



Forgot to add a Beneficiary Designation to your AHRP accounts?

Let's take care of that now...



What to do

Just log into your [AHRP.com account](https://www.ahrp.com) and navigate to the “Profile and Settings” icon.  Click on that icon and then, on the page that opens, click on the “Beneficiaries” icon. 

From there it should only take you a matter of minutes to name your beneficiaries. You'll just need this basic information about them:

- Full legal name (of person or organization)
- Mailing address
- Phone number
- Social Security number (or ID number if it's not for a person)
- Date of birth (if applicable)

REMEMBER:

- Naming beneficiaries ensures your money will go where you want.
- This simple move can save your loved one's time—and money.
- You should review your beneficiaries whenever your situation changes.

Special Designations

The Beneficiary Options You May be Overlooking

There are two types of beneficiaries you can name: **Primary** and **Contingent**. A primary beneficiary is an Individual(s) who receives your death benefit if you pass, while a contingent beneficiary is an individual(s) who receives your benefit if your primary beneficiary(ies) dies before you. But there's something else that could be news to you. Your beneficiaries don't have to be *people* – you could also name your *estate*, a *trust*, or an *organization* to receive your death benefit. **Here are some of the special designations you can make:**

MINOR CHILDREN

- **Who are they?**
Anyone under the age of 18.
- **How does this designation work?**
At the time of your death, your benefit will be paid to the child's court-appointed guardian. Or you may designate a custodian to receive the benefit on behalf of the minor under the Uniform Transfers to Minors Act (UTMA).

TRUST

- **What is it?**
An arrangement where one person holds legal title to certain property (such as a death benefit), but they are obligated to keep or use the property for the benefit of the beneficiary.
- **How does this designation work?**
The trust is the beneficiary, not the individual(s) for whom the trust was established. If you revoke the trust or it expires, its designation as beneficiary is no longer valid.

ESTATE

- **What is it?**
The total of your assets and liabilities.
- **How does this designation work?**
Your estate can be named as either your primary or contingent beneficiary, but if you name it your primary, you cannot name a contingent beneficiary. If a benefit is payable, it will be given to the executor of your estate according to the terms of your will.

ENTITIES

- **What is it?**
Any charitable, civic, religious, educational, or health-related organization.
- **How does this designation work?**
When you fill out the beneficiary designation, provide the organization's full name and address. They can be listed as your primary or contingent beneficiary.

One additional point: If you are married and want to designate a beneficiary other than your spouse, you will need to have your spouse sign the beneficiary designation form and have their signature notarized and then return the form to AHRP at Fidelity.

To request a beneficiary designation form, please call 800-730-2477. **To designate your beneficiary, go to [AHRP.com](https://www.ahrp.com).**

What Happens if You Pass Away Without a Designated Beneficiary? It Depends.

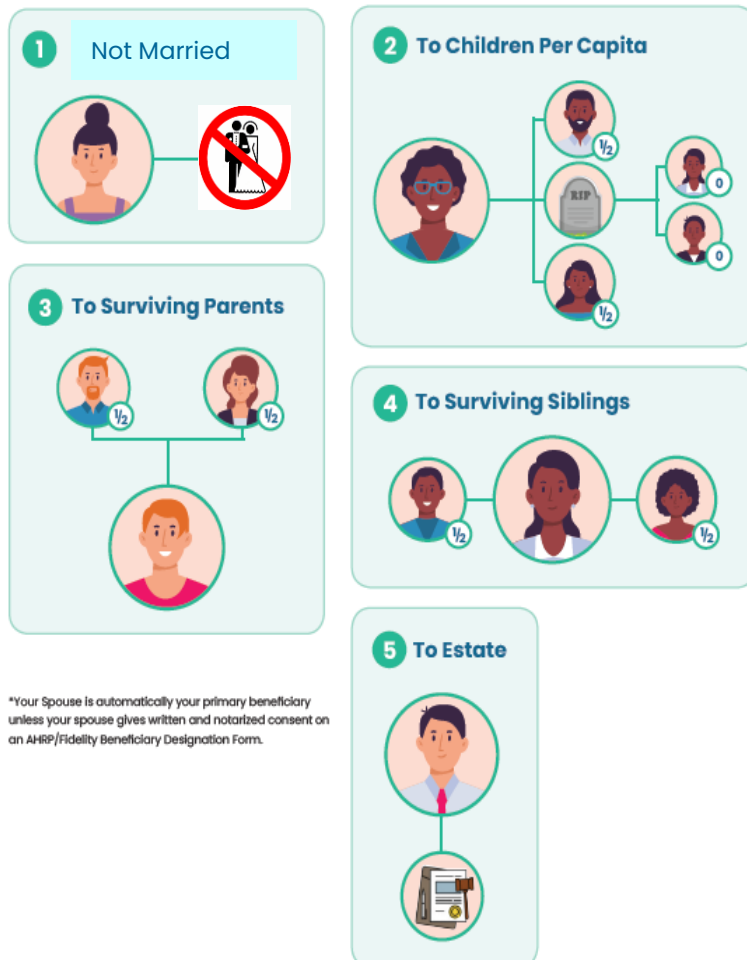
If You are Married and Without a Named Beneficiary at Time of Death:

Your spouse will become your 100% Primary Beneficiary regardless of any other legal paperwork such as a will or trust. If you want to designate a Primary Beneficiary other than your spouse, then you must provide your spouse's notarized consent on a Beneficiary Designation Form that you can obtain by calling 800-730-3477.



If You are Unmarried and Without a Designated Beneficiary at Time of Death:

The hierarchy of heirs below will be followed when disbursing your account balances.



*Your Spouse is automatically your primary beneficiary unless your spouse gives written and notarized consent on an AHRP/Fidelity Beneficiary Designation Form.