

It's time to review your beneficiary

Naming your beneficiary means that your account balance goes to the person(s) you want.

It's important to decide who would receive the money in your 401(k) account in the event of your death. Haven't chosen your beneficiary yet? Please take a few minutes to do so. Already named your beneficiary? Double-check that the information is up to date.

How does your marital status affect your beneficiary?



If you're single or widowed...

Your plan may designate a default beneficiary if no election is made (such as your estate or surviving dependents). Be sure to make an active beneficiary choice so your account balance goes to the person you want.



If you're married...

Your spouse is automatically your beneficiary. If you want to name someone else, you'll need to complete a separate form, have your spouse's consent notarized and return the notarized form to Merrill.



If you're divorced...

Make sure your beneficiary information is still current. To change your beneficiary before your divorce is finalized, you will need to have your spouse's consent notarized and return the form to Merrill.



Take action today

It's easy to add, update or change your beneficiary on Benefits OnLine®.

benefits.ml.com

Merrill, its affiliates, and financial advisors do not provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Merrill provides products and services to various employers, their employees and other individuals. In connection with providing these products and services, and at the request of the employer, Merrill makes available websites on the internet, mobile device applications, and written brochures in order to provide you with information regarding your plan. Under no circumstances should these websites, applications, and brochures, or any information included in these websites, applications, and brochures, be considered an offer to sell or a solicitation to buy any securities, products, or services from Merrill or any other person or entity.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, member SIPC, and a wholly owned subsidiary of BofA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------

Benefits OnLine is a registered trademark of Bank of America Corporation.

© 2023 Bank of America Corporation. All rights reserved. | 5392151 | 20231507-2 | 04/2023 | ADA