



## BENEFICIARY CHANGE REQUEST FORM

Policy Owner Name (first, middle, last)	Policy Number
Joint Policy Owner Name (first, middle, last)	Phone Number
Address	Email Address of Policy Owner

**The Shared % must total 100%. If left blank, the benefit will be distributed equally.**

**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*	Shared %	Date of Birth if a minor (dd/mm/yyyy)	Name of Trustee for minor (not applicable in QC)	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*	Shared %	Date of Birth if a minor (dd/mm/yyyy)	Name of Trustee for minor (not applicable in QC)	Email Address or Phone # of beneficiary or trustee

\*Relationship to Insured Person or Relationship to Owner where Quebec law applies.

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

Name (first, middle, last)	Relationship*	Shared %	Date of Birth if a minor (dd/mm/yyyy)	Name of Trustee for minor (not applicable in QC)	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*	Shared %	Date of Birth if a minor (dd/mm/yyyy)	Name of Trustee for minor (not applicable in QC)	Email Address or Phone # of beneficiary or trustee

\*Relationship to Insured Person or Relationship to Owner where Quebec law applies.

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 Joint Policy Owner	Date
Signature of Witness	Date		

If applicable, release of interest as irrevocable beneficiary:

Signed in

_____	on _____	Signature of Irrevocable Beneficiary(ies)	Signature of Witness
(City and Province)	(dd/mm/yyyy)	Print name of Irrevocable Beneficiary(ies)	Print name of Witness

Signed in

_____	on _____	Signature of Irrevocable Beneficiary(ies)	Signature of Witness
(City and Province)	(dd/mm/yyyy)	Print name of Irrevocable Beneficiary(ies)	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. 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.