

Beneficiaries are Important!!



Naming your beneficiaries is the easiest way to guarantee your benefits are distributed if something were to happen to you. Once you have set up a beneficiary, you have locked down a decision. But times change, families change, and beneficiary designations need to change with them. Otherwise there might be a delay in delivering the benefit or even have the benefit go to the wrong person. Each benefit has its own designation, so you need to check them all.

DID YOU KNOW?

YOU CAN HAVE

6+ BENEFICIARIES!

Think about it, you have a beneficiary for your 401k, your HSA, and as many as 4 for your life insurance. Each is a separate account and has a unique beneficiary. If you focus on one benefit at a time, it will not take long to change your beneficiaries and here's how!

1. Make a Beneficiary Worksheet

A little time spent on collecting the right information will speed this along. You will need the name, Social Security number, and address of each beneficiary. If you have a trust as a beneficiary, please call the HR Helpline 205-803-0102 for assistance.

2. Changing your 401k Beneficiaries

Your 401k beneficiary information is kept at Fidelity Investments and all changes must be made on their site. If you are married, your spouse is automatically your beneficiary for the 401k.

Fidelity
NetBenefits®

Employee Benefits

Powered by
Fidelity
INVESTMENTS

≡ MENU ROBINS & MORTON Planning Library Profile Search Log Out

YOUR PORTFOLIO

\$***

Display Preferences ▾

Portfolio Investments

ROBINS & MORTON
401(k):

Quick Links ▾

HEALTH SAVINGS ACCOUNT
Account Number:
<<

Quick Links ▾



On the next screen, click on **Beneficiaries**

The screenshot shows a dashboard with four main sections: Security Center, Personal & Contact Information, Communication, and Site Display. Each section has a progress bar indicating 100% completion. The 'Beneficiaries' section is highlighted with a red arrow pointing to it.

Security Center 100%
Manage your NetBenefits® username, password, security questions and sites that have access to your account data.

Personal & Contact Information 100%
Manage your email, phone number and more.

Communication 100%
Choose how you'd like to receive important account information.

Site Display 100%
Choose to display some other Fidelity accounts in NetBenefits.

Beneficiaries 100%
Manage information about your beneficiaries.

If you have had more than 1 employer benefit account at Fidelity you will need to select **Robins & Morton** from the list, then click the **Edit** button to make changes to marital status and your beneficiaries.

The screenshot shows the 'Your Beneficiaries' page for the 'ROBINS & MORTON' account. The page includes a header with the account name and a 'Log Out' button. Below the header, there is a section for 'Your Beneficiaries' with a sub-header 'Use this area to edit your existing beneficiary information.' and a 'Last Updated: 10/02/2019' timestamp. The main content area is divided into sections: 'Marital Status' with an 'Edit' button, 'WORKPLACE SAVINGS PLANS' with a sub-section for 'ROBINS & MORTON' and 'Primary Beneficiaries' with an 'Edit' button, and 'Contingent Beneficiaries' with a note that there are no contingent beneficiaries assigned to this plan. At the bottom, there is a 'Review and save your choices' section with a 'Save All' button.

ROBINS & MORTON Log Out

[Help](#) | [Glossary](#)

Your Beneficiaries

CORBAN MCMILLIAN

Use this area to edit your existing beneficiary information. Last Updated: 10/02/2019

Marital Status [Edit](#)

WORKPLACE SAVINGS PLANS

ROBINS & MORTON¹ [Edit](#)

Primary Beneficiaries ⓘ

Contingent Beneficiaries ⓘ

You currently have no contingent beneficiaries assigned to this plan.

Review and save your choices [Save All](#)

Follow the instructions on the screen to complete the change and be sure your amounts total 100%.

3. Changing your HSA Beneficiaries

Your HSA beneficiary information is kept at Fidelity Investments and all changes must be made on their site.

Log into the Fidelity site: www.401k.com

Click on the drop-down menu for the **HSA**

The screenshot shows the Fidelity website interface. At the top, there is a navigation bar with 'MENU', 'ROBINS & MORTON', 'Planning', 'Library', 'Profile', a search bar, and 'Log Out'. Below this, the 'YOUR PORTFOLIO' section is visible, including 'Display Preferences' and 'Portfolio Investments' buttons. The main content area is divided into two panels: 'ROBINS & MORTON 401(k):' and 'HEALTH SAVINGS ACCOUNT Account Number: <<'. A 'Quick Links' dropdown menu is open over the HSA panel, listing options like Summary, Track and Pay Claims, **Beneficiaries** (highlighted), Contributions, Debit Card, Investing, Paying, Personal Information, Recent Activity, Trade, Statements, and Tax Information. A large red arrow points from the 'Beneficiaries' option to the 'Simplify Your Journey' banner below.

Click on **Beneficiaries** then click the **Edit** button on the screen.

This screenshot shows the top navigation bar of the Fidelity website. It includes the Fidelity logo, links for 'CUSTOMER SERVICE', 'PROFILE', 'OPEN AN ACCOUNT', 'REFER A FRIEND', and 'LOG OUT', a search bar with the text 'Search or get a quote', and a green navigation menu with categories: 'Accounts & Trade', 'Planning & Advice', 'News & Research', 'Investment Products', and 'Why Fidelity'.

