

Beneficiary Designation Form

CIGNA Group Insurance
 Life • Accident • Disability
 P.O. Box 20170
 Lehigh Valley, PA 18002-0170
 1.800.828.3485; 8 a.m. - 6 p.m. Eastern Time
 Facsimile 610.866.9407



Employer Name: _____
 Employee Name: _____
 Insured Name: _____ Social Security Number: _____
 Current Address: _____
 City: _____ State: _____ Zip: _____
 Home Phone: (____) _____ Work Phone: (____) _____

Group Universal Life Insurance, Connecticut General Life Insurance Company				
PRIMARY BENEFICIARY(IES)	ADDRESS	RELATIONSHIP	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)
CONTINGENT BENEFICIARY(IES)	ADDRESS	RELATIONSHIP	SOCIAL SECURITY NUMBER / TAX ID	PERCENTAGE (Total Must = 100%)

If you need additional space, using the above format, please attach a separate piece of paper with the appropriate policy number, the date and your signature.

Primary and Contingent Beneficiaries - Unless you designate a percentage, proceeds are paid to primary surviving beneficiaries in equal shares. Proceeds are paid to contingent beneficiaries only when there are no surviving primary beneficiaries. If you designate contingent beneficiaries and do not designate percentages, proceeds are paid to the surviving contingent beneficiaries in equal shares. Unless otherwise provided, the share of a beneficiary who dies before the insured will be divided proportionately among the surviving beneficiaries in the respective category (primary or contingent).

Minors - While you may designate minors as beneficiaries, please note that claim payments may be delayed due to special issues raised by these designations. Also you may wish to make your designation under the Uniform Transfers to Minors Act. You may want to obtain the assistance of an attorney in drafting your beneficiary designation.

Community Property Laws - If you are married, reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin), and if you name someone other than your spouse as beneficiary, it is possible that payment of benefits will be delayed or disputed unless your spouse also signs the beneficiary designation.

Spouse Signature: _____ Date: _____

Owner Signature: _____ Date: _____

Please refer to the reverse side to review Guidelines for Designation of Beneficiaries.

Guidelines for Designation of Beneficiaries

General - Please be sure to include the beneficiary's full name, social security number and relationship to you. Providing this information can help expedite the claim process by making it easier to locate and verify beneficiaries.

If you have elected dependent coverage, you are the beneficiary for the dependent coverage unless you request to designate otherwise.

Trust as Beneficiary - You may designate a trust as beneficiary, using the following form: "To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust]."

If you wish to designate a testamentary trust as beneficiary (i.e. one created by will), you should recognize the possibility that your will which was intended to create this trust may not be admitted to probate (because it is lost, contested, or superseded by a later will). Claim payment delays can result if the beneficiary designation doesn't provide for this situation.

Life Status Changes - We recommend that you review your beneficiary designation when significant life status events occur, such as marriage, divorce, or birth of a child.

See an Attorney! The above guidelines are general and are not intended to be relied on as legal advice. Unless your designation is a simple one, we recommend that you obtain the assistance of an attorney in drafting your beneficiary designation. A qualified attorney can help assure that your beneficiary designation correctly reflects your intentions, is clear and unambiguous, and meets legal requirements.