ C. New Goldman Sachs mutual fund (nonretirement) account. Please complete and enclose a new Goldman Sachs Account Application.

D. Decedent IRA account set up for the benefit of named beneficiary. Please complete and enclose a Goldman Sachs IRA Account Application.
A Decedent IRA account is a separate IRA account established after the account owner's death. A spouse beneficiary inheriting this account does not have to begin distributions until the year the owner would have attained 70½.

E. Existing Goldman Sachs IRA account in the spouse's name, Account number: _____.

F. New Goldman Sachs IRA account in the spouse's name. Please complete and enclose a Goldman Sachs IRA Account Application.

Note: Options A, B, and C are considered immediate single-sum distributions for income tax purposes. See Step 4 regarding applicable withholding.

For a nonspouse beneficiary (check one).

Please send distribution to:

A. Address in Step 2.

B. Existing Goldman Sachs mutual fund (nonretirement) account number: _____.

C. New Goldman Sachs mutual fund (nonretirement) account. Please complete and enclose a new Goldman Sachs Account Application.

D. Decedent IRA account set up for the benefit of named beneficiary. Please complete and enclose a new Goldman Sachs IRA Account Application.
A Decedent IRA account is a separate IRA account established after the account owner's death. A nonspouse beneficiary inheriting this account must liquidate it by December 31 of the calendar year that includes the fifth anniversary of the owner's death **unless** minimum payments begin in the year following the owner's death and continue each year thereafter based on IRS life expectancy tables.

Note: Options A, B, and C are considered immediate single-sum distributions for income tax purposes. See Step 4 regarding applicable withholding.

For assistance completing the form contact Client Services at 1-800-526-7384, Monday through Friday 8:00 a.m. to 6:30 p.m. Eastern Time.

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3 METHOD OF DISTRIBUTION *Continued*

Important information for owner over age 70½:

The Internal Revenue Service determines April 1 following attainment of age 70½ to be the **required beginning date (RBD)** to take a required minimum distribution (RMD) each year from an IRA. If the account holder's death occurred after the RBD, the amount of the RMD for the year of death is not allowed to be rolled over or transferred to an IRA account for the benefit of a nonspouse or spouse beneficiary or a qualified plan for the benefit of a spouse beneficiary.

You must add the value of all IRA accounts you are inheriting from this owner (Goldman Sachs and any other institutions) to determine your total RMD. However, you need only withdraw that minimum from one institution.

Withdraw the RMD and: Send RMD to my address of record. Other (please call for instructions): _____

Note: An RMD withdrawal is considered an immediate single-sum distribution for Income tax purposes. See Step 4 regarding applicable withholding.

4 FEDERAL INCOME TAX WITHHOLDING

The law requires that federal income tax be withheld from certain IRA distributions unless you elect not to have withholding apply. If you so elect, you may be responsible for payment of estimated tax. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Please contact a qualified tax advisor for more information.

Please make your election below. ***Please note, if no federal election is made, then 10% of your distribution will be withheld for federal income taxes.***

Do not withhold federal income tax from my distribution.

Withhold federal income tax from my distribution at the rate of _____ (not less than 10%).

5 CUSTOMER IDENTIFICATION PROGRAM

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each registered owner of an account. In some cases, Goldman Sachs Funds may also take additional steps to verify the identities of individuals with authority or control over the registered owner, including person(s) able to effect securities transactions on behalf of the registered owner.

What this means for you: When you open an account, Goldman Sachs Funds will ask for the registered owner's name, address, and identification number and other information that will allow us to identify the registered owner, and Goldman Sachs Funds may ask for similar information regarding individuals with authority or control over the registered owner. Goldman Sachs Funds may also ask to see government-issued identifying documents.

To the extent permitted by applicable law, Goldman Sachs Funds reserves the right (i) to place limits on transactions in any account until the identity of the investor is verified; or (ii) to refuse an investment in the Funds or (iii) to involuntarily redeem an investor's shares and close an account in the event that the Funds are unable to verify an investor's identity.

6 AUTHORIZED SIGNATURE

I have read the "UMB Bank, n.a. Individual Retirement Account Custodial Agreement" located at www.GSAMFUNDS.com

This authorizes UMB Bank, n.a., the custodian of the IRA account, to transfer funds to the named beneficiary(ies). If Internet access is unavailable, I have ordered and read a copy of the agreement by calling 800-526-7384.

By signing below, I acknowledge that I have received and read the prospectus(es) of the fund(s) selected and agree to the terms within, and, in particular, that I understand that there are ways to reduce the applicable front-end sales charge as described in the prospectus under "Shareholder Guide - How can the Sales Charge in Class A shares be reduced?" In the event that I am not now eligible for a reduced sales charge, but will become eligible in the future, I understand and acknowledge that it is my responsibility to bring my changed circumstances to the attention of my investment professional or Goldman Sachs Funds as soon as possible.

Tax certification: Under penalties of perjury, I certify that: (1) the Social Security or tax identification number (TIN) shown on this application is correct (or I am waiting for a number to be issued to me); (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. person (including a U.S. resident alien). Note: The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

By signing below, I confirm that the information I have provided to Goldman Sachs Funds is true and correct and understand that my identity may be verified through the use of a database maintained by a third party or through other means,

_____ _____

Authorized Beneficiary Signature (Legal Capacity, if needed: for example, trustee, executor, guardian for minor, etc.) Date

I certify that I am the proper party to receive payment(s) from this IRA and that all information provided by me is true and accurate. I further certify that no tax advice has been given to me by Goldman Sachs. All decisions regarding this withdrawal are my own. I expressly assume the responsibility for any adverse consequences which may arise from this withdrawal and I agree that Goldman Sachs shall in no way be held responsible.

Signature _____ Date _____

7 MEDALLION SIGNATURE GUARANTEE - *Required to process an IRA distribution due to death*

A Medallion Signature Guarantee assures that the signature is genuine and not a forgery. The financial institution providing the Guarantee is financially liable for the transaction if the signature is a forgery. Eligible guarantors include Commercial Banks, Trust Companies, Savings Associations and Credit Unions as defined by the Federal Deposit Insurance Act.

Note: A Guarantee from a Notary Public is not acceptable.

Affix Medallion Signature

Guarantee stamp here

Name of eligible guarantor institution: _____

Signature of authorized person: _____

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