If you’d like to help provide for your loved ones down the road, even after you’re gone, one of the best things you can do now is to designate beneficiaries for your retirement account.

**IT’S IMPORTANT**
A will can be an excellent estate-planning tool, but it doesn’t cover assets held within a retirement plan account.

To help your heirs avoid added stress and administrative work, establish and maintain a retirement plan beneficiary designation separate from your will.

**IT’S ADAPTABLE**
Life’s circumstances are always changing – more often than we expect. When you or your loved ones experience life events such as marriage, divorce, the birth of a child, or death in the family, you may want to review your beneficiary designation to make sure it’s up-to-date. You may want to review your will or other estate planning documents as well. We suggest picking a date to review your beneficiaries each year. Some people choose their birthdays, New Year’s Day, or their favorite holiday. Following this practice will help you remember to review and adapt your designations with the changes that each year brings.
KEEP YOUR DESIGNATION CURRENT

To designate your beneficiary online, sign in to your account at transamerica.com/portal/home. From your Account Overview page, select Beneficiaries in the left-hand menu.

To designate your beneficiary on paper, you may obtain a form by calling 800-755-5801. Complete the form and follow the instructions at the top for obtaining the required signatures and for mailing.

Please note you might need spousal consent if you designate a primary beneficiary other than your spouse.

Designate a Beneficiary.

Think ahead. Take action now.

Visit: transamerica.com/portal/home