



# Preparing for the Future: Naming Your Beneficiary

Naming a beneficiary is an important task, which should be completed as soon as you enroll in your retirement plan. By adding or updating your beneficiary information, you can feel confident that your retirement account will be paid out to the proper person when the time comes.

## Selecting a beneficiary

Deciding who to designate as a primary and/or contingent beneficiary is your decision. When selecting your beneficiary, naming both a primary as well as a contingent beneficiary is a good idea. Your primary beneficiary would have access to your account when the time comes, whereas your contingent beneficiary would have access should something happen to both you and your primary beneficiary. Remember that you can name more than one primary and/or contingent beneficiary. As you think about who you would like to name as your beneficiary, it's important to note that you do not need to name a person or a member of your immediate family. You can name a trust, charity, institution or even a close friend. The most important thing is ensuring that your wishes are documented.

If you are married, your spouse is usually considered your primary beneficiary, unless your spouse waives their beneficiary rights.

In the event no beneficiary designation exists, or if your named beneficiaries are not alive at the time of your death, your account will be paid according to the default beneficiary provisions of the plan.



Log into your account or call  
**800-249-6269** for more information  
about designating your beneficiaries.

### Reviewing your beneficiary information

It is a good idea to review your beneficiary information annually. Reviewing your designations and ensuring they are up-to-date is especially important after certain life events, such as marriage, birth or adoption, divorce or death of a loved one.

### Online beneficiary designation instructions

Reviewing and updating your beneficiary online is simple and convenient. Follow these steps:

1. Log in to your account at **oneamerica.com/login**
2. Under My Information in the left navigation, select Personal Information
3. Click Add or Edit under the Current Beneficiaries section
4. Under the Beneficiary Designation page, follow the steps to add or edit Primary and Contingent beneficiaries

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