

Suggested Wording for Beneficiary Designation

Below is suggested language for use in designating your beneficiary or beneficiaries. Always use the beneficiary's full proper name and relationship to you, i.e., spouse, father, mother, etc.

1. One Beneficiary	Use full name, relationship.
2. Two Beneficiaries	Use full name, relationship; and full name, relationship, equally; or the survivor;
3. Three or more Beneficiaries	Use full name, relationship; and full name, relationship; full name, relationship or the survivors equally; or the survivor.
4. One Beneficiary and one Contingent Beneficiary	Use full name, relationship, if living; otherwise, full name relationship
5. One Beneficiary and two Contingent Beneficiaries	Use full name, relationship, if living; otherwise, full name relationship; and full name, relationship, equally; or the survivor.
6. One Beneficiary and three or more Contingent Beneficiaries	Use full name, relationship, if living; otherwise, full name and full name, relationships; or the survivors equally; or the survivor.
7. One Beneficiary and per stirpes provision for Unnamed Children	Use full name, relationship, if living; otherwise, the children born of the marriage of the employee and said spouse who may be living; and the surviving children of any such children who may be deceased.
8. One Beneficiary and Unnamed Children	Use full name, relationship, if living; otherwise, the children born of the marriage of the employee and said spouse; or the survivors, equally; or the survivor.
9. Two Beneficiaries and one Contingent Beneficiary	Use full name, relationship, and full name, relationship, equally; or the survivor; otherwise full name, relationship.
10. Two Beneficiaries in unequal portions	Three-eighths (3/8) to full name, relationship, and five-eighths (5/8) to full name, relationship; otherwise, all to the survivor.
11. Trustee	(Use full name and complete address,) trustee, under a trust agreement with the employee dated, _____, or to the successor in the said trust.
12. Common Disaster	Use full name, relationship, if living on the tenth (10) day after my death; otherwise, the children born of the marriage of the employee and said spouse; or the survivors, equally; or the survivor.
13. Employee's Estate	Executor or administrator of my estate.

- *If a beneficiary is a married woman, her given name must be used: for example: "Mary A. Doe," and not "Mrs. John C. Doe."*
- *If a beneficiary is not related to you, use the term "no relation".*
- *With No. 1 through No. 10 of the previous examples, the phrase "otherwise the executor or administrator of the Employee" may be added to the designation if desired.*
- *No. 11 should not be used unless there is an executed Trust Agreement in existence.*