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Tenancy by the Entirety for Brokerage Accounts

2026 Brokerage and Platform Chart

Most major brokerage firms open joint accounts for married couples as tenants by the entirety. A creditor with a judgment against one spouse alone cannot take an account registered that way. Nine of the twelve firms compared below name the registration in an account document they publish.

Whether the protection holds depends on the registration the firm recorded the day the account was opened. Florida courts presume that a jointly titled spousal account is entireties property unless a document expressly disclaims it. The disclaimers that defeat the protection at a brokerage are the couple's own elections (a survivorship box checked on an application that offered tenancy by the entirety).

What Is a Tenancy by the Entirety Brokerage Account?

A tenancy by the entirety brokerage account is an investment account that a married couple owns as one legal unit rather than in shares. Neither spouse holds a piece a creditor can carve out. A judgment entered against one spouse alone reaches nothing in it; collecting from the account takes a judgment against husband and wife together.

A brokerage account is personal property. Twelve states and the District of Columbia extend tenancy by the entirety to personal property, and Florida is one of them. Florida's rule for securities is court-made. In *Cacciatore v. Fisherman's Wharf Realty Ltd. Partnership*, 821 So. 2d 1251 (Fla. 4th DCA 2002), a stock certificate titled in both spouses' names was presumed entireties property, and the creditor carried the burden of proving otherwise.

Brokerage paperwork abbreviates the registration as ATBE. The Merrill Lynch application in *In re Planas*, 199 B.R. 211 (Bankr. S.D. Fla. 1996), offered a choice labeled "ATBE: As Tenants by Entirety" and a survivorship choice labeled JTWROS. The label carried its own limit: "for married persons, only in states where applicable." Stock certificates carry a parallel abbreviation, TEN ENT, which the certificate's standard legend construes "as tenants by the entireties."

A joint account with right of survivorship behaves the same way day to day. Either spouse can trade, and the surviving spouse takes the whole account. The difference appears when a creditor arrives. A creditor of one owner can reach that owner's share of a survivorship account, while an entireties account has no shares to reach. On the applications that offer both, they sit in the same short list of choices.

The ownership also has to exist from the start. The spouses take the account together, at the same time, on the same application, while married. It ends only at divorce, at the first death, or by the couple's own agreement. Not everything a couple owns runs through a brokerage application: shares in a company they own privately are titled through the corporation's own stock records.

What Each Brokerage Firm's Account Documents Say

Whether tenancy by the entirety appears on a brokerage application depends on the firm. FINRA's model new-account template tells firms to list joint account types "consistent with the states in which they are doing business," and it names Tenants by the Entirety as its first example. Each firm builds its own menu, and the menus on the chart run from a printed checkbox to a telephone call.

Florida's entireties statute for accounts does not reach these firms. Section 655.79 of the Florida Statutes presumes that a married couple's joint deposit account is entireties property, but the chapter's definitions name banks, savings associations, trust companies, credit unions, and international banking entities as the institutions it governs. Brokerage firms are not among them. The protection rests instead on the court-made presumption of *Beal Bank, SSB v. Almand & Associates*, 780 So. 2d 45 (Fla. 2001), which *Cacciatore* carried to securities, and it gives way only to an express disclaimer.

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Deposit agreements are harsher paperwork: six of the twenty-six major banks, online banks, and credit unions refuse entireties ownership by name, and a written refusal defeats the presumption. No document on the chart below does that. The rows reading Not named, Not addressed, and Not stated record only how far each firm's published document goes; Fidelity's application shows why a missing checkbox is not a refusal, routing the registration to a telephone call instead.

Brokerage	TBE Available	How to Open	Key Limitations	Governing Document
Ameriprise	**Yes**	Choose Tenants by Entirety as the registration on the Ameriprise ONE Financial Account application; the same choice appears on the change of ownership form for an existing account	Not available to Louisiana residents	Brokerage Client Agreement, form 402468 (12/25); Change of Ownership, form F120 DR (08/23)
Charles Schwab	**Yes**	Check the Tenants by the Entirety box in Section 1 of the Schwab One Brokerage Account Application	An entireties account cannot carry a transfer-on-death beneficiary, because the designated beneficiary plan is limited to individual, rights-of-survivorship and community-property-with-survivorship registrations. Schwab publishes no list of eligible states and assigns that determination to the account holder	Schwab One Brokerage Account Application, APP33600-32 (12/25); Designated Beneficiary Plan Agreement, APP10780-23 (03/25)
Edward Jones	**Yes**	Specify the entireties registration when the account is opened	A multi-owner account is deemed held as tenants in common unless the opening registration specifies otherwise. Transfer on death is permitted and defers to the last surviving owner	Account Agreement and Other Disclosures; Transfer on Death Agreement
Fidelity	**Yes**	The retail brokerage application has no entireties box: select Other non-trust account, enter the registration, and call a Fidelity representative. Fidelity's advisor-channel application carries a Joint: Tenants by Entirety checkbox	Transfer on death is permitted on an entireties account and is unavailable in Louisiana. On the advisor application a joint account left unmarked defaults to rights of survivorship	New Fidelity Account, Non-Retirement Brokerage, 1.930460.125; Change of Account Registration, 1.932152.116; Transfer on Death beneficiaries, 1.925788.107; Fidelity Advisor Individual New Account Application, 1.789590.156 (rev. 1125)
Interactive Brokers	**Yes**	Online: select Joint as the account type, then Tenancy by the Entirety from the joint account type list. The application collects the state of legal residence at that step	Interactive Brokers publishes an eligible-state list for community property and none for entireties	Interactive Brokers application guide, Joint (updated February 23, 2026)
LPL Financial	**Not named in the published application**	The Trade Direct non-retirement application lists five registration types and an Other (please specify) write-in line; entireties is not among the named choices	Some registration types require additional documents to open the account, under the procedures in LPL's account opening checklist	Trade Direct Account Application, Non-Retirement, F1BN-CTD (rev. 10/23)
Merrill Edge	**Yes, as ATBE**	Elect ATBE on the Merrill Edge Self-Directed CMA application; the Additional Account Owner Booklet carries the same election for adding an owner to an existing account	Offered only in states where entireties ownership is authorized. Transfer on death is permitted on an ATBE account, and an existing designation does not survive an ownership change: all owners must execute a new agreement	Client Relationship Agreement, 422000PM-0626; Additional Account Owner Booklet, 00-66-0610NSB-0126; Transfer on Death Agreement, TFRONDTH-EDGE-0725 (07/25)

