

INSTRUCTIONS FOR DESIGNATION OF BENEFICIARIES

When do you use this document?

- Upon enrolment, when you first designate the beneficiaries (please tick “Designation”),
- When already enrolled, if you wish to change the beneficiaries’ designation (please tick “Change of Designation”),

Standard beneficiary clauses

- To the spouse not legally separated and designated by name, defined as any individual legally married to the Insured as attested by an official certificate under the laws of the country in which the marriage was celebrated.
- Failing which, and in equal proportions, to the living or represented children of the Insured and to the dependent children of the spouse within the meaning of the above paragraph.
- Failing which, and in equal proportions, to the father and mother of the Insured, or to whomever of them is living.
- Failing which, to the legal heirs/legatees of the Insured.

How to use this document?

1. **If you accept the contract standard beneficiary designation clause described hereabove:** tick box # 1.
2. **If you wish to designate one or several other beneficiaries:** tick box #2 and follow the instructions below:

If you wish to designate:

2.1. Your common-law wife (or husband) or another person of your choice:

Family name, first name, address and date of birth of the designated person.

2.2. A member of your family

Specify the degree of relationship after the family and first names.

2.3. Several persons by name:

Three contexts are possible:

- a) the first person named is the priority beneficiary. In case of death of this person, the next person is designated, etc. In this case, you must mention after the first name of beneficiary « **or by default** », etc. for the other beneficiaries.
- b) all the designated persons are beneficiaries on an equal basis. In this case, after naming all the beneficiaries, you must indicate “**in equal shares in case one of them should die, the total amount to the surviving beneficiaries in equal shares**”.
- c) the beneficiaries are designated according to a percentage: in case of death of one designated beneficiary before the insured’s death, indicate the sharing out between the surviving beneficiaries.

2.4. Your children

Should you wish not to exclude any unborn child, please do not specify any name and use for instance the following sentence: « **My born and unborn children in equal shares, and in case of death of one of them, the total amount to the surviving children in equal shares** ».

2.5. Your parents by name

Please use the following sentence:

“**My father and my mother in equal shares, and in case of death of one of them, the total amount to the surviving parent**”. In the case of one parent being designated in priority, the following should be used: « **My father or by default my mother** » (or vice versa).

PLEASE NOTE THAT THIS DOCUMENT MUST NOT BE CROSSED OFF, CORRECTED BY ANY MEANS, NOR FAXED NOR PHOTOCOPIED.