



Group Life Beneficiary Designation

Please check one of the following boxes:

- Initial Beneficiary Designation
- Change of all prior Beneficiary Designation(s)

INSURED

First	Middle Initial	Last	Employee/Field Code NO.
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PRIMARY BENEFICIARY

Name	City	State	Relationship	Date of Birth	Social Security/Tax ID No.	Percentage(%)
Percentage Total						100%

And/or Trustee Beneficiary

To (name of trustee) _____ as trustee of the (name of trust) _____ under trust agreement dated (date of trust) _____

ALTERNATE BENEFICIARY

Name	City	State	Relationship	Date of Birth	Social Security/Tax ID No.	Percentage(%)
Percentage Total						100%

And/or Trustee Beneficiary

To (name of trustee) _____ as trustee of the (name of trust) _____ under trust agreement dated (date of trust) _____

Proceeds are paid equally in one sum to all surviving primary beneficiaries unless otherwise stated in writing. If there are no surviving primary beneficiaries, proceeds are paid equally in one sum to all surviving alternate beneficiaries unless otherwise stated in writing. If no designated primary or alternate beneficiary survives the member, proceeds will be paid according to the Group Life Summary Plan Description.

_____ Signature of Insured	_____ Date	_____ Witness (Not Beneficiary)
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Please refer to the back for instructions and additional information



Group Life Beneficiary Designation - Instructions

Complete all sections of this form in its entirety. It is important that your beneficiary designation be clear, so that there will be no questions as to your meaning.

If a married woman is to be named, her full given name should be shown. For example: Jane D. Smith, not Mrs. John C. Smith. Likewise, if the form is to be signed by a married woman, she should sign her given name.

When two or more beneficiaries are to be named and they are not to share equally, the percentage each beneficiary is to receive should be shown; dollars and cents should not be specified.

When naming the insured's estate as beneficiary, the executor of the estate will be responsible for distributing the benefits in accordance with the terms of the will. For example: To the estate of Joe D. Smith.

Minor Beneficiaries

If a beneficiary is a minor at the time of claim, the proceeds will be paid to the court-appointed guardian of the child. If a guardian of the child is not appointed, proceeds will be left with WoodmenLife until the child attains the age of majority.

If an insured wishes to name a minor as a beneficiary but does not want the proceeds to be paid to a court-appointed guardian, the insured may consider the following options:

- Set up a trust for the benefit of the minor children. Name the trust as beneficiary. The trustee of the trust will be responsible for distributing the benefits in accordance with the terms of the trust. Sample wording: To (name of trustee) as trustee of the (name of trust) under trust agreement dated (date of trust).
- Make provisions for the minor children in the insured's will. Name of the insured's estate as beneficiary. The executor of the estate will be responsible for distributing the benefits in accordance with the terms of the will. Sample wording: To the estate of (name of insured).
- Designate a custodian under a state's uniform transfers to minor act ("UTMA") (not available in all states). The proceeds are paid to the custodian for the benefit of the child. The custodian does have certain responsibilities and obligations, however, there is no court involvement to oversee the management of the proceeds. Sample wording: "To (name of custodian) as custodian for (name of child) under the (Name of State) Uniform Transfers to Minors Act."

If a custodian under the UTMA is named as beneficiary and the child is not a minor at the time benefits become payable, proceeds will be paid directly to the child.

If you have any questions please contact the Benefits Department at 1-800-328-2968 Ext: 57047 or 1-402-271-7277.

WoodmenLife®

Woodmen of the World Life Insurance Society
Home Office: Omaha, Nebraska
1-800-225-3108
woodmen.org