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Brokerage	TBE Available	How to Open	Key Limitations	Governing Document
Morgan Stanley / E*TRADE	**Yes on the full-service application; by granted request on the self-directed side**	Check Tenants by the Entirety under Joint in Step 1 of the Active Assets Account application, the full-service form a financial advisor completes. The self-directed application offers rights of survivorship, tenancy in common and community property, and defaults to rights of survivorship if left blank. On that side an entireties account exists where Morgan Stanley grants a request, or where an entireties account is transferred in	On the self-directed side the owners represent that they are married and live in a state permitting intangible property to be held by the entireties, indemnify Morgan Stanley against creditor claims on the account, and accept that a deficiency can be offset against their other accounts. An assignment of either interest reconstitutes the account as rights of survivorship	Active Assets Account Application, AAAAPP N0611 (06/2011); E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts, effective May 20, 2026, section 3.F.i
Raymond James	**Not addressed in the master client agreement**	The agreement describes rights of survivorship and tenants in common as the joint registrations, says that community property laws vary by state, and makes the account holder responsible for verifying that the registration selected is valid in the holder's state	Raymond James may take instruction from any one joint tenant, reserving the right to require all owners to authorize a transaction	Master Client Agreement, MCA RJA (12/21)
UBS	**Yes**	Check Tenants by Entirety under Joint Owners on the Resource Management Account Application, an advisor-completed form	The current Agreements and Disclosures booklet describes references to the form of joint ownership as being for the account holder's convenience, and either owner may withdraw property individually and use margin	Resource Management Account Application, 1AC-RMA (rev. 08/11); Agreements and Disclosures (current)
Vanguard	**Not stated in the account agreement**	The brokerage account agreement names no joint ownership registrations at all. The transfer on death plan form names individual, rights-of-survivorship, community property and tenants-in-common accounts, and entireties is on neither its eligible nor its ineligible list	The transfer on death plan is available only for individual and rights-of-survivorship registrations	Brokerage Account Agreement, v718t; Transfer on Death Plan Kit, FDBPT (effective July 2026)
Wells Fargo Advisors	**Yes**	The transfer on death kit names entireties among the joint registrations Wells Fargo Advisors permits; the general account agreement describes rights of survivorship, tenants in common and community property, and makes the account holder responsible for verifying that the joint registration selected is valid in that state	Transfer on death is permitted on an entireties account, and is not offered for Louisiana, Puerto Rico or non-United States residents. Ownership follows the law of the account holder's state of residence	Transfer on Death Kit, 585797 (rev. 19, 07/26); General Account Agreement and Disclosure Document, 589852 (rev. 61, 06/26)

The governing documents span fifteen years of revisions. Morgan Stanley's full-service application is a 2011 form, and it has not changed since at least March 2022; the UBS application carrying the entireties box is also a 2011 revision. UBS's current disclosure booklet never mentions the registration and describes references to a form of joint ownership as being for the account holder's convenience.

The defaults underneath the menus differ from firm to firm. Edward Jones deems a multi-owner account held as tenants in common unless the opening registration specifies otherwise, an ownership form with no survivorship at all. Fidelity's advisor-channel application and Morgan Stanley's self-directed application both default a joint account to rights of

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survivorship when nothing is selected. A blank left on the application produces the default, without anyone choosing it.

Do Robinhood, Coinbase, and Webull Offer Tenancy by the Entirety?

No entireties registration appears in the published account documents of Robinhood, Coinbase, or Webull. Coinbase.com supports no joint accounts at all, and Webull's published joint account types are rights of survivorship and tenants in common. Robinhood's customer agreement, revised July 6, 2026, states that "the only type of joint account ownership offered by Robinhood is Joint Accounts With Rights of Survivorship."

Platform	Joint Accounts	TBE Available	Notes
Robinhood	Yes, rights of survivorship only	**No**	The customer agreement revised July 6, 2026, states that rights of survivorship is the only joint account ownership Robinhood offers. A Louisiana resident cannot open a Robinhood joint account
Coinbase	No	**Not applicable**	Coinbase.com does not support joint accounts, and the name on a linked bank account must match the name on the personal Coinbase account. Accounts in the name of a trust are supported through Coinbase Prime
Webull	Yes, rights of survivorship or tenants in common	**No**	Webull's published account types list rights of survivorship and tenants in common only, and a joint account cannot carry named beneficiaries

A Webull joint account cannot carry named beneficiaries. Coinbase requires the name on a linked bank account to match the name on the personal Coinbase account. Accounts in the name of a trust are supported only through Coinbase Prime, its business platform.

How to Open a Tenancy by the Entirety Brokerage Account

At several brokerage firms, tenancy by the entirety is one selection on the standard account application. Section 1 of the Schwab One application carries a Tenants by the Entirety checkbox. Interactive Brokers lists the registration among the joint account types of its online application, which asks for the applicant's state of legal residence at the same step. Merrill Edge takes the ATBE election on its self-directed application, and Ameriprise offers the same choice on its account application, though not to Louisiana residents.

UBS puts the election on its Resource Management Account application, a form an advisor completes. Wells Fargo Advisors names entireties among the joint registrations it permits, and Edward Jones records the registration when the account is opened.

Fidelity's retail application has no entireties box, and the form itself supplies the route. The instructions for its "Other non-trust account" line read: "Use this option for other joint registration types, such as usufruct and tenants by entirety," and they direct the applicant to call a Fidelity representative. The line is not new, and it has never been a checkbox.

