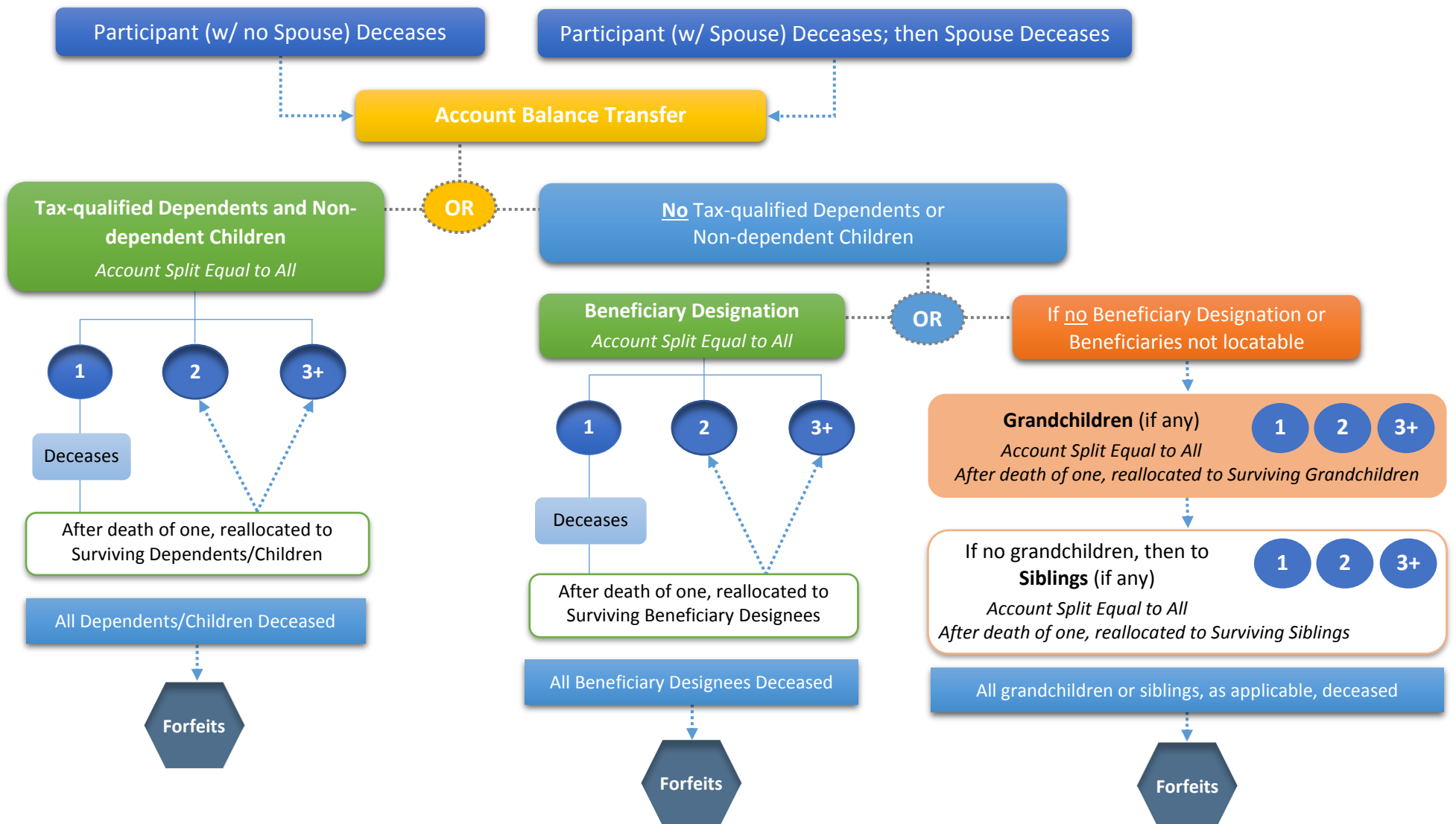


Progression of Benefits After Death

If a participant deceases with a surviving spouse, the participant's account will transfer to the spouse for the benefit of the surviving spouse and any qualified dependents. Once you and your surviving spouse have both passed away, your account may be transferred (inherited) **only once** to certain survivors as identified below. The following grid identifies what will happen to a participant's account if they have no spouse or once the participant's spouse also deceases. Please note that all inheritors are the dependents, children, grandchildren, siblings, or beneficiaries of the original participant.



QUESTIONS? Please contact us at customercare@veba.org or 1-888-828-4953.

One of our customer care representatives will be happy to help you.