

# GLWB IWC

Messaging to support beneficiary restrictions

Hard stop when attempting to alter primary spouse beneficiary

**Prepared by:**

Rahsaan Hunter

User Experience Design

Jan 10th 2014

Version 2





Financial Services

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Profile & Settings > Beneficiaries

## Beneficiaries

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CORNELL UNIVERSITY  
CORNELL UNIVERSITY RETIREMENT PLAN

SYRACUSE UNIVERSITY  
SYRACUSE UNIVERSITY TIAA-CREF NONCONTRIBUTORY RETIREMENT PLAN

GSRA (TIAA V1234567)(CREF W2345678)

Updated 01/17/2013

Primary Beneficiaries

Jane Smith

Trust Name

Relationship

Spouse

Trust

Percent

50%

50%

Contingent Beneficiaries

Institution Name

Estate

Relationship

Institution

Estate

Percent

50%

50%

Provisions

Payment to the children of deceased child of mine

Modify Beneficiary Information

Apply these designations to other accounts

Notes:

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod

Attention:

We have received your beneficiary changes and must review them before they become effective. View Pending Beneficiaries.

Attention:

Your accumulations are subject to [ERISA](#) or your institution has a special spousal rights policy. As a result if you are married your spouse will receive at least 50% of the benefits payable at your death regardless of your beneficiary designation unless we receive a completed [Spousal Waiver form](#).

ABC ORGANIZATION  
INSTITUTION 403(B) SUPPLEMENTAL RETIREMENT PLAN

GSRA (TIAA V1234567)(CREF W2345678)

Updated 01/17/2013

Primary Beneficiaries

Jane Smith

Trust Name

Relationship

Spouse

Trust

Percent

50%

50%

Contingent Beneficiaries

Institution Name

Estate

Relationship

Institution

Estate

Percent

50%

50%

Provisions

Payment to the children of deceased child of mine

ABC ORGANIZATION  
INSTITUTION RETIREMENT PLAN

GSRA (TIAA V1234567)(CREF W2345678)

Beneficiary information for this contract is maintained by a third party financial institution. Please contact the financial organization for questions or to make changes.

INSURANCE

TIAA INSURANCE  
POLICY 1234567

There are no beneficiaries designated to this account

Add Beneficiary

Copy Beneficiary Information from

SELECT ACCOUNT

TIAA INSURANCE  
POLICY 7654321

There are no beneficiaries designated to this account

Add Beneficiary

Copy Beneficiary Information from

SELECT ACCOUNT

BROKERAGE

TIAA-CREF BROKERAGE  
A51-123456

TIAA-CREF BROKERAGE  
A51-123456

To update the beneficiary information for your TIAA-CREF Brokerage IRA account(s) complete the **Designation of Beneficiary** (PDF) form and mail or fax it to us.

Mail:

TIAA-CREF Brokerage Services  
8500 Andrew Carnegie Boulevard  
Charlotte, NC 28262

Fax:

1 800 914-8922

DIRECTLY HELD MUTUAL FUNDS

TIAA-CREF MUTUAL FUND ACCOUNT  
INDIVIDUAL ACCOUNT A57-000888

TIAA-CREF MUTUAL FUND ACCOUNT  
IRA ACCOUNT A57-000188

Our records indicate that you have Mutual Funds. You are unable to submit beneficiary changes for your Mutual Funds online. The following forms are available for your convenience.

- Mutual Fund Beneficiary Change (PDF)

- Mutual Fund IRA Beneficiary Change (PDF)

OTHER

TIAA-CREF INTELLIGENT VARIABLE ANNUITY  
POLICY 1234567

Primary Beneficiaries

Jane Smith

Relationship

Spouse

Percent

100%

Contingent Beneficiaries

Institution Name

Estate

Relationship

Institution

Estate

Percent

50%

50%

Provisions

Payment to the children of deceased child of mine

Modify Beneficiary Information

Apply these designations to other accounts

### 1.0.0 Account View

Scenario: User lands on beneficiary page on account view and would like to modify the beneficiaries associated with a IVA or IHA account.

