

BENEFICIARY DESIGNATION



Initial Beneficiary Designation(s) OR Change of all prior beneficiary designation(s) (*check only one box*), I hereby revoke any previous beneficiary designation(s), if any, for my group term life insurance and/or accidental death and dismemberment (AD&D) insurance issued to this group or employer and direct that the insurance proceeds payable under the policy be paid as indicated below.

Employee Name:	Social Security Number:
Employee Address:	Telephone Number:
Policyholder/Employer:	Policy/Employer Number:

NAMING THE BASIC LIFE AND AD&D BENEFICIARY

It is important that your beneficiary designation be clear so that there will be no question as to your intent. It is also important that you name a primary and contingent beneficiary. When naming your beneficiary(ies) please indicate their full name, address, social security number, and relationship. If the beneficiary is not related either by blood or marriage, insert the words, "Not Related." On the reverse side of this form you will find examples of common beneficiary designations. If you need assistance, contact your Company representative or your own legal counsel.

PRIMARY BENEFICIARY(IES)

Name: _____ Date of Birth: _____
 Address: _____
 Social Security Number: _____ Relationship: _____ Benefit Percent: _____

Name: _____ Date of Birth: _____
 Address: _____
 Social Security Number: _____ Relationship: _____ Benefit Percent: _____

CONTINGENT BENEFICIARY(IES)

Name: _____ Date of Birth: _____
 Address: _____
 Social Security Number: _____ Relationship: _____ Benefit Percent: _____

Name: _____ Date of Birth: _____
 Address: _____
 Social Security Number: _____ Relationship: _____ Benefit Percent: _____

Spousal Consent For Community Property States Only: If you live in a community property state - Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin - you may complete the Spousal Consent section, which allows your spouse to waive his or her rights to any community property interest in the benefit. Disclaimer: spousal consent does not apply to ERISA plans.

This will certify that, as spouse of the Employee named above, I hereby consent to my spouse designating the person(s) listed above as beneficiary(ies) of group life insurance under the above policy and waive any rights I may have to the proceeds of such insurance under applicable community property laws. I understand that this consent and waiver supersede any prior spousal consent or waiver under this plan.

Signature of Employee's Spouse _____ **Date** _____

I, the undersigned, reserve the right to change the beneficiary(ies) without the consent of said beneficiary(ies).
Signature of Employee _____ **Date** _____

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PRIMARY BENEFICIARY(IES)

Name: _____ Date of Birth _____

Address: _____

Social Security Number: _____ Relationship: _____ Benefit Percent: _____

Name: _____ Date of Birth _____

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Address: _____

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Following are examples of the most common beneficiary designations:

Mary J. Doe, Wife (not Mrs. John Doe).

Mary J. Doe, Wife, if living, otherwise to Joseph W. Doe, Son.

Mary J. Doe, Wife, if living, otherwise to Jane Doe, Daughter, and Joseph W. Doe, Son in equal shares, if they are both living, otherwise to whichever of them survive me.

Estate of the Insured.

If you name more than one beneficiary with unequal shares, please show the percent of insurance to be paid to each beneficiary, for example "33 1/3% to Mary Jones, Mother and 66 2/3% to Edith Jones, Wife."

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Employee Name John Doe	Social Security Number X X X X X X X X X X
Employee Address 234 Main Street, Anytown, CT 00000	Telephone Number 000 000-0000
Policyholder/Employer Any Kind Of Foods Corp.	Policy/Employer Number 9876543

NAMING THE BASIC LIFE AND AD&D BENEFICIARY

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PRIMARY BENEFICIARY(IES) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Name: Jane Doe	Date of Birth: 00/00/00		
Address: 987 Any Lane, Anytown, CT 00000			
Social Security Number: XXX-XX-XXXX	Relationship: Spouse	Benefit Percent: 100	
Name: _____	Date of Birth: _____		
Address: _____			
Social Security Number: _____	Relationship: _____	Benefit Percent: _____	

CONTINGENT BENEFICIARY(IES) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Name: Mary Doe	Date of Birth: 00/00/00		
Address: 123 Wherever Road, Anytown, CT 00000			
Social Security Number: XXX-XX-XXXX	Relationship: Daughter	Benefit Percent: 50	
Name: Bob Doe	Date of Birth: 00/00/00		
Address: 5678 Anywhere Street, Anytown, CT 00000			
Social Security Number: XXX-XX-XXXX	Relationship: Son	Benefit Percent: 50	

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Address: 987 Any Lane, Anytown, CT 00000			
Social Security Number: XXX-XX-XXXX	Relationship: Spouse	Benefit Percent: 100	
Name: _____	Date of Birth: _____		
Address: _____			
Social Security Number: _____	Relationship: _____	Benefit Percent: _____	

CONTINGENT BENEFICIARY(IES) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Name: Mary Doe	Date of Birth: 00/00/00		
Address: 123 Wherever Road, Anytown, CT 00000			
Social Security Number: XXX-XX-XXXX	Relationship: Daughter	Benefit Percent: 50	
Name: Bob Doe	Date of Birth: 00/00/00		
Address: 5678 Anywhere Street, Anytown, CT 00000			
Social Security Number: XXX-XX-XXXX	Relationship: Son	Benefit Percent: 50	

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SUPPLEMENT TO ADMINISTRATIVE MANUAL

STATE OF FLORIDA

BENEFICIARY DESIGNATION

Florida §627.552 applies to Group Life Insurance policies and prohibits employees from naming the employer as beneficiary.

Employers, on receipt of enrollment forms and beneficiary designation forms, should review beneficiary designations to assure conformity with the law.