

# Have you elected a beneficiary?

## Do I need to designate a beneficiary annually?

No. However, important events such as marriage, birth/adoption of children, divorce or death may change how you want your life insurance benefit paid.

## Choosing a beneficiary

Your beneficiary can be a person, a charity, a trust, or your estate. You can split the benefit among multiple beneficiaries as long as the total percentage of the proceeds equal 100 percent.

### Primary beneficiary

The person(s) named will receive the benefit. If any named beneficiary is not living at the time of claim, the benefit will be split among any remaining primary beneficiaries before it is paid to a contingent beneficiary.

### Contingent beneficiary

If the primary beneficiaries are no longer living, the benefit is paid to this person or persons.

### Default beneficiary

If you do not name a beneficiary, policy benefits will be paid to the default beneficiary listed in the certificate of insurance.

## Can I name someone living in another country?

Yes. If your beneficiary lives outside of the U.S., please be sure your designation information is complete, with full name, address and, if available, email address.

## Can I designate a minor?

Minors cannot directly receive life insurance proceeds, however, there are a number of ways they can be used and managed for minor children. To determine the best approach for your life insurance benefits, you should consult an estate planning attorney.