1 User selects "Apply these designations to other accounts" link within an account other than an IVA or IHA account (ex: retirement account)

If the primary bene of the IVA or IHA account is a spouse at 100% and the primary bene of the non-IVA or non-IHA account is not a spouse at 100% then the user will see **1.0.1 Apply beneficiary to other Accounts**.

2 User selects "Modify Beneficiary Information" link within an IVA or IHA account.

If the primary bene of the IVA or IHA account is a spouse at 100% then the user will see **2.0.0 Modify Beneficiary**.

NOTE: All message copy is FPO!

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Profile & Settings > Beneficiaries

Beneficiaries

Account ViewBeneficiary View

RETIREMENT INVESTMENTS

CORNELL UNIVERSITY  
CORNELL UNIVERSITY RETIREMENT PLAN  
SYRACUSE UNIVERSITY  
SYRACUSE UNIVERSITY TIAA-CREF RETIREMENT PLAN  
GSRA (TIAA V1234567)(CREF W2345678)  
Updated 01/17/2013

Attention: We have received your request to change the beneficiary designations for this account. Please allow 30 days for the change to be processed.

Attention: Your accumulation beneficiary designation must be at least 50% of the benefits payable to you at death.

ABC ORGANIZATION  
INSTITUTION 403(B) SUPPLEMENTAL RETIREMENT PLAN  
GSRA (TIAA V1234567)(CREF W2345678)  
Updated 01/17/2013

Provisions

Payment to the children of deceased child of mine

ABC ORGANIZATION  
INSTITUTION RETIREMENT PLAN  
GSRA (TIAA V1234567)(CREF W2345678)

Beneficiary information for this contract is maintained by a third party financial institution. Please contact the financial organization for questions or to make changes.

INSURANCE

TIAA INSURANCE  
POLICY 1234567

There are no beneficiaries designated to this account

Add BeneficiaryCopy Beneficiary Information fromSELECT ACCOUNT

TIAA INSURANCE  
POLICY 7654321

There are no beneficiaries designated to this account

Add BeneficiaryCopy Beneficiary Information fromSELECT ACCOUNT

BROKERAGE

TIAA-CREF BROKERAGE  
A51-123456

To update the beneficiary information for your TIAA-CREF Brokerage IRA account(s) complete the **Designation of Beneficiary** (PDF) form and mail or fax it to us.

TIAA-CREF BROKERAGE  
A51-123456

Mail: TIAA-CREF Brokerage Services  
8500 Andrew Carnegie Boulevard  
Charlotte, NC 28262

Fax: 1 800 914-8922

DIRECTLY HELD MUTUAL FUNDS

TIAA-CREF MUTUAL FUND ACCOUNT  
INDIVIDUAL ACCOUNT A57-000888

Our records indicate that you have Mutual Funds. You are unable to submit beneficiary changes for your Mutual Funds online. The following forms are available for your convenience.

TIAA-CREF MUTUAL FUND ACCOUNT  
IRA ACCOUNT A57-000188

- **Mutual Fund Beneficiary Change** (PDF)  
- **Mutual Fund IRA Beneficiary Change** (PDF)

OTHER

TIAA-CREF AFTER TAX ANNUITY  
PERSONAL ANNUITY (PA) SELECT (A11-000102)

There are no beneficiaries designated to this account

Add BeneficiaryCopy Beneficiary Information fromSELECT ACCOUNT

### 1.0.1 Apply Designations to Other Accounts

Scenarios:  
User selects "Apply these designations to other accounts" link

---and---

The primary bene of the IVA or IHA account is a spouse at 100% and the primary bene of the new settings being applied is not a spouse at 100%

- 1 Display Bene Change Message: Display a message to the user directing them to call to make changes.
- 2 Remove Check Box: do not allow user to apply these designations to the IVA or IHA account.

NOTE: All message copy is FPO!



## Modify Designation Information






PRINT

### Other Investments

**1** **Attention:** A beneficiary change from a spouse to a non-spouse may have contractual implications that you may not realize. Please call us to discuss at 877 694-0305.

