

**Individual** – Individuals have the option of two separate account forms based on their investment preferences.

**Individual Account form** – used by single owner account or joint owners account with optional beneficiary

In the event of death:

Single Owner Account - with beneficiary, paid to beneficiary; without beneficiary, paid to estate.

Joint Owners Account- with or without beneficiary, paid to surviving joint owner. In the event of the death of the surviving joint owner - with beneficiary, paid to beneficiary; without beneficiary, paid to estate.

**Individual Trust/Custodial Account Form** – trust account or custodial account for minor

In the event of death:

Trust Accounts – paid to the Trust.

Custodial Accounts – paid to the Successor Custodian

**Individual IRA** - If an individual is investing through an IRA, the custodian will complete this form and purchase a note on behalf of the individual. The individual must also complete the Individual Account Form and submit to ILP.

**IRA Custodial Account Form** – to be used by custodian investing through IRAs

**Corporation of Individuals** - Corporations that are owned (at least 51% ownership) by Presbyterians can invest.

**Corporations Account Form** – corporations owned by Presbyterian individuals

**Church** – used for investments from Presbyterian congregations or entities of a congregation such as preschools, foundations and organizations.

**Congregation Account Form** – Presbyterian congregations

**Presbyteries or Synods (Middle Governing Bodies)** - Presbyteries, synods, General Assembly agencies and related entities of PC(USA) invest in Denominational Account Receipts (DARs). DARs have the same investment terms and rates as Term Notes but are not regulated by the Offering Circular (except in the State of Florida). The Offering Circular is provided to DAR accounts for information only.

**MGB Account Form** – Presbyteries or Synods

**Related Organizations** – Used by religious organizations that have a programmatic relationship with the Presbyterian Church (U.S.A.), including but not limited to the General Assembly, synods, presbyteries, congregations, and the Presbyterian Investment and Loan Program, Inc.

**Other Entity** – Other PCUSA entities/related organizations