The request route shows up in a federal appellate record. In *Radiance Capital Receivables Nineteen LLC v. Crow*, 987 F.3d 912 (10th Cir. 2021), a couple opened a Fidelity account in April 2015. The account holder testified that he "went to great lengths" with Fidelity representatives to have the funds held as entireties property. The application carried a handwritten note labeling the account a tenancy by the entirety, apparently made by a Fidelity representative, and the monthly statements titled it "Thomas L Crow and Carol A Crow – Tenants by the Entirety."

The account platform behind Fidelity prints the boxes outright. Fidelity's application states that National Financial Services LLC will provide administrative, clearing, and custody services for the account. NFS publishes its own brokerage application for the firms whose accounts it carries, and that form prints "Tenants in Entirety" among the joint registrations. It also prints a separate transfer on death registration for entireties accounts. The form serves the introducing-broker channel rather than retail customers, so it shows what the platform supports.

The pattern holds across the industry: full-service and advisor channels carry registrations that the same firm's self-directed application never shows. Fidelity's advisor-channel application prints a Tenants by Entirety checkbox, and a

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Schwab One application used in the advisor channel lists the registration among ten ownership choices. An application without the box shows what one channel offers; it does not show that the firm refuses the registration.

Morgan Stanley splits the two channels inside one firm. The Active Assets Account application, the form a financial advisor completes, has carried a Tenants by the Entirety checkbox since at least 2015 and has not changed at all since March 2022. The self-directed E*TRADE application offers rights of survivorship, tenancy in common, and community property, and defaults to rights of survivorship when no box is marked.

An entireties account exists on the self-directed side only where Morgan Stanley grants a request or an existing account transfers in, and the governing agreement attaches conditions. The owners represent that they are married and live in a state permitting intangible property to be held by the entireties. They indemnify Morgan Stanley against creditor claims on the account and accept that a deficiency in it can be offset against their other accounts. Assigning either spouse's interest reconstitutes the account as survivorship ownership.

How a Brokerage Application Can Defeat Entireties Ownership

Florida's entireties presumption for a married couple's joint account gives way only to an express disclaimer, which takes one of two forms. The couple signs a statement that entireties ownership is not intended and designates another form of ownership, or the account form offers tenancy by the entirety among the choices and the couple selects a different one. The second form comes from a securities case: in *Hurlbert v. Shackleton*, 560 So. 2d 1276 (Fla. 1st DCA 1990), a couple chose survivorship from a menu that offered entireties, and the court held the choice conclusive.

Three Morgan Stanley accounts in one case show the full range of outcomes. In *In re Anderson*, 561 B.R. 230 (Bankr. M.D. Fla. 2016), the first account's paperwork offered no entireties option and disclaimed nothing, so the presumption stood. A second group carried agreements stating the owners held as joint tenants with right of survivorship and not as tenants in common; those stayed entireties property, because naming a different ownership is not a disclaimer. The last application offered a Tenants by the Entirety option and the couple chose survivorship. That election exposed the debtor's half.

The same election decided *In re Mathews*, 360 B.R. 732 (Bankr. M.D. Fla. 2007). An American Express mutual fund application signed in 1997, from the fund business later spun off as Ameriprise, printed a Tenants by Entirety box and, on the form itself, the states where that registration was offered. The husband checked Joint Tenant instead and later testified that his broker had filled out the form. The court reasoned that a broker holding "a compendium of options" would have asked which one the customer wanted, and the entireties claim failed.

The box can even be checked for the couple. In *In re Bellwoar*, 299 B.R. 369 (Bankr. E.D. Pa. 2003), a 1992 application at Kidder Peabody and Company offered a Ten Ent box beside JT Ten, and JT Ten was checked. The account representative testified that checking the joint tenancy box for every new married couple's account, without consulting the applicants, was "standard operating procedure." The signature page of the same form never mentioned entireties ownership at all.

The Pennsylvania couple kept the entireties protection on a strong state presumption and live testimony. Under the Florida decisions, an application showing an unchosen entireties box beside a checked survivorship box is the express-disclaimer pattern of *Anderson* and *Mathews*. The account application in the brokerage's file records the election, and requesting a copy shows which box was actually checked.

How Third-Party Account Access Can Defeat the Protection

Entireties ownership requires that the spouses alone control the account. In *In re Planas*, 199 B.R. 211 (Bankr. S.D. Fla. 1996), a couple's Merrill Lynch account failed on that ground. The wife's mother was authorized to execute checks on the account as agent and attorney. The court held that her power to individually reach the assets was inconsistent with the couple's joint control. She owned no part of the account. A companion bank account failed because it was titled in four names.

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Brokerage accounts collect this kind of authority in the ordinary course. Trading authorization for a family member, a durable power of attorney on file, and check-writing on a cash management account each hand someone outside the marriage an individual power over the assets. Under *Planas*, that is a power entireties ownership does not survive. Keeping every authorization between the two spouses preserves the ownership.

Can a Tenancy by the Entirety Brokerage Account Have a Transfer on Death Beneficiary?

Yes. Florida law lets a married couple register securities held as tenants by the entireties in transfer on death form. The beneficiary-registration statute, Section 711.502 of the Florida Statutes, names tenancy by the entireties among the eligible ownership forms. The act's definitions reach "a securities account with a broker" and "a cash balance in a brokerage account" as well as paper certificates. A brokerage firm that refuses the combination is enforcing its own policy, not Florida law.

Fidelity, Merrill Edge, Wells Fargo Advisors, and Edward Jones each permit a transfer on death designation on an entireties account, and each says so in its transfer on death paperwork. Schwab's designated beneficiary plan does not accept an entireties registration, so a Schwab entireties account cannot carry one. Vanguard's plan is available only for individual accounts and accounts held as joint tenants with rights of survivorship.

The designation operates only after both spouses have died. Florida's transfer on death law hands the beneficiary nothing until "the deaths of all multiple owners," so the surviving spouse takes the whole account first. The named beneficiary inherits whatever remains at the second death. At Merrill Edge, adding an owner voids an existing designation, and all owners must execute a new transfer on death agreement.