TIAA-CREF INTELLIGENT VARIABLE ANNUITY  
POLICY 1234567

**4**  Add Contingent Beneficiary

	TYPE	RELATIONSHIP	BENEFICIARY TYPE	CURRENT	NEW	
Primary						
 Jane Smith	Individual	Spouse	<b>2</b> Primary	100%	<b>3</b> 	Call 877 694-0305 to make changes
Contingent						
<input type="checkbox"/> Divide Equally						
 Institution Name	Organization / Institution	Institution	<b>2</b> Contingent	50%	<input type="text" value="0 %"/>	Remove 
 Estate	Estate	Estate	Contingent	50%	<input type="text" value="0 %"/>	Remove 
				100%	0%	

Provisions 

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## 2.0.0 Modify Beneficiary

Scenario: User selects "Modify Beneficiary Information" link within an IVA or IHA account. ---and---  
The primary bene of the IVA or IHA account is a spouse at 100%.

- 1 Display Bene Change Message:** Display a message to the user directing them to call to make changes.
- 2 Static Bene Type:** remove the user's ability to edit bene type.
- 3** Remove the user's ability to edit the primary bene allocation and the ability to remove the primary bene. Display icon and nudge message to call for changes.
- 4 "Add Beneficiary" link:** If user selects "Add Beneficiary" link then the user will see 2.1.0 Add beneficiary.

NOTE: All message copy is FPO!

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## Modify Designation Information

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### Other Investments

**Attention:** A beneficiary of this account is listed on a TIAA-CREF account. For more information, call 877 694-0305.

TIAA-CREF INTELLIGENT VARIABLE FUND POLICY 1234567

Add Beneficiary

Primary

+ Jane Smith

Contingent

+ Institution Name

+ Estate

Provisions ?

Select One

### Add Beneficiary

Fields marked with an asterisk ( \* ) are required.

\* New/Existing

Type ☒ Individual ☐ Trust ☐ Organization / Institution ☐ Estate

\* Name  \* Relationship  Gender

Date of Birth  Social Security Number

Country

Phone Number

[Cancel](#) [Next](#)

[Feedback](#)

## 2.1.0 Modify Beneficiary - Add Beneficiary

Scenario: Selects "Add Beneficiary" link on the Modify Destination Information page of their IVA or IHA account or on the Beneficiary page in Beneficiary view.

**1 "Add Beneficiary" Modal:** Nothing is this modal changes

**2 Next Button:**  
The user would see the review and confirm modal as normal after clicking the "Next" button.  
After clicking the "Save" button in the review and confirm modal, the user will see **2.1.1 After Adding Beneficiary**

**NOTE:** All message copy is FPO!

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## Modify Designation Information









PRINT


### Other Investments

**Attention:** A beneficiary change from a spouse to a non-spouse may have contractual implications that you may not realize. Please call us to discuss at 877 694-0305.

TIAA-CREF INTELLIGENT VARIABLE ANNUITY  
POLICY 1234567

 Add Beneficiary

	TYPE	RELATIONSHIP	BENEFICIARY TYPE	CURRENT	NEW	
Primary						
 Jane Smith	Individual	Spouse	Primary	100%		Call 877 694-0305 to make changes
Contingent						
					<input type="checkbox"/> Divide Equally	
 Institution Name	Organization / Institution	Institution	Contingent	50%	<input type="text" value="50 %"/>	Remove 
 Estate	Estate	Estate	Contingent	50%	<input type="text" value="25 %"/>	Remove 
 John Smith	Individual	Parent	Contingent	0%	<input type="text" value="25 %"/>	Remove 
				100%	100%	

Provisions  Select One

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### 2.1.1 Modify Beneficiary - After Adding Beneficiary

Scenario: User has saved a new beneficiary to their IVA or IHA account.

**1 New Beneficiary Data row:** If the primary bene of the IVA or IHA account is a spouse at 100% then the new beneficiary must be added to the "Contingent" table and Beneficiary Type designated Contingent.

**NOTE:** All message copy is FPO!

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Profile & Settings > Beneficiaries

Beneficiaries

PRINT

- Account View
- Beneficiary View

Add Beneficiary

+ View all beneficiary details

NAME	RELATIONSHIP	DATE	IDENTIFICATION	TYPE
Jane Smith	Spouse	12/28/1978	XXX-XX-7891	Individual

Edit Beneficiary

Address

123 Mocking Bird Lane  
New York, NY 12345

Country

United States

Phone

212-123-4567

Gender

Female

Special Instructions

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna.

