



## Beneficiary Designation Form

New Employee       Change in Beneficiary

### A. Member Information:

Employer Name	Customer Number
Name (First, Middle Initial, Last)	Date of Birth
Address	City State ZIP
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	

### B. Primary Beneficiary(ies):

I designate the person(s) named below as my primary beneficiary(ies) to receive payment under the Life, AD&D, or Disability policy in the event of my death. For more space, use a separate sheet and mark the following box:  More Beneficiaries Attached

1.	Name	Date of Birth	Relationship	_____ % Percentage
	Street Address	City	State	ZIP
2.	Name	Date of Birth	Relationship	_____ % Percentage
	Street Address	City	State	ZIP
				<b>Total=100%</b>

### C. Contingent Beneficiary(ies):

I designate the person(s) named below as my contingent beneficiary(ies) who will receive payment only if all primary beneficiary(ies) are deceased or are otherwise disqualified by law.

1.	Name	Date of Birth	Relationship	_____ % Percentage
	Street Address	City	State	ZIP
2.	Name	Date of Birth	Relationship	_____ % Percentage
	Street Address	City	State	ZIP
				<b>Total=100%</b>

*If more than one primary or contingent beneficiary is designated, payment of proceeds shall be made in equal shares to the named beneficiary(ies) surviving the member, unless otherwise noted on this designation form.*

**D. Member Signature:** \_\_\_\_\_ Date: \_\_\_\_\_  
*This form replaces all prior beneficiary designations. Please return to the Life and Disability department at the address or fax below.*

**E. Spousal Waiver:** See other side for information and instructions.



I understand that by signing below, I am waiving my rights to the proceeds of this EPIC Life Insurance Policy.

Spousal Waiver Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
*This will waive the spouse's rights to benefits.*

## Items to Consider When Selecting a Beneficiary

Selecting a beneficiary is a very personal decision. Consider these questions:

- Upon your death, who will bear the responsibility of your expenses?
- Are there people who count on you for their financial support?
- Would you like to assign payment of the funeral expenses to a specified funeral home (Assignment of Proceeds) to not burden family members? If so, remaining proceeds will go to your beneficiary(ies) after EPIC pays the funeral home.
- **If your state has a Marital Property law and you are naming someone other than your spouse as a beneficiary, your spouse may be required to sign the spousal waiver (to waive their rights to the proceeds). Check the Marital Property law in your state.**

EPIC recommends that you research your options before choosing a beneficiary, and discuss your objectives and concerns with your professional advisors before making this important decision.

According to the default provisions of the policy, if you do not elect a beneficiary, EPIC will pay the first available individual or individuals using the following naming sequence:

- Widow or widower
- Child(ren) (natural or legally adopted children)
- Grandchild or grandchildren
- Parent(s)
- Brother(s) and sister(s)
- Member's estate

Keep your beneficiary designation up to date. You may want to modify your designation in the event of important family changes, such as a birth, death, marriage, or divorce.

## Step-by-Step Instructions for Completing This Form

- A. Please print your full name, date of birth, customer number, and full address in the designated areas.
- B. Primary Beneficiary(ies) – Will receive the proceeds as long as they are alive and legally capable of receiving the benefit. **The percentage(s) assigned to your primary beneficiary(ies) must total 100%.**
- C. Contingent Beneficiary(ies) – Will receive the proceeds only if all primary beneficiaries are deceased or not eligible due to disqualification by law. For example, you elect your spouse as the primary beneficiary, and your two children as contingent beneficiaries; you and your spouse are killed in a car accident; your children would receive the proceeds. **The percentage(s) assigned to your contingent beneficiary(ies) must total 100%.**
- D. This document is only valid if it contains your signature and date. EPIC does not require this form to be notarized, but you may have it notarized if you wish.
- E. **Check the Marital Property law in your state. If you are married and you elect a primary beneficiary other than your spouse, your spouse may be required to sign the spousal waiver to waive their rights.**