

# Beneficiary Designations— Making sure your benefits go to the **right people**.

You've taken the time to save for retirement. Make sure the money in your account is distributed to the right people and that you keep your beneficiary designations up to date after life changes.



## Do you need to designate a beneficiary?

If you are married at the time of your death, your vested account balance under the Plan will be paid automatically to your spouse unless you elect a different beneficiary and your spouse consents to the election. If you do not have a spouse at the time of your death, your vested account balance will be paid in equal shares to your living children. If you do not have a spouse or children survive you, the Trustee will pay all amounts in accordance with the Plan document.

If you are married and request someone other than your spouse as the Primary Beneficiary, please complete the Beneficiary Form located under Forms.

## How to designate your beneficiary online

Log in at [www.ingham.com](http://www.ingham.com).



### Click the GEAR Icon inside Participant Web

To enter beneficiaries online.



### Enter Beneficiaries Online

Enter the beneficiary details. Click "Add" for additional Beneficiaries. Please ensure each "Beneficiary Type" totals 100%.



### Non-Spousal Consent must Complete Form

If you are married and electing someone other than your spouse, complete the Beneficiary Form.



### Save your designation

We recommend you print and keep a copy with your financial paperwork and give a copy to your employer.

*If the beneficiary listed online conflicts with any records your Plan Sponsor has on file, the Plan Sponsor's records will supersede the online designation.  
Please ensure your Plan Sponsor has the most current designation.*

*Remember to keep your beneficiary designations up to date after life changes.*