BENEFICIARY TO THE FOLLOWING ACCOUNTS	BENEFICIARY TYPE	ALLOCATION
RETIREMENT INVESTMENTS		
CORNELL UNIVERSITY CORNELL UNIVERSITY RETIREMENT PLAN	Primary	50%
SYRACUSE UNIVERSITY SYRACUSE UNIVERSITY TIAA-CREF NONCONTRIBUTORY RETIREMENT PLAN GSRA (TIAA V1234567)(CREF W2345678)		
ABC ORGANIZATION INSTITUTION 403(B) SUPPLEMENTAL RETIREMENT PLAN GSRA (TIAA V1234567)(CREF W2345678)	Primary	50%
INSURANCE		
TIAA INSURANCE POLICY 7654321	Primary	50%
TIAA INSURANCE POLICY 1234567	Primary	50%
OTHER		
TIAA-CREF INTELLIGENT VARIABLE ANNUITY POLICY 1234567	Primary	100%

A beneficiary change from a spouse to a non-spouse may have contractual implications that you may not realize. Please call us to discuss at 877 694-0305

Apply beneficiary to other accounts

Trust Name	Trust	05/02/2013	XX-XXXXXXX	Trust	Delete
Institution Name	Institution	05/02/2013	XX-XXXXXXX	Organization / Institution	Delete
Estate	Estate	NA	NA	Estate	Delete

1.1.0 Beneficiary View

Scenario: User would like to modify the beneficiaries associated with a IVA or IHA account from the Beneficiary View of the Beneficiaries page

1 "Add Beneficiary" link: If user selects "Add Beneficiary" link then the user will see 1.1.1.0 Add beneficiary.

2 "Delete" Link: User selects "Delete" link for a beneficiary.

If that beneficiary is the primary bene of the IVA or IHA account and a spouse at 100% then the user will see 1.1.2.0 Delete Benficiary.

3 "Edit Beneficiary" link: User selects "Edit Beneficiary" link for a beneficiary.

If that beneficiary is the primary bene of the IVA or IHA account and a spouse at 100% then the user will see 1.1.3.0 Edit Benficiary.

4 Display Bene Change Message: Display a message to the user directing them to call to make changes and stop the user from modifying the beneficiary by removing the "modify" link

NOTE: All message copy is FPO!

Feedback

Feedback

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Financial Services

Quote: Symbol or Company Name

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- Account Home
- Manage My Portfolio
- Advice & Guidance
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Profile & Settings > Beneficiaries

Beneficiaries

PRINT

- Account View
- Beneficiary View

Add Beneficiary

View all beneficiary details

NAME	RELATIONSHIP	DATE	IDENTIFICATION	TYPE	
+ Jane Smith	Spouse	12/28/1978	XXX-XX-7891	Individual	Delete
- John Smith	Parent	05/02/1953	XX-XXXXXXX	Individual	Delete
<div> Edit Beneficiary</div> <div><div><div>Address</div><div>123 Mocking Bird Lane New York, NY 12345</div></div><div><div>Country</div><div>United States</div></div><div><div>Phone</div><div>212-123-4567</div></div><div><div>Special Instructions</div><div>Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna.</div></div></div>					
BENEFICIARY TO THE FOLLOWING ACCOUNTS			BENEFICIARY TYPE	ALLOCATION	
RETIREMENT INVESTMENTS					
CORNELL UNIVERSITY CORNELL UNIVERSITY RETIREMENT PLAN					
SYRACUSE UNIVERSITY SYRACUSE UNIVERSITY TIAA-CREF NONCONTRIBUTORY RETIREMENT PLAN GSRA (TIAA V1234567)(CREF W2345678)			Primary	50%	Modify
ABC ORGANIZATION INSTITUTION 403(B) SUPPLEMENTAL RETIREMENT PLAN GSRA (TIAA V1234567)(CREF W2345678)			Primary	50%	Modify
INSURANCE					
TIAA INSURANCE POLICY 7654321			Primary	50%	Modify
TIAA INSURANCE POLICY 1234567			Primary	50%	Modify
OTHER					
TIAA-CREF AFTER TAX ANNUITY PERSONAL ANNUITY (PA) SELECT (A11-000102) GSRA (TIAA V1234567)(CREF W2345678))			Primary	50%	Modify
<div><div>1</div> Apply beneficiary to other accounts</div>					
+ Institution Name	Institution	05/02/2013	XX-XXXXXXX	Organization / Institution	Delete
+ Estate	Estate	NA	NA	Estate	Delete

