

Please designate at least one person as your 401(k) beneficiary in the event something happens to you. You may change your beneficiaries at any time.

Before beginning, be sure to have the following information on hand:

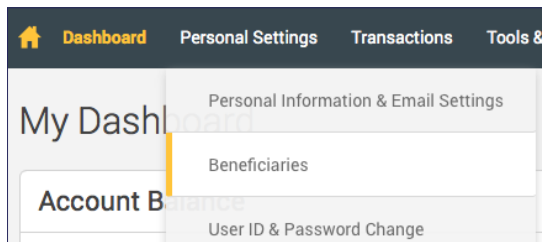
- Participant Username and Password
- Full name, date of birth, and social security number of desired beneficiary(ies)

These instructions take you step by step through each screen. If you feel you've made an error, you can always select the "back" button to go to the previous screen.

You can reach Saturna's Employer Services Department directly by calling **(833) STC-401K** (833-782-4015) or via email at **401k@saturna.com** if you have any questions.

Step 1

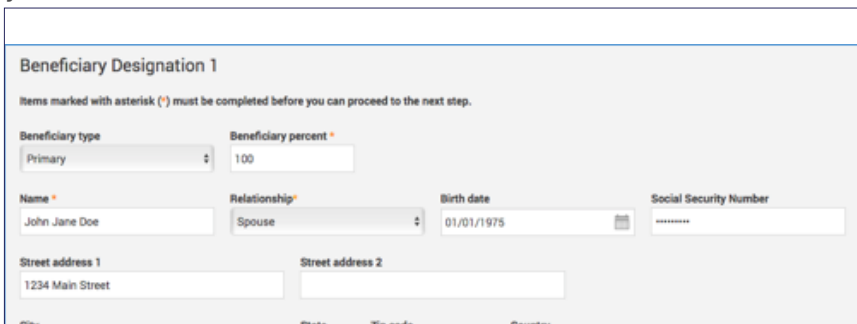
Once you have logged in to your account on www.accountplanaccess.net/saturna/ you can update your 401(k) Beneficiary(ies) under the "Personal Settings" drop down menu by selecting "Beneficiaries"



Step 2

Enter the information for your Primary beneficiary(ies)*. A **Primary** beneficiary is a beneficiary that is first in line to receive named benefits. **Primary** beneficiaries are contrasted with **Contingent** beneficiaries, who will only receive benefits if the **Primary** beneficiaries have died.

***Are you married?**



** To waive his/her benefit, your spouse must complete and sign a paper copy of the Beneficiary Form and submit it to Saturna Trust Company.*

If you designate someone other than your spouse as a primary beneficiary, your spouse must consent to waiving his/her right to receiving 100% of your vested account balance at the time of your death. Otherwise, your designation will not apply in the event of your death, and your spouse will receive the sum of the available benefit. For example, if a married Participant designates that his or her vested account be divided in equal shares among the surviving spouse and their three children, but the surviving spouse's benefit is not waived, the surviving spouse must receive the entire vested account balance.

Step 3

If you have more than one beneficiary select the “ADD” button, then enter their information in the additional designation fields:

Beneficiary Designation 2

Items marked with asterisk (*) must be completed before you can proceed to the next step.

Beneficiary type: Contingent Beneficiary percent*: 50

Name*: John Doe Jr. Relationship*: Child Birth date: 06/01/2000 Social Security Number:

Street address 1: 1234 Main Street Street address 2:

City: Anytown State: WA Zip code: 55555 Country: USA

Beneficiary Designation 3

Items marked with asterisk (*) must be completed before you can proceed to the next step.

Beneficiary type: Contingent Beneficiary percent*: 50

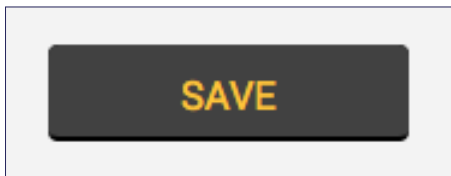
Name*: Jane Doe Jr. Relationship*: Child Birth date: 11/01/2005 Social Security Number:

Street address 1: 1234 Main Street Street address 2:

City: Anytown State: WA Zip code: 55555 Country: USA

Step 4

Select “Save” at the bottom of the page to update your account.



Further questions?

If you have any further questions, please contact us by calling **(833) STC-401K** or via email at **401k@saturna.com**