



Update your beneficiaries today!

*No one **wants** to think about what would happen to their retirement savings after they die. But if you don't take a few minutes to name your beneficiaries, your loved ones could face an extra burden down the road.*

Designate your
beneficiary today!

For more information on
designating your beneficiary,
call 800-755-5801.

A will is not always the way!

While a will is a very important estate planning tool, the beneficiary designation you make in your will does not apply to your retirement savings plan account. Without a suitable beneficiary designation, your retirement savings plan assets will be distributed according to the plan's provisions, which could require your heirs to open an estate with the state probate court. So it's very important to establish and maintain a retirement plan beneficiary designation that is separate from your will.

Designating your beneficiary is easy

To designate your beneficiary online, sign in to your account at saratogahospital.divinvest.com. **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 of the form for obtaining the required signatures and for mailing.

Please note that if you are married and you wish to designate someone other than your spouse as a primary beneficiary, consent from your spouse may be required by your plan. Same sex spouses will be considered spouses for plan purposes.

Keep your designation current

The first step in the beneficiary designation process is to make your initial designation. But don't assume that your designation will be appropriate for the remainder of your life! Marriage, divorce, children, grandchildren, and other evolving life circumstances may warrant a change in your existing beneficiary designation(s), so be sure to review and update your designation on a regular basis.

Saratoga Care, Inc. has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between the two organizations.