Feedback

1.1.5 Beneficiary View

Scenario: User would like to modify the beneficiaries associated with a IVA or IHA account from the Beneficiary View of the Beneficiaries page

- 1 "Apply beneficiary to other accounts" link: User selects "Apply beneficiary to other accounts" link of a beneficiary that is not associated with the IVA or IHA account already.

If the primary bene of the IVA or IHA account is a spouse at 100% then the user will see 1.1.4 Apply beneficiary to other Accounts.

NOTE: All message copy is FPO!

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Profile & Settings > Beneficiaries

Beneficiaries

PRINT

Account View Beneficiary View



Add Beneficiary

View all beneficiary details

NAME	RELATIONSHIP	DATE	IDENTIFICATION	TYPE	
Jane Smith	Spouse	12/28/1978	XXX-XX-7891	Individual	Delete
Edit Beneficiary					
Address	Country	Phone	Gender	Special Instructions	
123 Mocking Bird Lane New York, NY 12345	United States	212-123-4567	Female	Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna.	

BENEFICIARY TO THE FOLLOWING ACCOUNTS	BENEFICIARY TYPE	ALLOCATION
---------------------------------------	------------------	------------

RETIREMENT INVESTMENTS

CORNELL UNIVERSITY  
CORNELL UNIVERSITY RETIREMENT PLAN

SYRACUSE UNIVERSITY  
SYRACUSE UNIVERSITY TIAA-CREF NONCONTRIBUTORY RETIREMENT PLAN

GSRA (TIAA V1234567)(CREF W2345678)

ABC ORGANIZATION  
INSTITUTION 403(B) SUPPLEMENTAL RETIREMENT PLAN

GSRA (TIAA V1234567)(CREF W2345678)

INSURANCE

TIAA INSURANCE  
POLICY 7654321

TIAA INSURANCE  
POLICY 1234567

OTHER

TIAA-CREF AFTER TAX ANNUITY  
PERSONAL ANNUITY (PA) SELECT (A11-000102)

GSRA (TIAA V1234567)(CREF W2345678)

Trust Name

Institution Name

Estate

Apply beneficiary to other accounts

Beneficiaries	Relationship	Date of Birth	Identification	Type
John Smith	Parent	12/28/1978	XXX-XX-6789	Individual

Select the account you would like to apply this information to:

SELECT ALL

RETIREMENT INVESTMENTS

- ☐ CORNELL UNIVERSITY  
CORNELL UNIVERSITY RETIREMENT PLAN
- ☐ SYRACUSE UNIVERSITY  
SYRACUSE UNIVERSITY TIAA-CREF NONCONTRIBUTORY RETIREMENT PLAN
- ☐ GSRA (TIAA V1234567)(CREF W2345678)

- ☐ ABC ORGANIZATION  
INSTITUTION 403(B) SUPPLEMENTAL RETIREMENT PLAN
- ☐ GSRA (TIAA V1234567)(CREF W2345678)

INSURANCE

- ☐ TIAA INSURANCE  
POLICY 7654321
- ☐ TIAA INSURANCE  
POLICY 1234567

OTHER

- ☐ TIAA-CREF AFTER TAX ANNUITY  
PERSONAL ANNUITY (PA) SELECT (A11-000102)
- ☐ GSRA (TIAA V1234567)(CREF W2345678)

Cancel

Next

Modify

Modify

Modify

Modify

Modify

Apply beneficiary to other accounts

Trust

Organization / Institution

Estate

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1.1.4 Beneficiary View- Apply beneficiary to other Accounts.

