



BENEFICIARY CHANGE REQUEST FORM

Policy Owner(s) Name (First, Middle, Last)	Policy #
Policy Owner(s) Name (First, Middle, Last)	Phone #
Address	Email Address

Beneficiary will be revocable unless stated to be irrevocable.

If a minor is named an irrevocable beneficiary the designation cannot be changed until the minor reaches age 18 or a court order is obtained.

Where Quebec law applies, if a spouse is named as beneficiary (married or civil union), they are irrevocable unless stipulated as revocable by checking off this box .

Primary Beneficiary Change: The primary beneficiary(ies) receives the policy benefits when the insured person dies. I hereby revoke all previous beneficiary designations and designate the following Primary beneficiary(ies):

Name (First, Middle, Last)	Relationship to Insured	Benefit shared equally unless % specified	Date of Birth if a minor (dd/mm/yyyy)	Name of Trustee for minor (not applicable in PQ)	Email Address or Phone # of beneficiary or trustee

Contingent Beneficiary Change: The contingent beneficiary(ies) receives the policy benefits if all the primary beneficiaries are deceased at the time of the insured's death. I designate the following Contingent beneficiary(ies):

Name (First, Middle, Last)	Relationship to Insured	Benefit shared equally unless % specified	Date of Birth if a minor (dd/mm/yyyy)	Name of Trustee for minor (not applicable in PQ)	Email Address or Phone # of beneficiary or trustee

Critical Illness Beneficiary: For benefits payable while life insured is alive. I hereby revoke all previous beneficiary designations and designate the following beneficiary(ies): Beneficiary is the Insured (proceed to next section).

Name (First, Middle, Last)	Relationship to Insured	Benefit shared equally unless % specified	Date of Birth if a minor (dd/mm/yyyy)	Name of Trustee for minor (not applicable in PQ)	Email Address or Phone # of beneficiary or trustee

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Critical Illness Beneficiary: Return of premium on death. I designate the following beneficiary(ies):

Name (First, Middle, Last)	Relationship to Insured	Benefit shared equally unless % specified	Date of Birth if a minor (dd/mm/yyyy)	Name of Trustee for minor (not applicable in PQ)	Email Address or Phone # of beneficiary or trustee

If the policy has multiple owners, all owners must sign. If the owner of the policy is a corporation, please specify officer's name and title. If providing contact information for a beneficiary, I confirm that I am authorized to act on their behalf and therefore consent and authorize the collection, use and communication of their personal information for contact purposes. Any appointment of a beneficiary or any change is effective when received by Equitable®. We assume no responsibility or liability for the validity or effect of any appointment or change. Any payments made will be in accordance with applicable laws

Signature of policy owner

Date

Signature of Witness

Date

If applicable, release of interest as irrevocable beneficiary:

Signed in

_____ on _____
(City and Province) (dd/mm/yyyy)

Signature of Irrevocable Beneficiary(ies) Signature of Witness

_____ on _____
(City and Province) (dd/mm/yyyy)

Signature of Irrevocable Beneficiary(ies) Signature of Witness

Signed in

_____ on _____
(City and Province) (dd/mm/yyyy)

Signature of Irrevocable Beneficiary(ies) Signature of Witness

_____ on _____
(City and Province) (dd/mm/yyyy)

Signature of Irrevocable Beneficiary(ies) Signature of Witness

Instructions for Beneficiary Designations

1. If no beneficiary is named, the proceeds will be paid according to applicable law.
2. If a beneficiary is to be designated as irrevocable, that must be specified next to the beneficiary's name. If the beneficiary designation is specified as irrevocable, the signature of the irrevocable beneficiary is required to make any future beneficiary changes. If the current beneficiary is designated irrevocable, the beneficiary change will not be effective unless the irrevocable beneficiary releases their interest as a beneficiary.
3. Where Quebec law applies designation of the owner's spouse (married or civil Union) is irrevocable unless the owner stipulated the designation to be revocable.
4. If a trust is designated for a minor beneficiary, the proceeds will be paid to the trustee as long as the beneficiary is a minor. Once the minor beneficiary reaches the age of majority, the proceeds will be paid directly to the beneficiary according to applicable law. This does not apply in Quebec.
5. If a trust is designated as a beneficiary, ensure the full and complete name of the trust is listed.
6. List name of children individually instead of "All my children" to avoid delay in receiving proceeds at time of claim.

Ensure both pages of this form are submitted for processing.

Please note: Equitable® cannot ensure the privacy and confidentiality of any information sent through the internet because e-mail may be vulnerable to interception. As a result, Equitable is not responsible for any loss or damages you may incur if your information is intercepted and misused. If you would prefer to submit your information by another means, please contact us at 1.800.668.4095.