

Who'll get your 401(k) assets?

Plan your beneficiary
for yourself and your
loved ones



Who or what is a beneficiary?

A beneficiary is a person — a loved one or friend — or an organization you designate to get your 401(k) account balance in the event of your death.

Why add a beneficiary?

It means your account will go to who you want and your loved ones will know your exact wish. Having a beneficiary removes guessing or uncertainty, about who would get your 401(k) account balance upon your death.

If you haven't named your beneficiary for your 401(k), your account balance will be subject to plan rules in the event of your death.*

How do I add one?

It's simple and easy on Benefits OnLine®. After you log in, select the three dots next to the Plan name to open the Actions menu, then select **Manage My Beneficiary Designation**.

If you've already named a beneficiary, take a few minutes to review your choice on Benefits OnLine to make sure it's up-to-date and reflects any recent life or relationship changes.



Visit Benefits OnLine today!
benefits.ml.com

To learn more about naming
a beneficiary, visit
go.ml.com/beneficiary

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* If you are married, your spouse is automatically your beneficiary unless they formally agree to a different choice. If a beneficiary is not listed for your account, plan rules for distribution of your account can vary and your account may be subject to probate.

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