



# Did you know you can pass your 401(k) savings to just about anyone?

## Log in to tell Empower who should receive them

It's easy to make sure your International Dairy Queen, Inc. Retirement Savings Plan assets go to those you want by naming them as beneficiaries of your account. When you add a beneficiary, your assets go directly to them when you pass away, skipping a costly and lengthy court process and helping support them during a tough time.

If life circumstances change, your choice of beneficiaries may change. Remember to keep your beneficiary information up-to-date.

▶ It's easy — sign in at [empowermyretirement.com](https://empowermyretirement.com), go to *Account*, click on *Overview* and click on *Beneficiaries*. Questions? Call Empower at 888-411-4015. Representatives are available weekdays from 7 a.m. to 9 p.m. and Saturdays from 8 a.m. to 4:30 p.m. Central time.

Your beneficiary doesn't have to be a family member. You can add almost anyone — an individual, a trust, an estate and/or a charity — as long as you know their:

- Full legal name
- Date of birth (or trust date)
- Social Security number (or Tax Identification Number)
- Phone number
- Address

**If you are married, the law requires your spouse to be the primary beneficiary for your 401(k) account unless they waive their beneficiary rights in writing.<sup>1</sup>**

<sup>1</sup>Spousal consent to select an alternate beneficiary must be provided via notarized signature on the Beneficiary Designation form. This form is available on the plan website or by calling Empower.

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Your 401(k) beneficiary election is separate from any beneficiary elections that you may have made for other benefits, although they can be the same person/people.

The risk of not naming a beneficiary is that your savings may go to probate court, which could delay the distribution of your assets to your loved ones for months. It's also important to know that your plan beneficiary designation overrides your will, providing your loved ones with:

- Access to your assets outside of probate, so that your assets pass directly to your designated beneficiary without having to go through the court system.
- More flexible withdrawal options with potential tax benefits.

Another thing to keep in mind is the law requires that a spouse must be the primary beneficiary for your plan account. If you choose a primary beneficiary other than your spouse, your spouse will need to waive their beneficiary rights in writing.

However, secondary, or contingent, beneficiaries do not have to be family members (although many individuals name their spouse as primary and any child(ren) as secondary beneficiaries). You can add almost anyone as long as you know their full legal name, date of birth, Social Security number, phone number and address.

You may want to let your beneficiary know the options available to them if something were to happen to you. This may include things such as leaving the money in the plan or rolling the money over to an IRA. The choice your beneficiary makes could affect their tax situation, so you may want to consult with a tax advisor or tax attorney to learn more.

Add a beneficiary to your account today.  
Visit [empowermyretirement.com](https://empowermyretirement.com)

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