



If you do not designate a primary beneficiary, the payment may pass to your estate where it could be subject to taxes and fees, or your state law may determine who receives the benefit.

Be sure to list a secondary beneficiary in the event your primary beneficiary precedes you in death.

List the full name of each beneficiary instead of "son," "spouse," "wife," etc. This will avoid complications down the line.

If you have more than one primary beneficiary, the

payment will be divided equally among them unless you specify otherwise.

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