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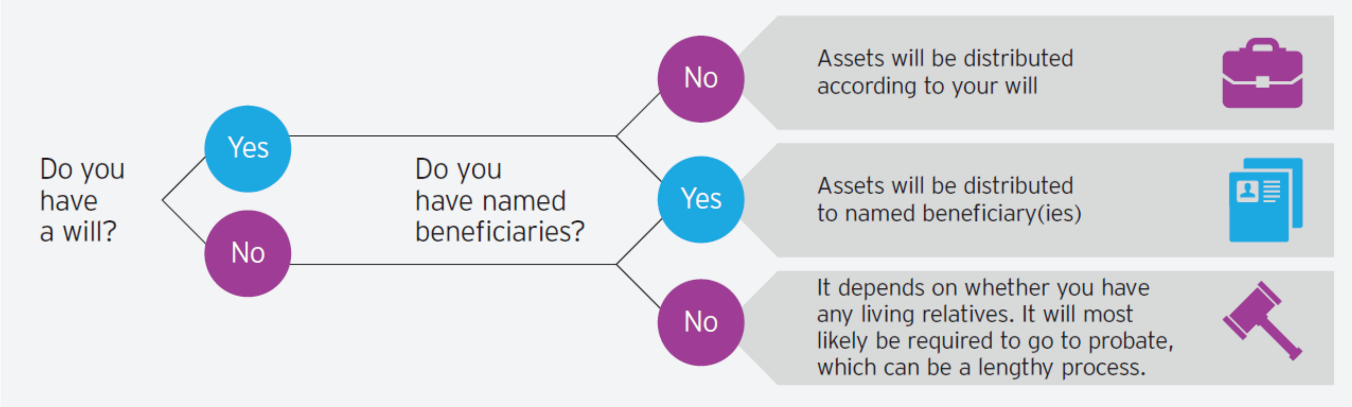
DESIGNATE YOUR BENEFICIARIES

Designate or review your Retirement Plan account beneficiary. Unless you want the government to pick who your assets are distributed to, it is tremendously important to have a stated beneficiary appointed for your employer-sponsored retirement plan account.

A will is not always the way!

While a will is a very important estate planning tool, the beneficiary designation you make in your will does not apply to your retirement savings plan account. Without a suitable beneficiary designation, your retirement savings plan assets will be distributed according to the plan's provisions. So, it's very important to establish and maintain a retirement plan beneficiary designation that is separate from your will.

Named beneficiaries override your will



Source: Invesco. For illustrative purposes only.

Keep your designation current

Already have a beneficiary on file? Even after you've made your initial designation, don't assume that your designation will be appropriate for the remainder of your life! **Remember to review your beneficiary elections at least annually or whenever you experience a life change,** such as the birth or adoption of a child, marriage, or divorce.

Sign into your account and follow the instructions provided to designate or change your beneficiary today!

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