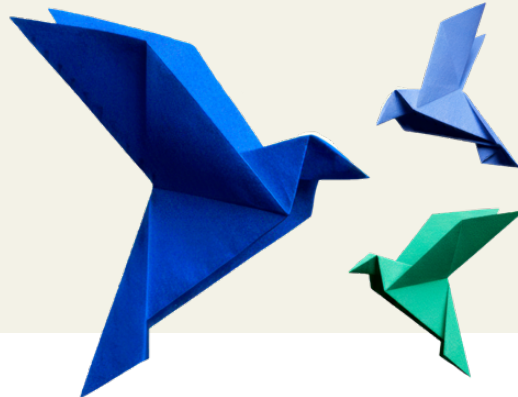


Because life changes— and wishes do too

**FINANCIAL
ESSENTIALS**
with  TIAA

Naming beneficiaries on your financial or retirement accounts—and keeping that information current—helps ensure your plans are carried out. It's a simple way to protect the people (and causes) that matter most, while sparing loved ones unnecessary stress or legal delays later on.



Why naming beneficiaries is important



Confidence your wishes are followed

Your accounts transfer directly to the people or organizations you've chosen, no extra steps required.



Protection from probate

Without a beneficiary designation, assets may be frozen until a court decides, which can be time-consuming, costly, and stressful for your loved ones.



Clarity for your family

Because beneficiary designations legally take priority over your will, they help minimize confusion or disputes during difficult times.

Most people name a spouse, partner, children, relatives, close friends, charities, or trusts as their beneficiaries—depending on their unique circumstances.

Three steps to designate a beneficiary

- 1 Log in** to your financial or retirement account and locate the “Add/Update Beneficiaries” section.
- 2 Add details** such as names and contact information.
- 3 Review regularly**, especially after life changes like marriage, divorce, or the birth of a child.

Begin planning today.

Access tools, tips,
and resources.



WATCH

[Webinar: Naming
your beneficiaries:
Why it matters](#)



EXPLORE

[Essentials by TIAA:
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