



# A SIMPLE *Way* TO CARE FOR YOUR FAMILY



## PAYABLE ON DEATH FORM

- ✓ No Probate Delays
- ✓ Faster, simpler estate retirement
- ✓ No guesswork for your family
- ✓ Keeps your benefits going where you choose

“ This is one of the easiest things you can do today to help your family later. ”

# PAYABLE ON *Death form*



Payable on Death allows you to name one or more people to receive any remaining capital credits from your electric cooperative membership when you pass away.

## YOUR OPTIONS

- NAME ONE BENEFICIARY
- NAME MULTIPLE BENEFICIARIES
- CHOOSE AN INDIVIDUAL, TRUST OR DONATE IT TO WESTERN CARES
- UPDATE OR REVOKE AT ANY TIME

POD applies only to capital credits held by the cooperative and does not affect your will or other estate plans.

## HOW ESTATE RETIREMENT WORKS

### SIMPLE 4-STEP FLOW:

1. MEMBERSHIP ENDS
2. CAPITAL CREDITS ARE REVIEWED
3. POD DESIGNATION IS VERIFIED
4. PAYMENT IS ISSUED TO BENEFICIARY(IES)

Processing times vary based on cooperative policy and available funds.

## READY TO TAKE CARE OF THIS TODAY?

### STEPS:

1. COMPLETE THE POD FORM
2. GET IT NOTARIZED (OUR OFFICE HAS A NOTARY)
3. SIGN AND DATE
4. RETURN BY MAIL, EMAIL, OR DROP IT OFF



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OUR MEMBER SERVICES TEAM IS HAPPY TO HELP!