

Is your beneficiary information up to date?

You should name a beneficiary for your life insurance, 401(k) and HSA accounts. This ensures that they will distribute the policy proceeds the way you want after your death.

Without beneficiary designations set, in the event of your death, benefits would be paid according to plan rules, which might be different from the designation you would choose.

We encourage you to take a few minutes to review your beneficiary designations, especially after a life event, such as marriage, divorce, birth of a child, etc.

Pitfalls of Not Naming a Beneficiary



Loss of control

Qualified assets no longer pass directly to your optimal heir



Subject to creditors

Assets in your estate are first used to pay off debts



Expense

Probate can cost between 2% and 7% of your estate's value



Tax consequence

Full account balance may be taxed within 5 years



You can assign or change your life insurance beneficiaries at any time through Workday.

1. Login to your Workday account:
<https://wd5.myworkday.com/wday/authgwy/dealertire/login.html>
2. From **Menu**, click on **Benefits**
3. Under **Change**, click on **Benefits**
 - a. Select Change Reason: **Beneficiary Change**
 - b. Enter today's date, then click Submit
 - c. Open the new benefit event to manage your life insurance beneficiaries
 - d. Click **Review and Sign** then **Submit** to save



Designate a beneficiary or update your current beneficiary in the Member Website at hsabank.com. You will need to login to your account.

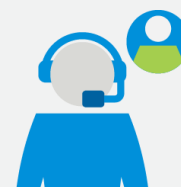
You'll be asked to provide information about your chosen beneficiary, including their **Social Security Number** and **birth date**.



Simply scan the QR code to login and begin setting up your beneficiaries at 401k.com.

To navigate to your beneficiary designations online:

1. Login to Fidelity
2. Click the **Profile** link
3. Select **Beneficiaries** and follow the online instructions



Still have questions?

Please call

RelianceMatrix at 1-800-351-7500

Fidelity at 1-800-835-5097

HSA Bank at 1-833-223-5601