

Beneficiary Designation Form

CIGNA Group Insurance
Life • Accident • Disability



P.O. Box 20167
Lehigh Valley, PA 18002-0167
1.800.231.1193; 8 a.m. - 8 p.m. Eastern Time
Facsimile 1.800.440.0856

Administaff

Employee Name: _____ Employee Social Security Number: _____

Current Address: _____ City: _____ State: _____ Zip: _____

Primary and Contingent Beneficiaries - Unless you designate a percentage, proceeds are paid to primary surviving beneficiaries in equal shares. Proceeds are paid to contingent beneficiaries only when there are no surviving primary beneficiaries. If you designate contingent beneficiaries and do not designate percentages, proceeds are paid to the surviving contingent beneficiaries in equal shares. Unless otherwise provided, the share of a beneficiary who dies before the insured will be divided proportionately among the surviving beneficiaries in the respective category (primary or contingent).

Group Universal Life Insurance, Connecticut General Life Insurance Company			Policy Number: 02-L104500	
EMPLOYEE'S PRIMARY BENEFICIARY(IES)	ADDRESS	RELATIONSHIP TO EMPLOYEE	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
CONTINGENT INFORMATION	ADDRESS	RELATIONSHIP TO EMPLOYEE	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
Group Universal Life Insurance, Connecticut General Life Insurance Company			Policy Number: 02-L104500	
SPOUSE'S PRIMARY BENEFICIARY(IES)	ADDRESS	RELATIONSHIP TO SPOUSE	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
CONTINGENT INFORMATION	ADDRESS	RELATIONSHIP TO SPOUSE	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
Group Universal Life Insurance, Connecticut General Life Insurance Company			Policy Number: 02-L104500	
CHILD'S PRIMARY BENEFICIARY(IES)	ADDRESS	RELATIONSHIP TO CHILD	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
CONTINGENT INFORMATION	ADDRESS	RELATIONSHIP TO CHILD	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)

If you need additional space for your beneficiaries - sign, date and attach a separate sheet of paper using the above format.

Minors - While you may designate minors as beneficiaries, please note that claim payments may be delayed due to special issues raised by these designations. In the event of a claim and the beneficiary is a minor child, the insurance proceeds will not be released to the minor child. The insurance proceeds may be paid to a duly appointed guardian of the child's estate. You may want to obtain the assistance of an attorney in drafting your beneficiary designation.

Community Property Laws - If you are married, if you reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin), and if you name someone other than your spouse as beneficiary, it is possible that the payment of benefits will be delayed or disputed unless your spouse also signs the beneficiary designation.

Spouse Signature: _____ Date: _____

Owner Signature: _____ Date: _____

Please use the reverse side to designate a beneficiary for Personal Accident Insurance and to review Guidelines for Designation of Beneficiaries.

Employee Name: _____ Employee Social Security Number: _____

Personal Accident Insurance, Life Insurance Company of North America Policy Number: OK 823223				
EMPLOYEE'S PRIMARY BENEFICIARY(IES)	ADDRESS	RELATIONSHIP TO EMPLOYEE	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
CONTINGENT INFORMATION	ADDRESS	RELATIONSHIP TO EMPLOYEE	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
Personal Accident Insurance, Life Insurance Company of North America Policy Number: OK 823223				
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CONTINGENT INFORMATION	ADDRESS	RELATIONSHIP TO SPOUSE	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
Personal Accident Insurance, Life Insurance Company of North America Policy Number: OK 823223				
CHILD'S PRIMARY BENEFICIARY(IES)	ADDRESS	RELATIONSHIP TO CHILD	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
CONTINGENT INFORMATION	ADDRESS	RELATIONSHIP TO CHILD	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)

Guidelines for Designation of Beneficiaries

Trust as Beneficiary - You may designate a trust as beneficiary, using the following form: "To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust]."

If you wish to designate a testamentary trust as beneficiary (i.e. one created by will), you should recognize the possibility that your will which was intended to create this trust may not be admitted to probate (because it is lost, contested, or superseded by a later will). Claim payment delays can result if the beneficiary designation doesn't provide for this situation.

Life Status Changes - We recommend that you review your beneficiary designation when significant life status events occur, such as marriage, divorce, or birth of a child.

See an Attorney! The above guidelines are general, and are not intended to be relied on as legal advice. Unless your designation is a simple one, we recommend that you obtain the assistance of an attorney in drafting your beneficiary designation. A qualified attorney can help assure that your beneficiary designation correctly reflects your intentions, is clear and unambiguous, and meets legal requirements.