Beneficiary and POD changes

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Reader group: Member service
In a live knowledge base, only signed-in member service reps would see this page. It's public in this demo so you can explore.

1. Verify the member's identity. Beneficiary changes can only be made by the account owner (or all joint owners).
2. Open **Account maintenance > Beneficiaries**.
3. Enter each beneficiary's full legal name, relationship, date of birth and percentage. Percentages must add up to 100%.
4. Print the beneficiary designation form for the member's signature, or send it for e-signature.
5. Scan the signed form into the account file.

Watch for signs of pressure. If a third party is directing an older member to add or remove a beneficiary, pause and follow the elder financial abuse response.

Trust accounts

Accounts owned by a living trust don't use POD beneficiaries. Refer the member to the trust documents and to your manager.