User selects "Apply beneficiary to other accounts" link

---and---

The primary bene of the IVA or IHA account is a spouse at 100%

1 "Add beneficiary to other accounts" Modal: Nothing is this modal changes

2 Next Button: After clicking the "Next" button, the user will see 2.1.1 After Adding Beneficiary

NOTE: All message copy is FPO!



## Beneficiaries <sup>2</sup>

PRINT

[Account View](#) [Beneficiaries](#)

Add Beneficiary

### NAME

Jane Smith

Trust Name

Institution Name

Estate

### Add Beneficiary

Fields marked with an asterisk ( \* ) are required.

Type ☒ Individual ☐ Trust ☐ Organization / Institution ☐ Estate

\* Name

\* Relationship

Select one ▾

Gender

Select One ▾

Date of Birth

MM / DD / YYYY

Social Security Number ▾

XXX - XX - XXXX

Country

Please select... ▾

Phone Number

Cancel

<sup>2</sup>

Next

[View all beneficiary details](#)

Delete

Delete

Delete

Delete

[Account Home](#)

[360 View](#)

[Profile & Settings](#)

Connect



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TIAA-CREF iPhone™  
App.  
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Feedback

### 1.1.1.0 Beneficiary View - Add Beneficiary

Scenario: Selects "Add Beneficiary" link on the Beneficiary page in Beneficiary view.

**1 "Add Beneficiary" Modal:** Nothing is this modal changes

**2 Next Button:**  
If the primary bene of the IVA or IHA account is a spouse at 100%. Then after clicking the "Next" button , the user will see **1.1.1.1 Add Beneficiary to account**

**NOTE: All message copy is FPO!**



### 1.1.1.1 Beneficiary View - Add Beneficiary to account

Scenario: User is adding a new bene and the primary bene of the IVA or IHA account is a spouse at 100%.

**1** "Add Beneficiary to account(s)" Modal: Nothing is this modal changes

**2** "Add and Apply Designation" Button: If the user selects an IHA or IVA account, then after clicking the "Add and Apply Designation" button, the user will see **2.1.1 After Adding Beneficiary**

**NOTE: All message copy is FPO!**

Account Home ▾ Manage My P

Profile & Settings > Beneficiaries

## Beneficiaries

Account View

Beneficiary View



Add Beneficiary

NAME

+ Jane Smith

+ Trust Name

+ Institution Name

+ Estate

Account Home

360 View

Profile & Settings

Manag

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### 1 Add beneficiary to account(s)

Beneficiaries	Relationship	Date of Birth	Identification	Type
John Smith	Parent	06/25/1958	XXX-XX-6789	Individual

To which account(s) would you like to add this beneficiary?

☐ SELECT ALL

#### RETIREMENT INVESTMENTS

- ☐ **CORNELL UNIVERSITY**  
CORNELL UNIVERSITY RETIREMENT PLAN
- ☐ **SYRACUSE UNIVERSITY**  
SYRACUSE UNIVERSITY TIAA-CREF NONCONTRIBUTORY RETIREMENT PLAN  
GSRA (TIAA V1234567)(CREF W2345678)

- ☐ **ABC ORGANIZATION**  
INSTITUTION 403(B) SUPPLEMENTAL RETIREMENT PLAN  
GSRA (TIAA V1234567)(CREF W2345678)

#### INSURANCE

- ☐ **TIAA INSURANCE**  
POLICY 7654321

- ☐ **TIAA INSURANCE**  
POLICY 1234567

#### OTHER

- ☒ **TIAA-CREF INTELLIGENT VARIABLE ANNUITY**  
POLICY 1234567

- ☐ **LIFETIME INCOME ANNUITY**  
W00119A3

Income Option	Guaranteed Period Ending	2nd Annuitant
Life Annuity with 10 Year Guaranteed Period	09/01/2022	John M. Smith Jr.

**!** You cannot name your second annuitant, **Annuitant name**, as your beneficiary on account **contract number - plan name**.

