Designate a beneficiary

Your will is not enough

Did you know that if you named a beneficiary in your will, you still need a separate designation for your retirement plan account (even if it's the same person)? Without a designation, your money will be distributed based on your retirement plan's rules, which may not be the same as your wishes.

Designate wisely

Keep this information in mind as you name your beneficiary:

- **Primary beneficiary** - The person(s) to receive your plan benefits when you die.
- **Contingent beneficiary** - The person(s) to receive your plan benefits if your primary beneficiary is deceased.
- Retirement plan accounts generally do not pay benefits directly to minors. Benefits are paid to the guardians of minors.
- If you designate more than one beneficiary, specify the percentage of your account each beneficiary should receive. It must total 100%.

Additional Considerations

If you are married and designate someone other than your spouse as your primary beneficiary or you designate your spouse to receive less than 100% of your account, you must submit a paper beneficiary designation form.

Federal law requires your spouse to provide a notarized signature to the "Consent of Spouse" section of the paper form. Log on to **retirementlink.jpmorgan.com** and navigate to Plan Forms, then Beneficiary Designation to download the form.

After designating your beneficiary(ies), you will receive immediate online confirmation, followed by a mailed confirmation.

Follow these steps to designate a beneficiary

Scan the below QR code to log on to **retirementlink.jpmorgan.com:**

1. Go to My accounts, select the plan

2. Click Beneficiaries

3. Follow the easy steps (Before you start, have handy your beneficiary's Social Security number and birth date)

Life changes bring name changes

It's important to periodically review your beneficiary designation to make sure it's up to date, especially if you have a birth, marriage, divorce or death in the family. You may view or change your beneficiary designation online at any time. Your beneficiary information also is shown on your online quarterly statements.

Questions?

Call **855-576-7526**. The TTY is 800-766-4952. Representatives are available to assist you weekdays from 8:00 a.m. to 10:00 p.m. EST and Saturdays from 9:00 a.m. to 5:30 p.m. EST.[1]

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