

4. Make sure your percentage designations total 100% under Employee's Primary Beneficiary(ies), **AND** 100% under Employee's Contingent Beneficiary(ies) (if applicable). Do not combine totals for Primary and Contingent to equal 100%. See example below.

Employee's Primary Beneficiary(ies):	Relationship to Employee	Social Security Number	Date of Birth	% (total must equal 100%)
JANE DOE	MOTHER	000-01-0001	07-01-1946	65%
JOHN DOE	FATHER	000-01-0001	01-23-1945	35%
Employee's Contingent Beneficiary(ies):	Relationship to Employee	Social Security Number	Date of Birth	% (total must equal 100%)
SALLY DOE	SISTER	000-01-0001	12-23-1970	100%

You may also use fractions to designate shares for your beneficiaries (i.e. $\frac{1}{2}$ and $\frac{1}{2}$, or $\frac{1}{4}$, $\frac{1}{4}$, $\frac{1}{4}$ and $\frac{1}{4}$). However, **DO NOT** use dollar amounts since your life volume could change based on what is bargained with your employer, or due to age restrictions.

5. Sign and date the Beneficiary Designation Form and return it to MESSA Group Services.

Owner Signature YOUR SIGNATURE HERE Date CURRENT DATE

If you would like to designate more beneficiaries than will fit on the form, add a separate piece of paper with the following information:

- Indicate if the beneficiary(ies) are Primary or Contingent.
- List the appropriate policy number(s) for each beneficiary.
 - Negotiated Life Insurance Policy # FLI980011**
 - Non-Negotiated Life Insurance Policy # FLI980012**
- Sign and date at the bottom of the page.

Primary Beneficiary(ies) for Policy # FLI980011	Relationship	SS#	Date of Birth	% (Total must equal 100%)
Janet Doe	Aunt	000-01-0001	1/1/1958	33 1/3%
Sandra Doe	Niece	000-01-0001	1/2/1978	33 1/3%
Angela Doe	Niece	000-01-0001	1/3/1983	33 1/3%

Contingent Beneficiary(ies) for Policy # FLI980011	Relationship	SS#	Date of Birth	% (Total must equal 100%)
Robert Doe	Uncle	000-01-0001	1/2/1960	30%
Brian Doe	Nephew	000-01-0001	1/4/1985	70%

Owner Signature _____ Date _____

NOTE: It is important to update your Beneficiary Designation Form if you have a change in family status (i.e. birth, marriage, divorce), or if any of your current beneficiaries pre-decease you.