How to Convert an Existing Brokerage Account to Tenants by the Entirety

Converting a brokerage account to tenants by the entirety reliably takes a new account. The couple opens it with the entireties registration and transfers the investments into it. The ownership has to exist the day the account is opened (*Smart v. City of Miami Beach*, 51 F. Supp. 3d 1299 (S.D. Fla. 2014)). An account one spouse opened alone and later retitled into both names was never acquired by the couple together, and that history is what a creditor attacks.

Bank accounts no longer carry that risk in the same way. In *Loumpos v. Bank One*, 423 So. 3d 856 (Fla. 2025), the Florida Supreme Court held that Section 655.79 "authorizes a joint spousal bank account to be held as a tenancy by the entireties" even where one spouse originally established it. Section 655.79 stops at deposit accounts held at banks and credit unions, and a brokerage account sits outside it (*Versace v. Uruven, LLC*, 348 So. 3d 610, 613 n.2 (Fla. 4th DCA 2022)).

No statute does that work for a brokerage account. The change-of-registration paperwork exists anyway. Fidelity's Change of Account Registration form lists "Joint: Tenants by the entirety" among its new-registration choices, and Merrill's Additional Account Owner booklet carries the ATBE election for accounts already open. The forms change the registration going forward; they cannot supply an acquisition history the account never had. A couple that finds the wrong registration on an existing account is better served opening a new one and moving the positions.

Which Brokerage Firm Is Best for a Tenancy by the Entirety Account?

For a Florida couple opening a new account, the simplest openings are at the firms that print the entireties registration on the standard application. Charles Schwab and Interactive Brokers put the choice in front of every applicant, Schwab as a checkbox and Interactive Brokers in an online menu. Merrill Edge prints the ATBE election on its self-directed application and permits a transfer on death designation on the finished account, a combination Schwab does not offer. Fidelity opens the registration by telephone, and its entireties accounts can carry beneficiaries.

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Three moves lose the protection at any firm on the chart: a survivorship box checked where the form offered entireties, a spouse added to an existing account instead of a new one, and account authority granted outside the marriage. The time to prevent all three is at account opening, because none of them can be undone by relabeling the account afterward.

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Sources

The record behind each row of the two charts, firm by firm and then platform by platform: the account application, client agreement, registration-change form and transfer-on-death form each firm publishes, named by title, form number and revision, and read in full for the registration menu it prints and the terms it attaches. Where a firm's own words decide a cell, those words were read in the document itself. The decisions and statutes the chart's rule statements rest on are collected at the end.

Ameriprise

Ameriprise Brokerage Client Agreement, form 402468 (12/25), 13 pp., ameriprise.com (verbatim: 'You may open an Ameriprise ONE(R) Financial Account if the ownership on the application is an eligible account registration type. Eligible Account Registration Types include: Individual, Community Property, Joint Tenants, Tenants in Common, Tenants by Entirety, Sole Proprietorship, Irrevocable and Revocable Trust.' The list governs the Ameriprise ONE Financial Account and sits inside the Brokerage Client Agreement)

Ameriprise Change of Ownership, form F120 DR (08/23), 17 pp., ameriprise.com (the Choose Registration block runs Individual; UTMA/UGMA/CESA; Joint Tenants with Rights of Survivorship (WROS); Community Property; Community Property WROS; Marital Property; Marital Property WROS; 'Tenants by Entirety - For Louisiana state residents: Tenants by Entirety registration is not available.'; Tenants in Common; Trust; Entity)

Charles Schwab

Open a Schwab One(R) Brokerage Account, APP33600-32 (12/25), content.schwab.com (Section 1, 'Choose Your Account Ownership. Please select only one box.', lists six boxes, among them 'Tenants by the Entirety* - Spouses own the account jointly. For married couples in selected states.', with the footnote '*This type of ownership may not be available in your state. It is your responsibility to determine if the ownership you selected is available in your state.')

Schwab Designated Beneficiary Plan Agreement, APP10780-23 (03/25), pp. 2 and 12, content.schwab.com (the plan is open to individual, joint tenants with rights of survivorship and community property with rights of survivorship registrations, and to nothing else)

Schwab One(R) Account Application, advisor channel, component forms APP10864-27, APP12439-16, APP13582-41, APP20124-23 and APP20372-21, dated 2019 to 2023 (the same registration list, 'Tenants by the Entirety' among them, under the same footnote that the registration 'may not be available in your state'; neither Schwab channel publishes a state roster or a state count for the registration)

Edward Jones

Edward Jones Account Agreement and Other Disclosures, 8 pp., edwardjones.com/sites/default/files/acquiadam/2022-07/account-agreement-and-other-disclosures.pdf (section (d), Joint and Tenants in Common Accounts, verbatim: 'If this account is owned by more than one person, it is agreed it shall be deemed to be held jointly as tenants in common, unless we specify otherwise in the opening or registration.')

Edward Jones Transfer on Death Agreement, 3 pp., edwardjones.com/sites/default/files/acquiadam/2020-10/transfer-on-death-agreement.pdf (verbatim: 'If the Account is owned jointly with a right of survivorship (i.e., joint with rights of survivorship, tenancy by the entireties, survivorship marital [available only in Wisconsin] or community property with rights of survivorship), no Beneficiary shall become entitled to the assets held in the Account pursuant to the TOD until the death of or disclaimer by the last surviving Account Owner.')

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Fidelity

New Fidelity Account(R) - Non-Retirement - Brokerage, form 1.930460.125, p. 1, fidelity.com (Section 1, Account Type, carries no entireties box; the Helpful to Know panel routes the registration to the last option, verbatim: 'Other non-trust account: Use this option for other joint registration types, such as usufruct and tenants by entirety. For additional information or for help filling out this application, please call a Fidelity Representative at 800-343-3548.' The same panel notes 'Registration types may vary by state.' The page quotes the registration-types clause and states the call instruction without printing the telephone number. The same application's acknowledgment block names the clearing firm, verbatim: 'Fidelity Brokerage Services LLC ("FBS") will perform brokerage and administrative services.' / 'National Financial Services LLC ("NFS") will provide administrative, clearing, and custody services.' / 'FBS and NFS are together referred to herein as "Fidelity."')

