



**PRIMARY BENEFICIARY**

The individual(s) or entity(ies) that you have designated to receive 100.00% of your assets from your account at the time of your death.

**CONTINGENT BENEFICIARY**

The individual(s) or entity(ies) that you have designated to receive 100.00% of your account in the event of your death AND all of your primary beneficiaries' deaths.

Judy Smith is the participant. She has chosen the following for beneficiaries on her account:

Primary Beneficiary:	Bob Smith	100.00%
Contingent Beneficiary:	Sally Smith	50.00%
	Joe Smith	50.00%

**For example:**

If Bob predeceases Judy, then upon Judy's death, Sally and Joe will each receive 50.00% of her account.

**Example 2:**

With regard to the above beneficiary designation, if Bob Smith and Sally Smith predecease Judy Smith, then upon Judy's death, 100.00% of her account will be payable to Joe Smith.

**BENEFICIARY DESIGNATION INFORMATION**

For recordkeeping purposes, the beneficiary(ies) account balance percent(s) must total 100.00%. Please Note: If you designate beneficiaries to share equally, it is possible that the percentage of the account balance could differ slightly on your confirmation statement.

For example: If you designate three beneficiaries to share equally or percentages are not provided, the percentage of the account balance for each beneficiary would appear on the confirmation statement as follows:

Beneficiary A	33.33%
Beneficiary B	33.33%
Beneficiary C	33.34%
TOTAL	100.00%

However, if you request the beneficiaries to share equally or percentages are not provided, any unpaid amounts upon your death will be divided equally.