

For those closest to your heart

Remember to name your beneficiary

Even if you have previously named a beneficiary in the Ricart Employees' 401(k) Plan, it's a good idea to review your designation, especially if you have recently experienced a major life event and want to make a change.

Your plan now offers online beneficiary maintenance.

To add or update beneficiary information, sign on to your retirement account at wellsfargo.com then:

- Select the **My Account** tab at the top of the page, then choose the **My Profile** and **Manage Beneficiary** links.
- A screen will appear for you to add or update your beneficiary information. You can also identify whether the beneficiary is primary or contingent.*
- You can enter more than one beneficiary by clicking the **Add Beneficiary** button.

Please call the Retirement Service Center at **1-800-SAVE-123 (1-800-728-3123)** with any questions. Retirement service representatives are available to help you Monday through Friday, 7:00 a.m. to 11:00 p.m. Eastern Time.

Ricart Employees' 401(k) Plan



What is a beneficiary?

A beneficiary is the person or people you select to receive the value of your retirement account in the event of your death. The beneficiary election that you have on file takes priority over other legal documents, such as a will.

You're working hard to save for retirement

It's important to name your beneficiary and keep the information up to date. This will ensure that your retirement account is passed on according to your wishes.

*Contingent beneficiary(ies) are optional and are eligible to receive benefits if your primary beneficiary(ies) precedes you in death.

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