



**General Instructions.** A death beneficiary can be a person, trust, charity, or the Designated Beneficiary's estate. Make sure that you write the full names of all beneficiaries.

**Order of Payment.** To qualify to receive money from the ESA, a human death beneficiary must

be alive after the Designated Beneficiary's death. If the primary death beneficiary named qualifies to receive money, then all of the money will be paid to this death beneficiary. The money will be paid to the secondary beneficiary **ONLY** if the primary death beneficiary does not qualify to receive money.