



Open Enrollment Tip #6: Beneficiaries

Beneficiary designations determine who receives your life insurance benefit and 401(k) plan balance upon your death. You can designate multiple beneficiaries, including a primary and a contingent beneficiary. It is important to ensure you have beneficiaries designated for your benefits, including the following:

- **Life Insurance** (including company paid and optional/spousal life, if elected) – complete the beneficiary designation/change form included within your Open Enrollment packet.
- **401(k) Plan** – review and update your beneficiaries by logging into your account at vanguard.com/retirementplans.

As a reminder, you can update your beneficiaries at any time throughout the year. Any changes to your beneficiaries will override any prior beneficiary designation.

Open Enrollment 2026: November 3rd - 14th

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