Beneficiary Summary

Keep your beneficiaries up to date to ensure your assets end up in the right hands. [Learn more about updating your beneficiaries](#)

Edit your beneficiaries for these accounts

Health Savings Account
229448422



PRIMARY

Name
Relationship
Percentage Assigned
Date of Birth
Per Stirpes

CONTINGENT

Follow the steps as instructed and be sure your amounts total 100%.

4. Changing you Robins & Morton Beneficiaries

Other than the benefits at Fidelity, your beneficiary information is kept at Robins & Morton and all changes must be made on the Sage portal, hr.robinsmorton.net. You have separate beneficiary designations for each of your benefit coverage where a death benefit might appear, including basic life insurance and any optional life insurance.

The following example shows only the Basic Company Paid Life Insurance. Be sure to also change your Basic Life Insurance, Optional Life Insurance, Optional Spousal Life Insurance, Optional Child Life Insurance, Accident and Indemnity coverage. You must go through this for each plan on its own screen.


You are automatically the beneficiary for any Spousal and Child Life Insurance you have purchased.

First, go to the Sage portal and log in. Then select the **Life Events** from the menu on the left and click on the **Change of Beneficiary**.

Employee	Life Events
Personal	
Personal Profile	
Address	
Phone	
Dependents/ Beneficiaries	
Emergency Contacts	
Education	
Skills	
Time Off	
Change Logon	
Benefits	
Life Events	
Open Enrollment	
Current Benefits	
Employment	
Compensation	
Pay History	
Job	
Company Phone List	
Organization Chart	

Life events are personal events that qualify you to change your benefits enrollment. Depending on the event, you will be able to change your personal information. In addition, you may also add, change or delete a benefit enrollment.
If you have experienced any of the life events defined below, select the event that best describes your situation and you may change your benefit enrollments.
You have a specified number of days from the event to complete benefit enrollment change requests. Your dependent and current benefit enrollment changes are recorded as soon as the life event is approved.

Event	Event Date	Event Status	Remaining Days	Delete
New Hire - Salary				
Change HSA Contribution				
Change in Dependent Status				
Change of Beneficiary				
DO NOT USE				
DO NOT USE				
Marital Status Change				
New Hire - Hourly				



Next, enter the date of the change. This must be no earlier than the current date, you cannot back date a change of beneficiary. Then click the arrow to the right to move to the next screen.



- Employee
- Personal
 - Personal Profile
 - Address
 - Phone
 - Dependents/ Beneficiaries
 - Emergency Contacts
 - Education
 - Skills
 - Time Off
 - Change Logon
- Benefits
 - Life Events
 - Open Enrollment
 - Current Benefits
- Employment
 - Compensation
 - Pay History
 - Job
 - Company Phone List
 - Organization Chart
- My Menus
 - HR Forms
 - Training for Excellence
 - Cyber Recruiter
 - my.robinsmorton.com
 - New Hire Background Check
 - Performance Management

Life Events

Exit  



Welcome > Instructions > Benefits > Summary > Exit

Enrollment Status - Incomplete

[Go to Benefit Summary](#)

Complete this form to change the beneficiary on your life insurance and other benefits. You are able to change this at any time by submitting the date of the change as the event date and the name(s) of the new beneficiary.

Event Change of Beneficiary

Event Date * 10/04/2019 



Remaining Days 60 days from the Event Date.
Benefits Effective Date Day of Event

On this screen check the box to change the beneficiary and click the right arrow to move forward.

- Employee
- Personal
 - Personal Profile
 - Address
 - Phone
 - Dependents/ Beneficiaries
 - Emergency Contacts
 - Education
 - Skills
 - Time Off
 - Change Logon
- Benefits
 - Life Events
 - Open Enrollment
 - Current Benefits
- Employment
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 - Company Phone List
 - Organization Chart
- My Menus

Life Events

Exit  



Welcome > Instructions > Benefits > Summary > Exit

Enrollment Status - Incomplete

[Go to Benefit Summary](#)

The following pages give you the opportunity to make changes to your personal and dependent information as a result of your life event.

Check the box next to the information you would like to change and enter the information requested in the following screens.

Dependents/Beneficiaries - You may add or change dependent information. In addition, you will be able to enroll your dependents in benefit plans for which they are eligible. You may also add or change beneficiary information and assign beneficiaries to the necessary plans.

Enrollment - You may enroll or change your current enrollment in the following plans

Plan	Current Elections
S00 - Company Paid Life & AD&D	Life & AD&D - Salary

Exit - You will have 60 days from the date of the event to complete your enrollment.

Status - If your enrollment status is "Approval Pending", choose [Go to Benefit Summary](#) to review and print it.

If you proceed through the Benefits pages, the status of your enrollment is set to "Incomplete" to indicate you must submit your enrollment for approval.



Next, select the benefit you wish to update by clicking the box in the edit column. You will have one edit box for each of these benefits if you are enrolled; Basic Life Insurance, Optional Life Insurance, Optional Spouse Life Insurance, Optional Child Life Insurance, Hospital Indemnity Plan and the Accident Plan.

