

Beneficiary Rules

If there is not enough room on this form to name all your Beneficiaries, please make your entire designation on a separate sheet of paper, following the format shown on the front of this form. Be sure to sign and date the separate sheet, and attach it to this form.

Your designation: (1) revokes all prior designations; and (2) applies to all of your Voluntary Life Insurance and Accidental Death and Dismemberment Insurance, if any. Dependents Insurance, if any, is payable to you, if living, or as provided under the terms of your Employer's coverage under the Group Policy. Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(*ies*). Unless specified otherwise: (1) benefits will be divided equally between Beneficiaries in the same class (primary or contingent); and (2) if a Beneficiary predeceases you, the Beneficiary's share will be divided equally among surviving Beneficiaries of the same class. If no Beneficiary (primary or contingent) survives you, payment will be made under the terms of your Employer's coverage under the Group Policy.

Beneficiary Instructions

- Please provide the full name and address, Social Security Number, date of birth and relationship of your Beneficiary(*ies*).
- If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated _____."
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor.