

## FY a Y a VYf'h\Y'Zc``ck]b['k\Yb'Wcad`Yh]b['mcif'6YbYÙW]Ufm'8Yg][bUh]cb'Zcfa.

- Clearly identify your beneficiary(ies), providing each beneficiary's full name, date of birth, Social Security number, address, and relationship to you.
- You can name primary and contingent beneficiaries.

Df] a Ufm. The primary beneficiary is the individual(s) who will receive the insurance proceedarM

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each

class of beneficiary (primary and contingent).

- A]bcf'W\]'X. A minor child can be named as a benefciary, but benefts cannot be released directly to the minor child. Benefts will be paid to the court-appointed guardian of the minor child's estate (or property). Parents are not automatically the guardians of a minor's estate. A parent may need to petition a local probate court where the child lives to be named guardian of the child's estate.
- Make sure you sign and date the beneficiary designation form.
- If no beneficiary is named, or if no beneficiary survives you, settlement will be made as provided in the Group Contract.

## Hc'Ugg]gh'mciž'\YfY'UfY'gcaY'YIUad'Yg'cZ'W'YUf'VYbYÙW]Ufm'XYg][bUh]cbg"

CbY'df] a Ufm'UbX'hkc'Wcbh]b[Ybh'VYbYÙW]Uf]Yg	CbY'df] a Ufm'UbX'h\fYY'Wcbh]b [Ybh'VYbYÙW]Uf]Yg
Df] a Ufm <sup>-</sup> 6 YbYÙW]Ufm. Jane Smith, spouse, 100%	Df] a Ufm <sup>-</sup> 6YbYÙW]Ufm. Gayle Rich, spouse, 100%
7 cbh]b [Ybh 6YbYÙW]Uf]Yg. Paul Jones, brother, 50% Mary Park, sister, 50%	7 cbh]b [Ybh 6YbYÙW]Uf]Yg. Teresa Rich, daughter, 40% Susan Rich, daughter, 40% Jason Rich, brother, 20%