



# Have you named your beneficiary?

It's important to decide who would receive the money in your 401(k) account in the event of your death. If you haven't chosen your beneficiary yet, take a few minutes to do so. And if you've already named your beneficiary, now might be a good time to double-check that your designation is up to date.

Merrill Lynch keeps the beneficiary records for your retirement account. You have two ways to reach us:



Benefits OnLine®  
[www.benefits.ml.com](http://www.benefits.ml.com)

- Enter your User ID and Password
- Click on **401(k) Plan > Current Elections**
- Select **Beneficiary Designations/Updates** from the drop-down menu



Retirement & Benefits Contact Center  
**1.800.228.4015**

Call us if you have questions or want a beneficiary form sent to you. Then mail the completed form to Merrill Lynch at the address on the form.

### If you're married...

Your spouse is automatically your beneficiary. To name someone else, you must complete a separate form and have your spouse's consent notarized. You can download the form at [www.benefits.ml.com](http://www.benefits.ml.com), or call us at **1.800.228.4015** to have one sent to you. Then mail the notarized form to Merrill Lynch at the address on the form.

If you aren't married and don't name someone to receive your 401(k) account, your estate will be your beneficiary.



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