National Financial Services LLC Brokerage Account Application, form 1.866616.113, 15 pp., header verbatim: 'Use this form to open a brokerage account with your Broker-Dealer to be held at National Financial Services LLC ("NFS").' Section 1, Account Setup, prints among the personal-account registrations, verbatim: 'Joint: Tenants with Rights of Survivorship / Tenants in Common / Tenants in Entirety / Community Property / Usufruct' and, in a separate block, 'Transfer on Death: TOD - Individual / TOD - Joint Tenants with Rights of Survivorship / TOD - Joint Tenants in Entirety'. The same section states: 'You must indicate an account type (either personal or entity). Types of ownership are governed by the laws of your state of residence.' This is the application another broker-dealer uses to open an account held at NFS, so it documents what the NFS platform supports; it is the second, independent source for the chart's transfer-on-death-on-entireties fact, alongside Fidelity form 1.925788.107

Fidelity Change of Account Registration - Changing to an Individual, Joint, or Custodial Brokerage Account, form 1.932152.116, pp. 1-2 and Section 3, fidelity.com (Section 3, 'New Registration Type REQUIRED', is a checkbox list including 'Joint: Tenants by the entirety'; for Individual to Joint Account, Adding Spouse, the current and new owner sign, with a medallion signature guarantee on the current owner only if the account is over $100,000 and no copy of the marriage certificate is provided)

Fidelity Beneficiaries - Nonretirement Transfer on Death, form 1.925788.107, pp. 1 and 4, fidelity.com (Agreement section A, Eligibility, verbatim: 'In order to be eligible for TOD registration, an account must be a registered individual or eligible joint Account (i.e., joint tenants with rights of survivorship, or tenants by the entirety).' The form also states 'Transfer on Death registrations are not available in Louisiana.')

Fidelity Advisor Individual New Account Application, form 1.789590.156 (revision code 1125), 11 pp., Fidelity Investments Institutional Operations Company LLC, institutional.fidelity.com (the Account Registration selection reads 'Individual / Investment Club or Sole Proprietorship / Joint - Rights of Survivorship / Joint - Tenants in Common / Joint - Community Property / Joint - Tenants by Entirety / Custodial Account (UGMA/UTMA)', with the note 'Joint Tenant accounts will default to Rights of Survivorship if no other option is selected (excluding residents of Louisiana).' This is the advisor-sold channel, not Fidelity Brokerage Services' retail account)

Fidelity Advisor Transfer on Death (TOD) Account Registration, form 1.740568.116, 4 pp., institutional.fidelity.com (verbatim: 'This registration can only be applied to individual, joint tenant with rights of survivorship, or tenants by entirety accounts.'; its Registered Owner section offers exactly three registration checkboxes, Individual, Joint - Rights of Survivorship, and Joint - Tenants by Entirety)

Radiance Capital Receivables Nineteen LLC v. Crow, 987 F.3d 912, 914-15, 919-21 (10th Cir. 2021) (the record of the request route, on a Fidelity account opened in April 2015: 'Marvin testified he went to great lengths in his discussions with Fidelity representatives to ensure that any funds placed in the account would be held as a tenancy by the entirety. Consistent with that testimony, the application to open the account contains a handwritten note that labels the account a tenancy by the entirety. The note was apparently made by a Fidelity representative.' And: 'Once the account was opened, subsequent monthly investment reports show the account is titled in the name of "Thomas L Crow and Carol A Crow - Tenants by the Entirety."' At 921 the court held the application was a 'creating instrument' that 'gave formal expression to an agreement between Fidelity and the Crows to create rights.' The court applied Wyoming law, and the parties agreed the required unities of interest were lacking as to the Fidelity account, so the decision is the record of what Fidelity did on request and not a statement of Florida law on the unities)

Interactive Brokers

Interactive Brokers account application guide, 'Joint', ibkrguides.com, page states last updated February 23, 2026 (verbatim: 'A Joint Account can be associated with one of four client types: Joint Tenants with Rights of Survivorship... Community Property... Tenants in Common... Tenancy by the Entirety - A form of ownership where the owners are married and each spouse has an equal and undivided interest in the property...'; the mechanics: 'Select Joint from the account type drop-down menu. Upon selecting the Joint Account Type, you will be prompted to enter the State of Legal Residence.')

Same guide (Interactive Brokers publishes an eligible-state list for community property, naming Louisiana, Arizona, California, Texas, Washington, Idaho, Nevada, New Mexico and Wisconsin, and publishes none for tenancy by the entirety)

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LPL Financial

LPL Financial Trade Direct Account Application - Non-Retirement, form F1BN-CTD, Revised 1023, 7 pp. (Section I, verbatim: 'Registration Type: (choose only one) Individual / Custodian for Minor / Community Property / Tenants in Common / Joint Tenants With Right of Survivorship / Other (please specify): ____', with the note '*Additional documentation required. Please refer to the detailed procedures for the registration type in the Account Opening Checklist.' The application names five registration types and an Other write-in line, and entireties is not among the named choices)

Same form, read in the Internet Archive capture of October 8, 2024 (the revision read is 10/2023; LPL's advisor-channel account packet is not among the forms LPL publishes)

Merrill Edge

Merrill Edge Self-Directed Investing Client Relationship Agreement, code 422000PM-0626, olui2.fs.ml.com (verbatim: 'Eligible joint account designations include: JTWROS - Joint Tenancy With Right of Survivorship; TIC - Joint Tenancy Without Right of Survivorship, also known as Tenants in Common; ATBE - As Tenants by Entirety (for married persons, only in states where applicable); COMMPROP...; CPWROS...; WI MAR PROP...; and WI SURV MAR PROP...')