Back

Cancel

**2**

Add and Apply Designation

Name

Open An Account

PRINT

+ View all beneficiary details

TYPE

Individual Delete

Trust Delete

ation / Institution Delete

Estate Delete

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## Beneficiaries

[Account View](#) | [Beneficiary View](#)

Add Beneficiary

### NAME

- Jane Smith
- Trust Name
- Institution Name
- Estate

[Account Home](#)

[360 View](#)

[Profile & Settings](#)

[Manage My Portfolio](#)

[Statement & Reports](#)

### Delete Beneficiary



**Attention:** By deleting this beneficiary the Percent indicated on all assigned accounts will be affected.

#### Jane Smith

**Relationship** Spouse

**Gender** Female

**Date of Birth** 12/28/1978

**Social Security Number** XXX-XX-6789

**Address** 123 Mocking Bird Lane,  
New York NY 12345  
United States

**Phone Number** (212) 123-4567

**Special Instructions** (empty)

Do you want to delete this beneficiary and update all accounts affected by this change?

No

2

Yes

PRINT

[+ View all beneficiary details](#)

### TYPE

- |                            |        |
|----------------------------|--------|
| Individual                 | Delete |
| Trust                      | Delete |
| Organization / Institution | Delete |
| Estate                     | Delete |

[Advice & Guidance](#)

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### 1.1.2.0 Beneficiary View - Delete

Scenario: Selects "Delete" link

- 1 "Delete Beneficiary" Modal: Nothing is this modal changes
- 2 **Yes Button:**  
If the beneficiary being deleted is the primary bene of the IVA or IHA account and is a spouse at 100%.  
Then after clicking the "Yes" button , the user will see **2.2.0 Modify Beneficiary - after deletion**

**NOTE: All message copy is FPO!**





Financial Services

Quote: Symbol or Company Name

Open An Account

- Account Home
- Manage My Portfolio
- Advice & Guidance
- Products & Services
- Research & Performance

Profile & Settings > Beneficiaries > Modify Designation Information

Modify Designation Information

PRINT

Retirement Investments

Cornell University  
Cornell University Retirement Plan  
Syracuse University  
Syracuse University TIAA-CREF Noncontributory Retirement Plan  
GSRA (TIAA V1234567)(CREF W2345678)

Add Beneficiary

	TYPE	RELATIONSHIP	BENEFICIARY TYPE	CURRENT	NEW	
Primary				<input type="checkbox"/> Divide Equally		
+ Jane Smith	Individual	Spouse	Primary	50%	0 %	Remove
+ Trust Name	Trust	Trust	Primary	50%	0 %	Remove
				100%	0%	
Contingent				<input type="checkbox"/> Divide Equally		
+ Institution Name	Organization / Institution	Institution	Contingent	50%	0 %	Remove
+ Estate	Estate	Estate	Contingent	50%	0 %	Remove
				100%	0%	
Provisions	Select One					

Other Investments

1

Attention: A beneficiary change from a spouse to a non-spouse may have contractual implications that you may not realize. Please call us to discuss at 877 694-0305.

TIAA-CREF INTELLIGENT VARIABLE ANNUITY  
POLICY 1234567

Add Beneficiary

	TYPE	RELATIONSHIP	BENEFICIARY TYPE	CURRENT	NEW	
Primary				<input type="checkbox"/> Divide Equally		
4 + Jane Smith	Individual	Spouse	2 Primary	100%	3 0 %	Call 877 694-0305 to make changes
				100%		
Contingent				<input type="checkbox"/> Divide Equally		
+ Institution Name	Organization / Institution	Institution	2 Contingent	50%	0 %	Remove
+ Estate	Estate	Estate	Contingent	50%	0 %	Remove
				100%	0%	
Provisions	Select One					

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2.2.0 Modify Beneficiary - after deletion

Scenario: User has attempted to delete a beneficiary that is the primary and spouse at 100% for an IVA or IHA account.

- 1 Display Bene Change Message: Display a message to the user directing them to call to make changes.
- 2 Static Bene Type: remove the user's ability to edit bene type.
- 3 Remove the user's ability to edit the primary bene allocation and the ability to remove the primary bene. Display icon and nudge message to call for changes.
- 4 Highlighted Data Row: highlight the data row of the beneficiary that the user was stopped from deleting

NOTE: All message copy is FPO!

