StartRight.RetireRight.

Start Right Online

BENEFICIARY DESIGNATION SPOUSAL CONSENT INSTRUCTIONS

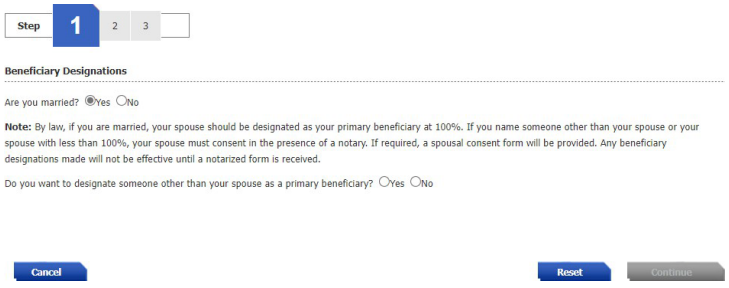
To update your beneficiaries, have their name, Social Security number, address and birthdate ready. If naming a trust, use your own SSN. A notarized spousal consent form is required if your primary beneficiary is not your spouse—your designations won't take effect until this form is received. Without updated beneficiaries, your account will follow the plan's default rules, so update yours as soon as possible.

Beneficiaries

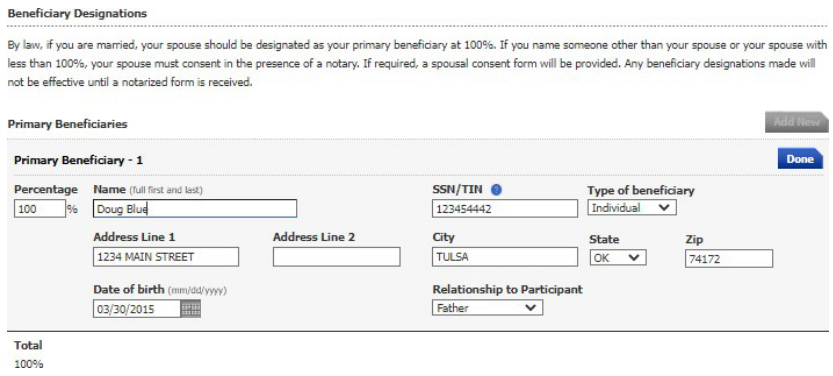
Beneficiary Designations

Manage Beneficiaries Online

1. Select **My Profile** from the dropdown menu at the right of the webpage by your username.
2. Click **Edit Beneficiaries** and follow the step-by-step process.

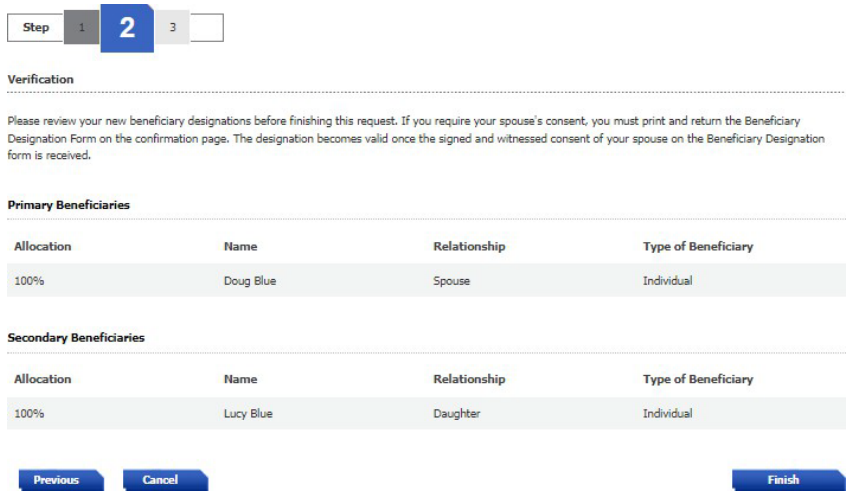


Select **Yes** or **No** to the questions "Are you married?" and "Do you want to designate someone other than your spouse as a primary beneficiary?"

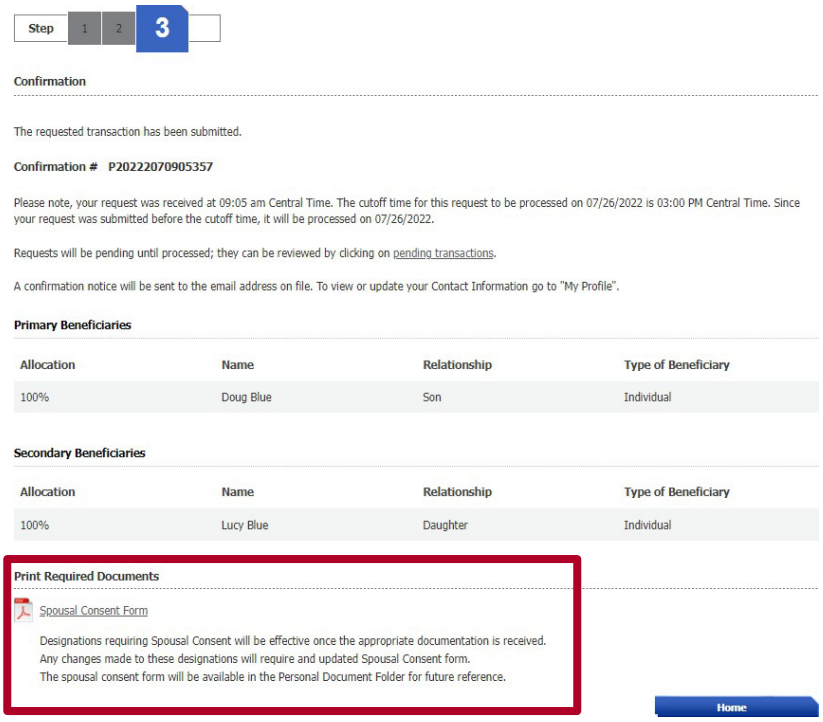


Click **Add New/Change,** enter your beneficiary's information: Name, address, social security number, date of birth, type, and relationship to participant then click **Done** and **Continue**.

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Verify the information is correct and click **Finish.**



Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions.**

Print spousal consent form and click **Home.**

Your beneficiary designation will become effective after the signed and notarized form has been returned to Client Plan Services.

Start Right Website

If you need help navigating Start Right or completing transactions, call Participant Services at 1.800.876.9557 for step-by-step guidance.

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