Merrill Edge Self-Directed CMA - Additional Account Owner Booklet and Agreement, code 00-66-0610NSB-0126, pp. 3, 6 and 17, olui2.fs.ml.com (the registration page carries 'As Tenants By Entirety (ATBE) where state laws authorize this form of ownership'; 'TOD designations may only be applied to Joint Accounts With Right of Survivorship (JTWROS) or As Tenants by Entirety (ATBE) ownership types', and where the account already carries a TOD agreement 'a new TOD agreement must be completed and executed by all account owners')

Merrill Transfer on Death Agreement (Retail Accounts), code TFRONDTH-EDGE-0725 / SHEET-07-25-0306 (07/2025), pp. 1 and 5, olui2.fs.ml.com (the eligible registrations named on p. 1 include 'Joint as Tenants by Entirety (JT/ATBE)'; the terms state that the designation 'is available only on individually owned accounts and accounts that are held as Joint Tenants with Right of Survivorship, as Tenants by the Entireties, or as owners of community property held in survivorship form. Transfer on Death Accounts may not be maintained as Tenants in Common accounts.')

Morgan Stanley / E*TRADE

Morgan Stanley Active Assets Account Application, form AAAAPP N0611 (06/2011), 26 pp., morganstanley.com (the full-service application, completed by a financial advisor. STEP I, 'Account Setup / Ownership Type', instructs 'Check the appropriate box to indicate the ownership type of the Account being opened. (Please see instructions page for definitions of ownership types.)' and its JOINT block reads, verbatim: 'Joint Tenants with Right of Survivorship / Tenants by the Entirety / Tenants in Common / Community Property'. The instructions page defines the election, verbatim: 'Tenants by the Entirety (for married couples in certain states): If one spouse dies without a deed or last will or testament, Account assets are transferred to the surviving spouse.', under the note 'Available forms of joint ownership may vary by state, and the selection of the form of joint ownership can have important legal' consequences. The form's header block reads 'Branch No. Account No. Financial Advisor No. - For Internal Use Only', it directs the applicant to 'contact your Financial Advisor', and it closes (c) 2011 Morgan Stanley Smith Barney LLC)

E*TRADE from Morgan Stanley Client Agreement for Self-Directed Accounts, effective May 20, 2026, Section 3.F.i (Multiple-Party Accounts), us.etrade.com (verbatim: 'the legal ownership of your Self-Directed Account will be as designated on the Account Application as Joint Tenants with Rights of Survivorship, Tenancy in Common, or Community Property. If no designation is made, each account owner directs Morgan Stanley to establish the Self-Directed Account as a Joint Tenants with Rights of Survivorship account.' The request route: 'If you request that Morgan Stanley establish your Self-Directed Account as a Joint Tenants by the Entirety account and we comply with your request, it is with the understanding and your representations that (a) you are lawfully married to each other and (b) you maintain your residence in a state permitting intangible property to be owned as tenants by the entirety.')

Same agreement, Section 3.F.i, the conditions attached to an entireties account: Morgan Stanley 'reserves the right to require the signature or consent of both account owners... at any time with respect to any instruction'; on the pledge, assignment or other transfer of an owner's interest the account 'will be deemed to be reconstituted as a Joint Tenants with Rights of Survivorship account'; the owners 'will indemnify and hold Morgan Stanley harmless against any claims made by a creditor or other claimant against assets in your Self-Directed Account'; and on a deficiency Morgan Stanley 'may use funds in any of the other individual or joint accounts to offset' it

The two documents govern different channels of the same firm: the Active Assets Account Application is the full-service form an advisor completes, and the Client Agreement for Self-Directed Accounts governs the self-directed account. Neither contradicts the other, and the chart's cell states what each shows

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Raymond James

Raymond James & Associates, Inc. Master Client Agreement, 'MCA RJA 12/21', 13 pp. (the Joint Accounts section, verbatim: 'Laws governing joint ownership of property vary from state to state. You understand that you are responsible for verifying that the joint registration you select is valid in your state. Generally, however, for joint tenants with rights of survivorship, in the event of the death of either tenant, the entire interest in the joint Account shall be vested in the surviving joint tenant(s) on the same terms and conditions. For tenants in common, joint tenants are responsible for maintaining records of the percent of ownership. We may take instruction from any joint tenants as if from all joint tenants, but we reserve the right to require all parties to authorize a transaction. State laws regulating community property vary.')

Same agreement, read in the Internet Archive capture of August 1, 2022 (the revision read is 12/21; the current revision is 09/25)

UBS

UBS Resource Management Account Application, form 1AC-RMA (Rev. 08/11), in Client Information and Agreements for Individuals, form 1CL-INDIV (Rev. 08/11), onlineservices.ubs.com (under 'Joint Owners (Please read the terms for Joint Accounts in the Client Relationship Agreement.)' the application lists Community Property; Tenants by Entirety; Joint Tenants with Rights of Survivorship; Tenants in Common; Joint Community Funds. It is an advisor-completed form, a 2011 revision, and the only UBS application publicly posted that names entireties)

UBS Agreements and Disclosures, current, 104 pp., onlineservices.ubs.com (the Joint Accounts section states that 'References to the particular form of joint ownership you selected for the Account are for your convenience and reflect the form in which deposits to the account are accepted and credited on our books', and that each holder 'has full power and authority to make purchases and sales, including short sales and the use of margin, to withdraw any Property individually or jointly')

UBS Client Relationship Agreement, onlineservices.ubs.com (the agreement the application's joint-owner block cross-refers to for the terms governing joint accounts)

Vanguard

Vanguard Brokerage Account Agreement, kit v718t, 48 pp., personal1.vanguard.com (the kit carries two versions, VMCCRS 072026 'Effective October 1, 2026' and VBSAACP 102026 'Effective September 2024'; its ownership vocabulary runs to community property and registration, and it names no joint ownership registrations)

Vanguard Transfer on Death Plan Kit, brochure IDBPT 032026 and Form FDBPT 'Effective July 2026', 16 pp., personal1.vanguard.com (verbatim: 'A TOD Plan is available only for nonretirement accounts registered to an individual or held as Joint Tenants with Rights of Survivorship. This form cannot be used for IRAs, other retirement accounts, community property accounts, Tenants in Common accounts, UGMA/UTMA accounts, or trust accounts.' The eligible list is individual nonretirement mutual fund and brokerage accounts and joint tenants with rights of survivorship; the ineligible list is community property, joint tenants in common, IRAs, retirement plans, UGMA/UTMA and trusts; entireties is on neither list)

Wells Fargo Advisors

Wells Fargo Advisors Transfer on Death Kit, form 585797 (Rev 19 - 07/26), 14 pp., wellsfargoadvisors.com (verbatim: 'For joint accounts, we will permit TOD registration on joint accounts with rights of survivorship (including tenants by the entirety), but not on "tenants in common" joint accounts.' The same kit states: 'We do not offer TOD registration for Louisiana, Puerto Rico or non-United States residents.')

