Who is your Valentine?

This Valentine's Day, let's make certain we have our loved ones in mind. No one likes to think about end-of-life situations, but designating a beneficiary now ensures your money will be distributed according to your wishes after you are gone. If you do not designate a beneficiary, your retirement plan rules* will generally determine who will receive your assets.

Designating a beneficiary, which overrides a will, provides you and your loved ones with:

- Access to your assets outside of probate, so that your assets pass directly to your designated beneficiary without having to go through the court system.
- More flexible withdrawal options with potential tax benefits.

Review and update your beneficiary designation(s) as you experience life-changing events. To update your beneficiary information:

- Go to empower.com/sanmateocounty.
- Log in to your account. If you have not yet created your online account, you must *Register* for online access and follow the prompts.
- Click the *Account* menu at the top of the screen. Then click *Overview*.
- Under *Account Information*, click *Beneficiaries* and follow the prompts.

If you are married and wish to designate someone other than your spouse as a beneficiary, you will need to complete and return a Beneficiary Designation Form. This form is available on empower.com/sanmateocounty.

If you have questions, call Empower at **833-SMD-PLAN (763-7526)** weekdays from 5:00 a.m. until 7:00 p.m. Pacific time.

*If you are married at the time of your death, federal law provides that in most situations, your retirement plan assets will automatically pass to your spouse. If you are not married at the time of your death, your retirement plan assets become part of your estate. In this case the ultimate recipient of your assets are determined based on whether or not you die with a valid will.

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