



Dependent Life and Designated Beneficiary Change Form All Employee Groups

SECTION A – General Information

Name: (please print)

Last Name _____ First Name _____ Middle Name _____

Employee ID Number: W _____ Effective Date of Change: _____
MM/DD/YY

Type of Change: Dependents only Beneficiaries only Both

SECTION B – Changes applicable to Dependent Life only

Please ADD or DELETE the names of eligible dependents you wish to make changes to. Changes requested 31 days after eligibility date will result in a late application process whereby evidence of insurability is required.

Dependent Name (last, first, middle initial)	Relationship to Plan Member	Date of Birth mm/dd/yy	Sex		Effective Date mm/dd/yy	A – Add D – Delete
			M	F		

SECTION C – Change of Group Life Beneficiary Designation

Please review, include, and revise all applicable Beneficiary Designations throughout Parts 1, 2, and 3 as this form will replace the form previously completed with prior designations named in all parts.

Instructions: Due to the legal significance of a beneficiary appointment this designation must be signed and dated to be valid. Initial any changes or deletions due to errors during completion; however, do not use correction fluid. This form applies to mandatory and voluntary Life, Accidental Death & Dismemberment, and Optional Life proceeds. A copy, fax, scan or image of the beneficiary designation in this form is as valid as the original. Return completed form to your Employee Services Advisor located at your Campus.

Part 1: Change to Primary Beneficiary Designation

If you are designating a beneficiary who is a minor (under age 19) see **Part 3**. If there are no surviving beneficiaries at the time of death or if no beneficiaries are designated, the proceeds shall be paid to the Estate.

Last Name, First Name	Relationship to Member	DOB: (MM/DD/YY)	Percentage Total must equal 100% (use whole numbers – no decimals)

100%

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Part 2: Changes to Contingent Beneficiaries

If there are no surviving beneficiaries at the time of my death, I declare that the following contingent beneficiaries shall receive the proceeds. If there are no surviving contingent beneficiaries at the time of my death, the proceeds shall be paid to my estate.

Last Name, First Name	Relationship to Member	DOB: (MM/DD/YY)	Percentage Total must equal 100% (use whole numbers – no decimals)

100%

Part 3: Changes to Trustee Designation for Minor Beneficiary (under age 19)

Any payments becoming due while the beneficiary(s) is a minor, are to be paid to the following as a trustee or failing such trustee to the duly appointed guardian of such minor child as trustee. Payment to said trustee will discharge the company.

Last Name, First Name	Relationship to Member	DOB: (MM/DD/YY)	Percentage:
			100%

SECTION D – Authorization

I reserve the right to change my beneficiary(ies) designation at any time unless irrevocable status was previously selected in which case a signed consent form from the designated beneficiary is required to initiate change to designation.

I authorize Manulife Financial (Manulife), its agents and service providers to use and exchange information collected in this form to underwrite, administer and pay claims.

I authorize any required payroll deduction for group insurance benefits under my employer's program.

I acknowledge that more detailed information concerning how and why Manulife collects, uses and discloses my personal information is available at www.manulife.ca/planmember or by requesting a copy from my plan sponsor.

Member's Signature	Date
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ES Advisor Initial: _____

Peoplesoft Entry: _____

(MM/DD/YYYY)

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What is the purpose of a beneficiary?

If you intend for some or all your death benefit to go to specific individuals, it is important to make sure that you plan ahead and select those beneficiaries. Having an up-to-date beneficiary designation will make this possible by listing your primary and contingent beneficiaries and intended allocations.

Beneficiary: the person, people or entity who will receive any death benefit from the basic, AD/D, or optional coverage you have selected through your group benefits plan that becomes payable upon your death.

Types of beneficiary – Primary vs. Contingent

Primary: the person, people or entity you choose to receive the death benefits. If you choose more than one beneficiary, you will need to indicate what percentage of the benefit you would like each person to receive. When multiple primary beneficiaries are named, the total of the percentages allocated to each primary beneficiary must add up to 100%.

Contingent: the person, people or entity you designate to receive the death benefits if all the primary beneficiaries die before you. If you select more than one contingent beneficiary, the benefit will be split evenly between the contingent beneficiaries.

What happens to the death benefit when...

<i>The primary beneficiary dies before you and no contingent beneficiary is named?</i>	The death benefit will be paid to your estate
<i>The primary beneficiary dies before you, but there is a contingent beneficiary(ies) designated?</i>	The benefit will be paid to the contingent beneficiary(ies)
<i>You assign two primary beneficiaries and one beneficiary dies before you, and you have not updated your beneficiary form information?</i>	The entire death benefit that would have been paid to the deceased beneficiary will be paid to the surviving primary beneficiary.

Naming a Minor as a Beneficiary

If a benefit becomes payable to a minor who is named as a primary or contingent beneficiary, the benefit can only be paid on behalf of the minor to a trustee or guardian for property, otherwise it will be paid into court to be held until the beneficiary has reached the age of majority for your specific province. It is important therefore, if you are choosing a beneficiary who is a minor at the time of the designation to also name a trustee.

If a minor has been designated as an irrevocable beneficiary, the policy is automatically frozen until the beneficiary has reached the age of majority for your specific province. A parent, guardian or trustee cannot consent to a beneficiary change on behalf of a minor.

Minor: a person named as a beneficiary who is under the age of majority for your specific province. The age of majority in Nova Scotia is 19.

Trustee: a person appointed by you to hold the minor's proceeds in trust until the minor reaches the age of majority for your specific province.