Wells Fargo Advisors General Account Agreement and Disclosure Document, form 589852 (Rev 61 - 06/26), 35 pp., wellsfargoadvisors.com (the joint registrations it describes are joint tenants with rights of survivorship, tenants in common and community property, and it places the ownership question on state law: 'the legal ownership of your Account shall be governed by and interpreted under the internal laws of your state of residence')

Robinhood

Robinhood Financial LLC & Robinhood Securities, LLC Customer Agreement, revised July 6, 2026, 47 pp., cdn.robinhood.com (section 2.7, Joint Accounts, verbatim: 'You understand that the only type of joint account ownership offered by Robinhood is Joint Accounts With Rights of Survivorship. You cannot open a Joint Account if either owner of the Joint Account is a resident of Louisiana.')

Robinhood Help Center, 'About joint investing', robinhood.com ('The type of joint account we offer is Joint With Rights of Survivorship (JTWROS)')

Coinbase

Coinbase Help Center, 'Can I create a Coinbase account in the name of a trust?', help.coinbase.com, no published revision date (verbatim: 'While we don't support joint Coinbase accounts or accounts in the name of trusts or similar entities on Coinbase.com, we do support linking joint bank accounts to a Coinbase account as a payment method.' The same page states 'Please note that the name of your bank account must match the name of your personal Coinbase account for Coinbase.com', and that 'Coinbase supports accounts in the name of a trust through our business platform, Coinbase Prime, which offers trading, financing, and custody.')

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Webull

Webull Help Center, 'What types of accounts can I open with Webull?', webull.com/hc/faq/8, no published revision date (verbatim: 'Joint accounts can be opened as either Joint Tenants with Rights of Survivorship (JTWROS) or Joint Tenants in Common (JTIC), each offering distinct ownership structures.' The page also states 'Joint accounts cannot have named beneficiaries' and 'A user can be associated with only one Joint account at a time.')

Apex Clearing Corporation Customer Account Agreement, section 10, Joint Accounts (Apex clears Webull's trades under an omnibus clearing agreement filed on EDGAR. Verbatim: 'Notwithstanding the foregoing, you are authorized in your discretion to require joint action by the joint tenants with respect to any matter concerning the joint account, including but not limited to the giving or cancellation of orders and the withdrawal of money or securities. In the case of Tenants by the Entirety accounts, joint action will be required for all matters concerning the joint account. Tenants by Entirety is not recognized in certain jurisdictions, and, where not expressly allowed, will not be a permitted designation of the account.' Read in two independent introducing-broker copies, byte-different and textually identical. These are the operating terms of an account a broker has already agreed to open, and they establish nothing about what any particular platform offers)

Apex Clearing Corporation, Disclosure - Responsibilities of Introducing Broker and Clearing Broker, Rev. 12/10/2024, Apex-hosted (under 'RESPONSIBILITES OF YOUR FIRM', verbatim: 'Your financial organization has the responsibility to: Approve the opening of your account', followed by the further duties to obtain account documentation, service and supervise the account, and know the customer; and, closing that list, 'Apex Clearing Corporation is not involved with and assumes no responsibility in all the above matters relating to the servicing of your account.' The same disclosure separately lists Apex's own functions under 'RESPONSIBILITES OF APEX', among them to 'Hold securities and cash in custody', 'Prepare and transmit confirmations of trades' and 'Receive and deliver funds and securities'. The decision to open an entireties account therefore sits with the introducing broker, not the clearing firm)

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The authorities the chart's rule statements rest on

Beal Bank, SSB v. Almand & Associates, 780 So. 2d 45, 52 and n.6, 58, 60, 61 (Fla. 2001) (Pariente, J.) (the six unities of possession, interest, title, time, survivorship and marriage, at 52; footnote 6 leaves open whether unity of time still belongs on the list; the presumption arises where the account is established by husband and wife in accordance with the unities and with right of survivorship and the signature card does not expressly disclaim the estate, at 58; the two forms of express disclaimer, at 60, the second being a form that affirmatively offers entireties among other options where the depositors expressly select another, adopted from Hurlbert v. Shackleton, 560 So. 2d 1276, 1279 (Fla. 1st DCA 1990))

In re Planas, 199 B.R. 211, 213, 214, 218 (Bankr. S.D. Fla. 1996) (Cristol, C.J.) (the Merrill Lynch application carried both the ATBE and JTWROS abbreviations and limited the entireties election to married couples in states recognizing the estate; the account was not entireties property because the wife's mother was authorized as agent and attorney to write checks on it, a power to alienate individually that is inconsistent with the unity of possession; the companion bank account was titled in four names; the unities are stated as five, following First National Bank of Leesburg v. Hector Supply Co., 254 So. 2d 777 (Fla. 1971))

Cacciatore v. Fisherman's Wharf Realty Limited Partnership, 821 So. 2d 1251, 1252-54 (Fla. 4th DCA 2002) (Beal Bank's rationale reaches personal property, so where a judgment creditor of one spouse levies on a stock certificate titled in both spouses' names and the unities exist, the presumption arises and the creditor must prove by a preponderance that one of the necessary unities did not exist when the certificate was acquired; the words 'with right of survivorship' need not be appended, survivorship being the essence of the estate)

