

CS-1110 (12/09)

## BENEFICIARY DESIGNATION FORM GROUP LIFE AND GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

PLEASE RETURN FORM TO: **Reames Employee Benefits Solutions** 1540 Cornerstone Blvd., Suite 200, Daytona Beach, FL 32117

Unum Life Insurance Company of America

Provident Life and Accident Insurance Company The Paul Revere Life Insurance Company

Instructions: Please complete, sign and date this form to designate your beneficiary(ies) or to change your existing beneficiary(ies). This form cancels all prior designations. If more than one beneficiary is named and no percentages are indicated, payment will be made to them in equal shares. If there are more than three (3) primary and/or contingent beneficiaries, please attach a separate sheet of paper.

SECTION 1: Employee Information						
Name (Last Name, Suffix, First Name, MI)				Social Security Number		
beneficiary desig				ges listed below to which this nation applies: Supplemental Life  AD&D All		
SECTION 2: Primary Beneficiary (ies)						
I choose the person(s) named below to be the pat the time of my death. If any primary benefician will be paid to the remaining primary beneficiary	rv(ies) is disquali	ry(ies) of thi ified or die	ne Life Insuranc s before me, his	e bene s/her pe	fits that may ercentage o	y be payable f this benefit
Name & Address	Relat	Relationship		Social Security Number		Percentage
					_1 1	
S						Total Must
						Equal 100%
SECTION 3: Contingent Beneficiary (ies)						
If all primary beneficiaries are disqualified or die beneficiary(ies).	before me, I cho	oose the p	erson(s) named	below	to be my co	ontingent
Name & Address	Relat	ionship	Social Secu Number	rity	Date of Birth	Percentage
						- 4-1
						Total Must Equal 100%
SECTION 4: Signature						
X					±(	
Employee Signature			Date			

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# Important Information About Designation of Beneficiaries

### **Beneficiary Information**

- Primary Beneficiary(ies) means the person(s) you choose to receive your life insurance benefits. Please specify
  the percentage of the benefit you want paid to each beneficiary; these percentages should total 100%. If any primary
  beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining primary
  beneficiary(ies).
- Contingent Beneficiary(ies) means the person(s) you choose to receive your life insurance benefits only if all primary beneficiaries are disqualified or die before you. Please specify the percentage of the benefit you want paid to each beneficiary; these percentages should total 100%. If any contingent beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining contingent beneficiary(ies).
- Minor Beneficiary(ies) When you designate minors as beneficiaries, it is important to understand that insurance benefits may not be released to a minor child. They may, however, be paid to a court appointed guardian of the child's estate. The regulations governing minor beneficiaries vary by state.
- Trust You may designate a valid trust as a beneficiary.

### Types of Coverage Information

- Basic Life is life insurance provided by your employer for which they pay the premiums.
- Supplemental Life is life insurance elected by you for which you pay the premiums.
- AD&D is Accidental Death & Dismemberment coverage.
- · If you wish to designate different beneficiaries for any of the above coverages, please complete a separate form.

### **General Information**

- **Updates to Your Beneficiary Designation** You can change your beneficiary designation at any time. You may wish to review your designation periodically.
- Consult an Attorney This information is not intended to be relied on as legal advice. You may wish to get the assistance of an attorney to help ensure your beneficiary designation correctly reflects your intentions.