



# Life Insurance Beneficiary Designation Form

WEA Insurance Corporation  
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800.279.4000 · WEA Trust.com

<b>Your Legal Name</b>	<b>Your Social Security Number</b>
<b>Your Current Address (Street, City, State)</b>	<b>Your Subscriber ID Number</b> (if this is NOT your first beneficiary designation)

### Completing Your Beneficiary Designation Form

#### Things to Know Before You Complete this Form:

- Use full, legal names when naming your beneficiaries (for example, Susan G. Larsen, not Mrs. Jerome H. Larsen or Robert M. Carter not Bob Carter).
- Fill out the form in ballpoint pen (preferably black) NOT pencil.
- Make sure the total percentages for all *primary* beneficiaries equal 100%.
- Make sure the total percentages for all *secondary* beneficiaries equal 100%.
- Make sure your spouse signs and dates the beneficiary form IF they are not listed as 100% primary beneficiary.
- List the relationship as “other” if you list a beneficiary that is not a person (e.g., charitable organization or trust).
- If more space is needed to list your beneficiaries attach a separate sheet of paper to this form and indicate for each additional beneficiary, whether they are a primary or secondary beneficiary along with the beneficiary’s name, relationship, date of birth, and the percentage of proceeds they should receive. You must also sign and date the separate sheet.
- Retain a copy of your completed beneficiary designation form for your records.
- Do not name the same person(s) as both primary and secondary beneficiary.
- Do not name yourself as a beneficiary.
- Do not use white out or any other correction fluid on the form.

Please clearly indicate your primary and secondary beneficiary(ies) below. Proceeds are paid to secondary beneficiary(ies) only if there is no surviving primary beneficiary(ies). If you name multiple primary or secondary beneficiaries but don’t indicate any percentage distribution in the last column, then any proceeds payable to such beneficiaries will be split equally.

#### Primary Beneficiary(ies)

Primary Beneficiary’s Name	Relationship to You	Date of Birth	Percentage of Proceeds
Legal Name:			
Legal Name:			
Legal Name:			
Legal Name:			

Percentage of Primary Proceeds Must Total 100%



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## Secondary Beneficiary(ies)

Secondary Beneficiary's Name	Relationship to You	Date of Birth	Percentage of Proceeds
Legal Name:			
Legal Name:			
Legal Name:			
Legal Name:			

Percentage of Secondary Proceeds Must Total 100%

### Spousal Consent (required only if spouse is not designated as sole primary beneficiary)

As spouse of the insured, I hereby consent to my spouse designating the person(s) listed as beneficiaries of group life or accidental death insurance under the 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 policy.

\_\_\_\_\_  
Signature of Spouse

\_\_\_\_\_  
Date

### Insured's Authorization and Signature

This beneficiary designation revokes all prior beneficiary designations. Notwithstanding any legal presumptions, a divorce, annulment, or similar event will not invalidate a life insurance beneficiary designation which named a former spouse. If you are changing your beneficiary, we will confirm the change in writing. Beneficiary designations are not valid without a signature and date.

\_\_\_\_\_  
Signature of Employee

\_\_\_\_\_  
Date

For responses to Frequently Asked Questions, please continue to the next page.

## Frequently Asked Questions

### **What if I don't name a beneficiary for my life insurance?**

Naming a beneficiary(ies) provides a better experience for your loved ones and helps to ensure that benefits will be paid according to your wishes. If you do not name a beneficiary, benefits will be paid to the members of your first surviving class according to the Group Life Certificate of Coverage. This means your legal spouse will be paid as the first person listed in the order. If there is no spouse the benefit will be paid in equal shares to your surviving children; if none, then to your parents; if none, then to your brothers and sisters; if none, then to your estate. The same process would be followed if your designated beneficiary is no longer living at the time of your death.

### **What is a primary beneficiary?**

A primary beneficiary is the first person(s) you choose to receive your life insurance benefits. Please specify the percentage of the benefit you want paid to each primary beneficiary; these percentages should total 100%.

### **What is a secondary beneficiary?**

A secondary beneficiary is the person(s) you name to receive your life insurance benefit if your primary beneficiary is no longer living at the time of your death. Please specify the percentage of the benefit you want paid to each primary beneficiary; these percentages should total 100%.

### **Can I name a minor child as a beneficiary?**

You may name a minor child as a beneficiary. However, we cannot make payment of benefits directly to a minor. Any payment to a minor beneficiary shall be made to the legally appointed guardian of the estate or conservator of the minor, unless otherwise permitted by law. Please consult with an estate planning professional before naming a minor child as a beneficiary.

### **How do I name a charitable organization as a beneficiary?**

A charitable organization may be named as a beneficiary. You will need to indicate under primary or secondary beneficiary the name of the charitable organization, a contact for the organization, the organization's tax identification number, and the percentage of the benefits that would be payable to them.

### **How do I name my estate as the beneficiary?**

You may name your estate as a beneficiary. To name your estate as the beneficiary indicate "My Estate" as the beneficiary under primary or secondary beneficiary. If you know who the executor or administrator of your estate will be, you should also include that person's name. For example: My Estate, John Doe Executor.

### **How do I name a trust as the beneficiary?**

You may designate as trust a beneficiary. To name a trust as a beneficiary, indicate the name of the trust and trust agreement date. If the trust has a tax identification number, the ID number should be provided.

### **How often can I change my beneficiary?**

You can change your beneficiary as often as you wish by completing and returning a new beneficiary designation form to WEA Trust. Beneficiary forms are available on our website at [www.weatrust.com](http://www.weatrust.com) under Members / Member Forms / Life.

### **If my spouse or children have Dependent Life Insurance under my policy, am I the beneficiary?**

Yes, according to the Group Life Certificate of Coverage, as the insured member you are automatically the beneficiary.