Jensen v. Anderson (In re Anderson), 561 B.R. 230, 239-45 (Bankr. M.D. Fla. 2016) (three Morgan Stanley brokerage accounts, three outcomes. First, the account whose paperwork offered no entireties option and carried no express disclaimer kept the presumption, unrebutted. Second, the accounts whose agreements stated an express intention to hold as 'joint tenants with right of survivorship and not as tenants in common' were still entireties, because a survivorship statement is not an entireties disclaimer and a disclaimer in a separate same-day document does not carry over. Third, the account whose application offered a 'Tenants by the Entirety' option where the couple chose survivorship was an express disclaimer, leaving a joint tenancy in equal shares and exposing the debtor's half alone)

In re Mathews, 360 B.R. 732, 737, 739, 745 (Bankr. M.D. Fla. 2007), and Mathews v. Cohen, 382 B.R. 526, 532, 533 n.8 (M.D. Fla. 2007) (the case decided two assets, and the chart uses the mutual fund account. At 739: 'Section C of the Investment Application required Debtor and Mrs. Mathews to list their form of ownership. They checked the box labeled "Joint Tenant (JT)". Section C also contained a box for tenants by the entirety under the heading "Other Joint Ownerships"'; the couple 'did not check the tenants by entirety box, but instead checked the Joint Tenant box.' On the debtor's testimony that his broker completed the form: 'The Court does not find this testimony credible. ... The Court does not believe that the broker would not have asked Debtor which form of ownership he preferred when given a compendium of options from which to choose.' The district court approved that conclusion, at 533 n.8: 'the bankruptcy court correctly concluded that Debtor and his spouse expressly disclaimed tenancy by the entireties ownership of the mutual fund account because the account documentation affirmatively provided Debtor with an option to select "Tenants by the Entirety" and he selected "Joint Tenant" ownership.' The bankruptcy court's separate conclusion about the STOCK CERTIFICATE did not survive review and is not relied on here: at 532, 'The stock certificate in this case did not expressly provide Debtor with an option to select tenancy by the entireties as a form of ownership; thus the bankruptcy court erred in concluding that Debtor expressly disclaimed tenancy by the entireties.' What the certificate is cited for is a record recital, its reverse-side abbreviation legend at 737: 'TEN COM - as tenants in common / TEN ENT - as tenants by the entireties / JT TEN - as joint tenants with right of survivorship and not as tenants in common'. The identical legend is quoted in In re McKain, 455 B.R. 674 (Bankr. E.D. Tenn. 2011). Mathews had the menu and the testimony of intent; Anderson's second holding had neither, which is why a bare survivorship designation is not itself a disclaimer)

In re Bellwoar, 299 B.R. 369, 371-73 (Bankr. E.D. Pa. 2003) (a court record reproducing a brokerage new-account application that offered an entireties box: 'The abbreviation box checked on the Bellwoar application is "JT Ten." Next to this is an abbreviation box designated "Ten Ent." This box is not checked.' The representative 'testified credibly that it was his firm's standard operating procedure to automatically check the joint tenancy box for all new married couple accounts, without consultation with the applicant, and that this was what was done in the case of the Bellwoars'; and 'on page 2 of the pre-printed account application form, where the signature lines appear, there is no reference to a tenancy by the entireties account. Rather, there are signature blocks only for accounts opened as joint tenancies with the right of survivorship, or tenancies in common.' The form is Kidder Peabody and Company's, 1992; the account was later held at UBS PW Securities, and the form is not evidence of UBS's own or current practice)

Smart v. City of Miami Beach, 51 F. Supp. 3d 1299, 1303 (S.D. Fla. 2014) (all six unities must exist when the married couple opens the account, and the operative date for establishing ownership of a financial account is the date the account is opened; no entireties existed where the debtor opened the account alone in March 1998, married in December 1998 and added her husband in November 2009)

Fla. Stat. s. 655.005(1)(i), (1)(k) (the financial institutions codes define the institutions chapter 655 governs as banks, savings banks, trust companies, credit unions and their relatives; a broker-dealer is not among them, and no securities chapter is part of the codes) and s. 655.79(1) (the second sentence, added by ch. 2008-75, s. 8, Laws of Florida: 'Any deposit or account made in the name of two persons who are husband and wife shall be considered a tenancy by the entirety unless otherwise specified in writing.')

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Fla. Stat. ss. 711.501(8)-(10), 711.502, 711.503 and 711.504, the Florida Uniform Transfer-on-Death Security Registration Act (owners holding with right of survivorship may register a security in beneficiary form, and the ownership forms named include tenants by the entireties; a security includes a security account and a registering entity includes a broker maintaining security accounts for customers; a security registered in beneficiary form passes to the beneficiary at the deaths of all the owners)

Loumpos v. Bank One, 423 So. 3d 856 (Fla. 2025) (Canady, J.), parallel 2025 WL 3546237, decided December 11, 2025 (holding, verbatim: 'We hold that section 655.79, Florida Statutes, authorizes a joint spousal bank account to be held as a tenancy by the entireties even if the account was originally established by one spouse.' The rule comes from the 2008 amendment to s. 655.79(1), which 'specifically established a presumption in favor of a tenancy by the entireties that is not defeated by an absence of the unities of time and title', and not from Beal Bank, which remains the rule for accounts opened by both spouses. The decision quashes Loumpos v. Bank One, 392 So. 3d 841 (Fla. 2d DCA 2024) and approves Versace v. Uruven, LLC, 348 So. 3d 610 (Fla. 4th DCA 2022) to the extent consistent, and it contains no discussion of brokerage accounts or securities)

FINRA New Account Application Template, Brokerage Account Application (Retail), publication p117270, 11 pp., finra.org (FINRA's voluntary model application, published for firms to adapt. Its Account Type block reads, verbatim: 'Joint Account (more than one account holder) [Firms should include the appropriate joint account types consistent with the states in which they are doing business, e.g. Tenants by the Entirety, Joint Tenants with Right of Survivorship, Community Property, Tenants in Common, etc.]' It is the only regulator-published, firm-neutral document behind the chart's position that the joint registrations a firm prints track the states in which it does business, so an omission from a standard application is not evidence that the registration is unavailable. The document carries no revision date)

The full chart and its analysis are on alperlaw.com.

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