

# Who gets what?

Having a beneficiary can help.

Take the guesswork out of where your retirement account balance will go.

Add or update your beneficiary today on Benefits OnLine®.



[benefits.ml.com](https://benefits.ml.com)



## Why add a beneficiary?

By adding a beneficiary to your retirement account, you're making sure the balance goes where you want — whether that's to a loved one or a charitable organization you support. You could even name multiple beneficiaries and set specific percentages for each.

## How do I add one?

This simple but important step is easy to do. Benefits OnLine will walk you through it, or you can download a form to complete and send back (it's in the *Documents* section and includes instructions). For each beneficiary, you'll need their name, date of birth (if applicable), Social Security/tax identification number, and address.

## Already have a beneficiary?

Take a few minutes to make sure it's current and reflects any recent life or relationship changes. Need some more information about naming your beneficiary? Visit [go.ml.com/BenePopout](https://go.ml.com/BenePopout).

When you use the QRC feature, certain information is collected from your mobile device for business purposes.

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