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Quote: Symbol or Company Name

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- Products & Services
- Research & Performance

Profile & Settings > Beneficiaries

Beneficiaries

PRINT

Account View

Beneficiary View

Add Beneficiary

View all beneficiary details

NAME

Jane Smith

Edit Beneficiary

Address

123 Mocking Bird Lane  
New York, NY 12345

BENEFICIARY TO TRUST

RETIREMENT INVESTMENT

CORNELL UNIVERSITY  
CORNELL UNIVERSITY

SYRACUSE UNIVERSITY  
SYRACUSE UNIVERSITY

GSRA (TIAA VESTING)

ABC ORGANIZATION  
INSTITUTION

GSRA (TIAA VESTING)

INSURANCE

TIAA INSURANCE  
POLICY 76543

TIAA INSURANCE  
POLICY 12345

OTHER

TIAA-CREF ANNUITY  
PERSONAL ANNUITY

GSRA (TIAA VESTING)

Edit Beneficiary

1

Attention: A beneficiary change from a spouse to a non-spouse may have contractual implications that you may not realize. Please call us to discuss at 877 694-0305.

Review & Confirm Your Beneficiary Change

Type

Individual

Beneficiary Name

Jane Smith

Relationship

Spouse

Gender

Female

Date of Birth

12/28/1978

Social Security Number

XXX-XX-6789

Address

123 Mocking Bird Lane,  
New York NY 12345  
United States

Phone Number

(212) 123-4567

Special Instructions

(empty)

2

☐ I understand that these changes will not be applied to my IVA account

Back

Cancel

Update

Delete

Modify

Modify

Modify

Modify

Modify

Modify

Beneficiary to other accounts

Trust Name

Trust

05/02/2013

XX-XXXXXXX

Trust

Delete

Institution Name

Institution

05/02/2013

XX-XXXXXXX

Organization / Institution

Delete

Estate

Estate

NA

NA

Estate

Delete

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1.1.3.1 Beneficiary View - Edit Beneficiary confirmation

Scenario: User has edited a benficary that is the primary spouse at 100% for an IVA or IHA account

- 1 Display Bene Change Message: Display a message to the user directing them to call to make changes.
- 2 Change Acknowledgement: Force user to acknowledge that these changes will not be applied to their IVA or IHA account

NOTE: All message copy is FPO!





Financial Services

Quote:

Open An Account

- Account Home
- Manage My Portfolio
- Advice & Guidance
- Products & Services
- Research & Performance

Profile & Settings > Beneficiaries

Beneficiaries

PRINT

Account View

Beneficiary View

Add Beneficiary

View all beneficiary details

NAME	RELATIONSHIP	DATE	IDENTIFICATION	TYPE
<div><div></div>Jane Smith</div>	Spouse	12/28/1978	XXX-XX-7891	Individual

1

Attention: A beneficiary change from a spouse to a non-spouse may have contractual implications that you may not realize. Please call us to discuss at 877 694-0305.

Address

123 Mocking Bird Lane  
New York, NY 12345

Country

United States

Phone

212-123-4567

Gender

Female

Special Instructions

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna.

BENEFICIARY TO THE FOLLOWING ACCOUNTS	BENEFICIARY TYPE	ALLOCATION
OTHER		
TIAA-CREF INTELLIGENT VARIABLE ANNUITY POLICY 12345678	Primary	100%

Apply beneficiary to other accounts

<div><div></div>Trust Name</div>	Trust	05/02/2013	XX-XXXXXXX	Trust	Delete
<div><div></div>Institution Name</div>	Institution	05/02/2013	XX-XXXXXXX	Organization / Institution	Delete
<div><div></div>Estate</div>	Estate	NA	NA	Estate	Delete

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1.1.4 Beneficiary View - one account

Scenario: User spouse designated as primary bene at 100% for an IVA or IHA account but no other account.

- 1 Display Bene Change Message: Display a message to the user directing them to call to make changes  
---and---  
stop the user from modifying the beneficiary by removing the "modify" link,  
---and---  
stop the user from editing the beneficiary by removing the "edit beneficiary" link  
---and---  
stop the user from deleting the beneficiary by removing the "delete" link.

NOTE: All message copy is FPO!