

The Advantages of Placing Beneficiaries on the Accounts You Have With Us



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To assure the money in the accounts you have with us goes to one or more specific persons or charities important to you upon your death, you may place those persons or charities on the accounts you have with us as beneficiaries (also referred to as payable on death payees). You may place a beneficiary on an account you have with us when you start the account, or any time thereafter: just ask us. The only information we need from you about your beneficiaries is their name, and their relationship to you (daughter, son, spouse, grandchild, charity, sibling, friend, niece, nephew, etc.). To be certain the accounts match your financial and estate planning needs, you may wish to talk with your own professional (an estate planner, attorney or CPA) about placing beneficiaries on accounts with us.

There are a number of **important advantages** of placing a beneficiary (or beneficiaries) on the accounts you have with us.

1. **A Thoughtful Gift.** Placing a beneficiary on the accounts with us is a very thoughtful gift of money (on your death) to a specific person or persons who (or charities that) are very important to you.

2. **Gift to a Specific Person or Charity.** Placing a beneficiary on an account with us is an easy way to assure a specific person or charity receives a certain amount of money from you on your death.

3. **As Many Beneficiaries as You Want.** You may place as many beneficiaries on the accounts you have with us as you want or need. **MSA 4.a. & 4.b.**

4. **Change or Add Beneficiaries Anytime.** You may change, add or remove any beneficiary from an account anytime you please by contacting us.

5. **Easy for Us to Give a Beneficiary Your Gift.** Unlike with accounts that do not have named beneficiaries, it's very easy for us to confirm a beneficiary and give the money in an account to your beneficiary in the event of your death. **MSA 25.b.**

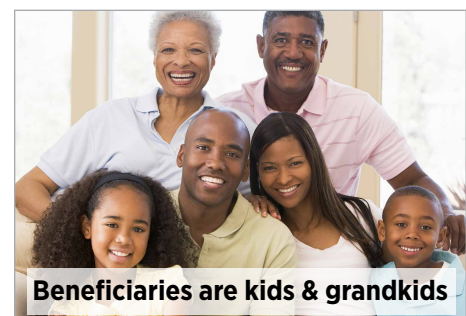
6. **Increased Federal Account Insurance Coverage.** Adding beneficiaries significantly increases the amount of federal account insurance coverage of the funds in an account. Ask us how we can help you insure large balances in accounts with beneficiaries.



Beneficiaries are a spouse & kids



Beneficiaries are your charities



Beneficiaries are kids & grandkids

We are happy to help you place, change, add or remove beneficiaries on the accounts you have with us at any time. Please let us know how we can help you!

Questions? Contact us anytime we're open for business!