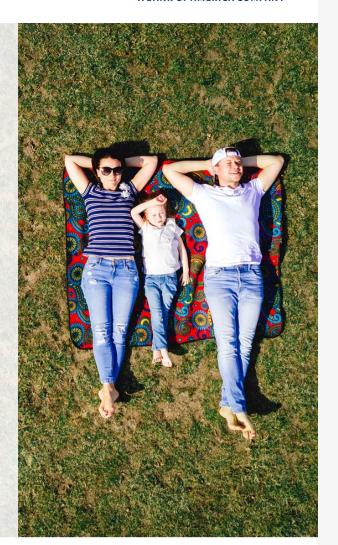


It's time to review your beneficiary

Naming your beneficiary means that your account balance goes to the person(s) you want.

It's important to decide who would receive the money in your 401(k) account in the event of your death. Haven't chosen your beneficiary yet? Please take a few minutes to do so. Already named your beneficiary? Double-check that the information is up to date.



Take action today

Benefits OnLine® »

It's easy to add, update or change your beneficiary online.

How does your marital status affect your beneficiary?

If you're single or widowed...

Your plan may designate a default beneficiary if no election is made (such as your estate or surviving dependents). Be sure to make an active beneficiary choice so your account balance goes to the person you want.

If you're married...

Your spouse is automatically your beneficiary. If you want to name someone else, you'll need to complete a separate form, have your spouse's consent notarized and return the notarized form to Merrill.

If you're divorced...

Make sure your beneficiary information is still current. To change your beneficiary before your divorce is finalized, you will need to have your spouse's consent notarized and return the form to Merrill.

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