

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 and Pay Hub**
3. Under **Benefits** click **Benefit Elections**, then click **Change Benefits**
 - a. Select Change Reason: **Beneficiary Change**
 - b. Enter today's date, then click **Submit**
 - c. Open the new benefit event to manage your beneficiaries
 - d. Click **Review and Sign** then **Submit** to save



Designate a beneficiary or update your current HSA beneficiary in the Fidelity website at [Fidelity.com](https://www.fidelity.com).

1. Login to your Fidelity account
2. Go to **Health Savings Account**
3. Click to **Update Beneficiaries**



Simply scan the QR code to login and begin setting up your beneficiaries at [401k.com](https://www.fidelity.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 401k at 1-800-835-5097

Fidelity HSA at 1-800-544-3716