

ONE DAY IS TODAY®

Instructions and tips regarding beneficiary designations

By adding or updating your beneficiary information, you can feel confident today that your retirement account will be paid out to the proper person when the time comes.

Online beneficiary designation instructions

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

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

Quick Tips

You can have more than one beneficiary

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

In the event no beneficiary designation exists, or if the beneficiary is not alive at the time of your death, the death benefit will be paid in the following order of priority to: your surviving spouse, your surviving children (in equal shares), or your estate.

Your beneficiary doesn't have to be a member of your immediate family

Your beneficiary does not need to be a person. You can name a trust, charity or institution.

Update your beneficiary designations annually

It is also a good habit to update your beneficiary designation when you experience certain life events, such as:

- Marriage
- Birth or adoption of a child
- Divorce
- Death of a loved one

Call **1-800-249-6269** if you have questions about designating your beneficiaries.

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