Instructions for Changing Your Beneficiary on your Emory Retirement Plan

Why it's important to name a beneficiary

You've planned and saved for your retirement. Part of retirement planning is to make sure that your beneficiary designation is current, so that your account is distributed according to your plan.

Have you experienced a major life change such as the birth or adoption of a child, a marriage, a registered partnership, or a divorce? These important events may prompt you to make changes. For instance, did you know that if you are married, or if you have a registered partner, your spouse must consent to your election if you name someone other than your spouse as your primary beneficiary? Your spouse will be required to sign a consent form and have it notarized.

Fidelity Instructions

To designate or update your beneficiary information for your plan account online:

1. Log on to your account(s) at https://nb.fidelity.com/public/nb/atwork/home.
2. Go to *Profile* and select *Beneficiaries*.

Note: You will need a date of birth, a Social Security number, and an address for your beneficiaries.

Not registered for online account access? Go to https://nb.fidelity.com/public/nb/atwork/home and click *Register as a new user*. If you have questions, please call Fidelity at 800-343-0860.

TIAA Instructions

To designate or update your beneficiary information for your plan account online:

1. Log on to your account(S) at www.tiaa.org.

2. Go to *Actions* and select *Add/edit beneficiaries.*

Note: You will need a date of birth, a Social Security number, and an address for your beneficiaries.

Not registered for online account access? Go to www.tiaa.org and click *Register*. If you have questions, please call the TIAA Phone Center at 800-842-2252.

Vanguard Instructions

To designate or update your beneficiary information for your plan account online:

1. Log on to your account(s) at vanguard.com/retirementplans.
2. Go to *Menu* and select *My Profile*. If you have multiple accounts at Vanguard, you may need to select Employer plans first.

3. Select *Beneficiaries*.

Note: You will need a date of birth, a Social Security number, and an address for your beneficiaries.

Not registered for online account access? Go to vanguard.com/retirementplans and click *Sign up for online access*. You can use your plan numbers to get started: EHC plan # 094040, EU plan # 091326. If you have questions, please call Vanguard Participant Services at 800-523-1188.