

Online beneficiary designation



GETTING
STARTED

THE IMPORTANCE OF ONLINE BENEFICIARY DESIGNATION

Online beneficiary designation

Naming a beneficiary is an important task, which should be completed as soon as you enroll in your retirement plan. By naming a beneficiary, you are providing legal direction to your retirement plan provider as to who should receive the assets in your retirement account upon your death.

Naming a beneficiary provides peace-of-mind and assurance that you are doing what you can for those closest to you.

Benefits of updating your beneficiary online

There are benefits to updating your beneficiary online, even if you previously provided beneficiary information to your employer:

- Easily add or update your beneficiary through your secure online account¹.
- View/verify your beneficiary information online¹ or on your quarterly participant statement, without having to request paperwork from your employer.
- Access an electronic record of who was named as a beneficiary and when. This can be helpful in a case of dispute regarding beneficiary designation following a participant's death.

Quick tips

- You can name more than one primary beneficiary and more than one contingent beneficiary.
- If you are married, your spouse is automatically considered your primary beneficiary, unless your spouse waives beneficiary rights.
- If you are not married and do not name a primary beneficiary, your beneficiary will be determined by the rules of your retirement plan.
- Your beneficiary does not need to be a person. You can name a trust, charity or institution.
- It is a good idea to review your beneficiary information periodically and ensure it is up-to-date. It is especially important to review after certain life events, such as marriage, birth or adoption, divorce or change-of-address.

Updating your beneficiary online is simple and convenient. On the next page, choose the scenario that represents your situation and follow the instructions.

¹ Some beneficiary elections must be maintained in paper form. See page 3 for more information.

I wish to name a United States-based individual

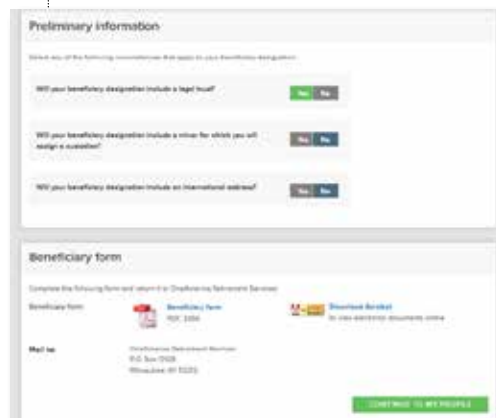
- Log in to your account at www.oaretirement.com.
- Click on 'My Profile' at the top of the screen.
- Scroll down the page to Beneficiary Information and click 'Add.'
- Answer the preliminary questions that apply to your beneficiary designation and click 'Continue.'
- Select your marital status, answer any follow-up questions and click 'Continue.'
- Click 'Add beneficiary' and enter the name, Social Security Number, primary or contingent designation, relationship and benefit percentage for each beneficiary.
 - If you are married and submitting a primary beneficiary other than, or in addition to, your spouse:
 - » Spousal consent is required when your spouse is not named as sole primary beneficiary, as noted in the red text.²
 - » Click on the pdf icon for the 'Beneficiary Online Wizard Form.'
 - » The beneficiary form is ready to be printed, signed by both you and your spouse, notarized and returned to OneAmerica. Although the information has been retained on the website, it is not considered a valid designation until the form has been received back by OneAmerica.
 - For all other designations:
 - » Once all beneficiary information is entered, verify for accuracy and click 'Submit designation.'
 - » A confirmation will be mailed to you to indicate a successful beneficiary update.



2. If you are married and are designating a primary beneficiary other than your spouse, you will also need to complete the Consent of Spouse section of the Beneficiary Form. The form requires notarization and signatures from both you and your spouse.

I wish to name a trust, custodial minor or beneficiary with an international address

- A paper copy of the Beneficiary form is required. You may access the form online or call **1-800-858-3829** to have one mailed to you. Once complete, mail the form to the address provided on the form.¹
- To access the form online:
 - Log in to your account at www.oaretirement.com.
 - Click on 'My Profile' at the top of the screen.
 - Scroll down the page to Beneficiary Information and click 'Add.'
 - Select the option that applies to your situation and click 'Continue.'
 - You will be presented with a pdf file of the Beneficiary Form. Please print, complete and return to the designated address.



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