StartRight.RetireRight.

# Start Right Online

## BENEFICIARY DESIGNATION TRUST INSTRUCTIONS

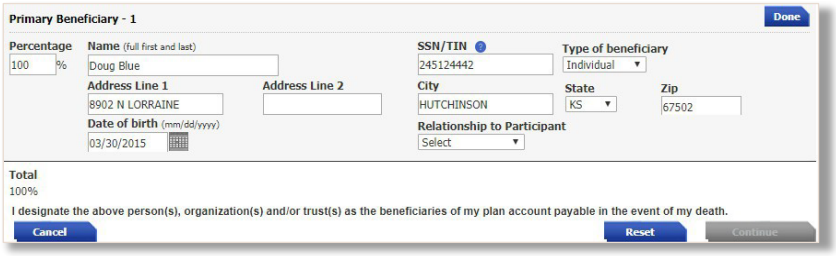
To update your beneficiaries, have their name, Social Security number, address and birthdate ready. If naming a trust, use your own SSN. A notarized spousal consent form is required if your primary beneficiary is not your spouse—your designations won't take effect until this form is received. Without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

Beneficiaries

Beneficiary Designations

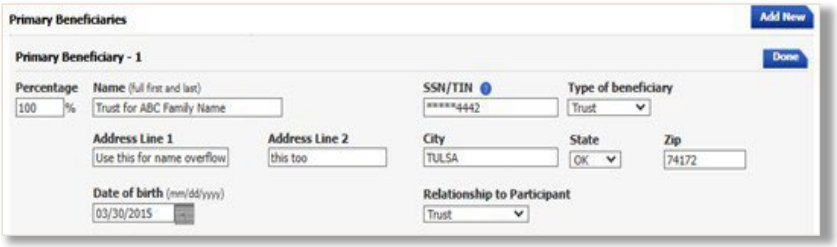
### Manage Beneficiaries Online

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.

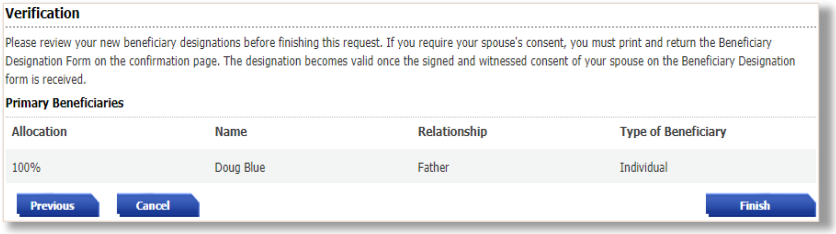



Select **Yes** or **No** to the questions "Are you married?" and "Do you want to designate someone other than your spouse as a primary beneficiary?"

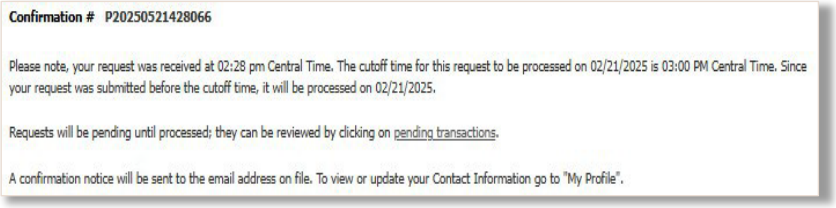
Click **Add New/Change,** enter your beneficiary's information then click **Done** and **Continue**.




For a **Trust** as the beneficiary type. Enter the trust's name in the first field. If the name is too long, use the address fields for the overflow or fill in your personal information in the remaining fields.




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**. Designations are not valid until the spousal consent form is received.

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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