

Arent Fox 401(k) Plan

Has it been a while since you named your beneficiary?

You're working hard to prepare for retirement, but there's one important aspect you may have overlooked—designating your beneficiary for your retirement account.

Your beneficiary is the person who will receive your assets in the event of your death. Update your beneficiary as soon as possible. We know it's an extra step, but it's an extra step that could make all the difference to your family.

If it's been a while since you designated your beneficiary, take a few moments to think about anything that may have changed in your life since then, especially marital status or the birth of a child. Then, review your designation and update it if necessary.

To name or update your beneficiary:

Log in and access your account through **prudential.com/online/retirement**, then:

- Click on “Quick Actions”
- Select “Add/Review Beneficiaries”
- If requested, select “Click here” under the “Verification Code Needed” section. Follow the instructions for the two-step verification process. Once you have completed the verification process, you will be able to update your beneficiary online

Name or update your beneficiary online

Be sure your legacy lives on and your loved ones are cared for after you're gone. Log in and get started today.
prudential.com/online/retirement

Make your wishes known

If you do not name a beneficiary, the plan will, upon your death, automatically pay any remaining vested balance to:

1. Your spouse
2. Your child(ren)
3. Your parents
4. Your estate, if your spouse does not survive you

Keep this in mind

Note: If you are married and wish to designate someone other than your spouse as your primary beneficiary, you must complete a beneficiary designation form with your spouse's notarized consent. The form is available at **prudential.com/online/retirement** or you can request a form by calling Prudential at **877-PRU-2100**.

Even if you have already designated a beneficiary under other Arent Fox benefit or retirement plans, you must do so separately for the Arent Fox 401(k) Plan.

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