



## BENEFICIARY CHANGE REQUEST FORM – SAVINGS & RETIREMENT

Contract Owner Name (first, middle, last)	Contract Number
Contract Owner Name (first, middle, last)	Phone Number
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 the owner names a spouse as beneficiary (married or civil union), the beneficiary designation is irrevocable unless stipulated as revocable by checking off this box. ☐

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

Name (first, middle, last)	Relationship*	Benefit shared equally unless % specified	Date of Birth if a minor (dd/mm/yyyy)	Email Address or Phone # of beneficiary

\*Relationship to Annuitant or Relationship to Owner where Quebec law applies.

**Trustee for all minor primary beneficiary(ies) (not applicable in Quebec):**

Name \_\_\_\_\_ Email address/phone number \_\_\_\_\_

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

Name (first, middle, last)	Relationship*	Benefit shared equally unless % specified	Date of Birth if a minor (dd/mm/yyyy)	Email Address or Phone # of beneficiary

\*Relationship to Annuitant or Relationship to Owner where Quebec law applies.

**Trustee for all minor contingent beneficiary(ies) (not applicable in Quebec):**

Name \_\_\_\_\_ Email address/phone number \_\_\_\_\_



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If the contract has multiple owners, all owners must sign. If the owner of the contract is a corporation, please specify officer's name and title. If providing contact information for a beneficiary or trustee, I confirm that I am authorized to act on their behalf and therefore consent to 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® and will replace all previous beneficiary and trustee designations. Equitable assumes 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 contract owner

\_\_\_\_\_  
Date (dd/mm/yyyy)

\_\_\_\_\_  
Signature of joint contract owner (if applicable)

\_\_\_\_\_  
Date (dd/mm/yyyy)

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Print name of Witness

If applicable, release of interest of irrevocable beneficiary:

\_\_\_\_\_  
Date (dd/mm/yyyy)

\_\_\_\_\_  
Signature of Irrevocable Beneficiary

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Print name of Irrevocable Beneficiary

\_\_\_\_\_  
Print name of Witness

\_\_\_\_\_  
Date (dd/mm/yyyy)

\_\_\_\_\_  
Signature of Irrevocable Beneficiary

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Print name of Irrevocable Beneficiary

\_\_\_\_\_  
Print name 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 or withdrawals. 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 trustee is designated as a beneficiary, ensure the full and complete name of the trust is listed.
6. List names 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 as 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.