

DESIGNATION OF BENEFICIARY FOR CONTRA COSTA COUNTY GROUP LIFE INSURANCE PLANS

PRIMARY BENEFICIARIES

1. If one individual is to be designated as the primary beneficiary, use full legal name; thus "Anna May Smith," not "Mrs. John Smith."
2. If two individuals are to be named as primary beneficiaries, designate as follows: "Anna May Smith, wife and Dorothy Smith Andrews, daughter, in equal shares or to the survivor," or, designate the percent of benefit.
3. If three or more individuals are to be named as primary beneficiaries, designate as follows: "Anna May Smith, wife, Dorothy Smith Andrews, daughter, and William Smith, son, equally or to the survivor(s) in equal shares," or designate the percent of benefit.

CONTINGENT BENEFICIARIES

4. If one individual is be designated as the contingent beneficiary, use full legal name; thus "Dorothy Smith Andrews" not "Mrs. Scott Andrews."
5. If two individuals are to be named as contingent beneficiaries, designate as follows: "William Smith, son, and Dorothy Smith Andrews, daughter, in equal shares or to the survivor, " or designate the percent of benefit.
6. If three or more individuals are to be named as contingent beneficiaries, designate as follows: "Dorothy Smith Andrews, daughter, William Smith, son, and Robert Smith Jones, daughter, equally or to the survivor(s) in equal shares," or designate the percent of benefit.

ESTATE

7. If an estate is named, specify whose estate, such as: "Estate of the Insured."

TRUSTEE

8. Trustee under the last will and testament of the insured, or his successors in trust, PROVIDED, HOWEVER, that if no claim is made by said Trustee within one year from the date of death of the insured or if the insured shall die leaving no last will and testament containing a trust covering this policy, the proceeds shall be payable to the estate of the insured, Payment of the proceeds of this policy to said Trustee or successors in trust shall fully and finally discharge the Company from all liability.
9. "The (Name of Trust Company) Trust Company, trustee under written trust agreement dated (Date of Trust), or its successor or successors in trust, and payment of the proceeds of this policy to said Trustee or successor or successors shall fully and finally discharge the Company from all liability.

IRREVOCABLE BENEFICIARY

10. To name a beneficiary that cannot be changed without his/her consent, designate him/her as an irrevocable beneficiary, such as: "Frank Jones, as irrevocable beneficiary." To change the designation in the future, both the insured and the irrevocable beneficiary must sign the front of the form.