Employee	Life Events															
Personal	← →															
Personal Profile	Effective Date: 10/4/2019 Total Employee Cost: \$0.00															
Address	Welcome > Instructions > Benefits > Summary > Exit															
Phone	Enrollment Status - Incomplete Go to Welcome Page															
Dependents/ Beneficiaries																
Emergency Contacts																
Education																
Skills																
Time Off																
Change Logon																
Benefits																
Life Events	<table border="1"> <thead> <tr> <th>Benefit</th> <th>Election</th> <th>Employee Cost</th> <th>Employer Contribution</th> <th>Edit</th> </tr> </thead> <tbody> <tr> <td>S00 - Company Paid Life & AD&D</td> <td>Not enrolled</td> <td>0.00</td> <td>0.00</td> <td></td> </tr> <tr> <td>Total Cost</td> <td></td> <td>0.00</td> <td>0.00</td> <td></td> </tr> </tbody> </table>	Benefit	Election	Employee Cost	Employer Contribution	Edit	S00 - Company Paid Life & AD&D	Not enrolled	0.00	0.00		Total Cost		0.00	0.00	
Benefit	Election	Employee Cost	Employer Contribution	Edit												
S00 - Company Paid Life & AD&D	Not enrolled	0.00	0.00													
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My Menus																
HR Forms																



Now you can make changes to your beneficiaries for your life insurance. If you need to add a new person, click the **plus sign** circled on the screen. Check the box next to anyone you want to name as a beneficiary and assign a percentage for your primary beneficiaries. Do the same for any contingent beneficiaries. A contingent beneficiary will only receive funds if the primary beneficiaries are dead.

Employee	Life Events																
Personal	Exit ← →																
Personal Profile	Effective Date: 10/4/2019 Total Employee Cost: \$0.00																
Address	Welcome > Instructions > Benefits > Summary > Exit																
Phone	Enrollment Status - Incomplete Click here to finish Go to Benefit Summary																
Dependents/ Beneficiaries																	
Emergency Contacts																	
Education																	
Skills																	
Time Off																	
Change Logon																	
Benefits																	
Life Events	<p>S00 - Company Paid Life & AD&D The amount of your life insurance will be based on your salary and paid by the company. Please refer to the benefit guide for details. Confirm your beneficiary below. YOU MUST CLICK THE BUTTON NEXT TO THE BENEFIT TO CONTINUE Your current enrollment for S00 - Company Paid Life & AD&D is Life & AD&D - Salary - *</p> <p><input type="radio"/> Life & AD&D - Salary You are enrolled in this plan</p>																
Open Enrollment																	
Current Benefits																	
Employment																	
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	<p>Beneficiaries Enter primary or contingent percentages for each beneficiary on this plan. If the person or entity is not listed, you can add them at this time.</p> <p style="text-align: right;"></p> <table border="1"> <thead> <tr> <th>Name</th> <th>SSN</th> <th>Birth Date</th> <th>Relationship</th> <th>Type</th> <th>Primary %</th> <th>Contingent %</th> <th>Edit</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>XXX-XX-0530</td> <td>5/14/1967</td> <td>Other</td> <td>Ben</td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td></td> </tr> </tbody> </table>	Name	SSN	Birth Date	Relationship	Type	Primary %	Contingent %	Edit	<input type="checkbox"/>	XXX-XX-0530	5/14/1967	Other	Ben	<input type="text" value="0"/>	<input type="text" value="0"/>	
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<input type="checkbox"/>	XXX-XX-0530	5/14/1967	Other	Ben	<input type="text" value="0"/>	<input type="text" value="0"/>											



As mentioned before, each plan will appear on its own screen so you may have up to 4 of these to review for your Basic Life Insurance, Optional Life Insurance, Optional Spousal Life Insurance and Optional Child Life Insurance.

Almost done. On the final page, you submit your changes. Remember to click **I'm Finished** or your changes will not be recorded. Be sure to enter your username, password, and Social Security Number, then click on **Done** to complete the change.

Welcome > Instructions > Dep/Ben > Benefits > Summary > Exit

Enrollment Status - Incomplete

[Go to Benefit Summary](#)

- I'm not finished. I'll return later to complete the enrollment.**
Your personal information records will be updated and your benefit information will be saved. However, you must return to complete the enrollment by 10/31/2019.
- I'm finished. Send my information to the Benefits Administrator for approval.**
Your personal and benefit information will be sent to the Benefits Administrator. Pending approval, your changes will become effective 10/1/2019. However, you can return and make changes as often as necessary up to 10/31/2019.

If you are submitting your enrollment for approval, you will need to provide written authorization. By entering your Username, Password and Social Security Number, you are certifying the truth and accuracy of the information you have provided.

Username

Password

Social Security Number XXX-XX-XXXX

Done

Don't forget to include the slashes in your Social Security Number!

You're done! You can change your beneficiaries at any time for any of these benefits.

If you have any questions, please contact the HR Helpline at 205.803.0102.