

Group Benefits



A legacy of caring

Employee's guide to Group Life beneficiary designations and assignments



Expertise without equal.
Benefits without burden.



A complete designation includes:

- **Clearly identified beneficiary(ies)** It should include the complete name of each beneficiary (not their nickname or not just their first name). List the name(s) of both primary and contingent beneficiary(ies), date(s) of birth, social security number(s), address(es) and relationship(s) to you. These pieces of information help to clarify who the beneficiary is and help to locate the beneficiary at the time a claim is made.
- **Percent allocations.** Designations should include the percentage amount you wish each beneficiary to receive, which must add up to 100 percent.
- **Your signature and signature date.** If your employer provides an on-line portal for beneficiary designations, then your e-signature is acceptable.
- **Your company's name or policy number(s).** If there are separate policy numbers for basic, supplemental and AD&D insurance plans, please be sure to include all policy numbers so that the beneficiaries are properly designated.

Remember:

- 1** Submit the original designation and any subsequent changes to your employer.
If your employer provides an on-line portal for beneficiary designations, then submitting your designations on-line constitutes submission to your employer.
- 2** Regularly review your beneficiary designation(s).
 - This should be done every year to be sure that the designation is consistent with your wishes.
 - This should also be done following life-changing events to ensure that the designation is still appropriate
- 3** Keep a copy of the current designation (or on-line confirmation statement, if applicable) with your other important papers, such as your will.

Q: Who is the beneficiary for The Hartford dependent life coverage? Can this be changed?

The beneficiary for all dependent life benefits (spouse/domestic partner or children) is automatically the employee, unless otherwise stated under the Group Policy

Q: Who will receive the life benefit if the primary beneficiary dies before me?

The benefit will be paid to the contingent beneficiary. If no contingent beneficiary is named, then the life benefits will be paid according to the beneficiary provisions in the life policy

Q: Who will receive the life benefit if the primary beneficiary dies after I die, but prior to the life benefit being paid?

Payment will be made to the executor or administrator of the beneficiary's estate. The Hartford will require a copy of the death certificate of the beneficiary and a copy of the beneficiary's estate papers.

Q: Can a minor child be named as a beneficiary for my group life or accidental death insurance?

Yes; however, benefits are not released directly to the minor child. The Hartford will pay benefits to the court-appointed guardian of the estate (or property) of the minor child. Though parents are generally the guardian of a minor child's "person," a parent may need to petition a local probate court where the child lives to be named guardian of the child's estate so that the Life benefits may be released to that guardian of the minor child

Q: If a parent was named the guardian of a minor child or has custody of a child through a divorce decree, is he or she able to receive the benefits for the minor child?

Though the parent may be named the guardian of a minor child's, "person" or may have been granted custody, local family or probate court involvement may be necessary to allow payment to a parent.

Please consult your personal legal counsel for all questions regarding probate court procedures.

Q: Can a trust be named as a beneficiary of a Hartford Group Life or AD&D policy?

Yes, but you are strongly encouraged to seek professional advice because this type of estate planning can be complex. In general, the employee must identify the complete name and date of the trust. There are generally two types of trusts used for this purpose:

- **A testamentary trust** is a trust established in the will of an individual. The trust, if valid, is created upon death. The Hartford will require proof of acceptance of the will before releasing the benefits to the trustee of the trust
- **An inter vivos trust**, or a living trust, is a trust created during the lifetime of the employee. The benefit is payable to a living trust.

Q: If benefits are payable to an estate, to whom are they paid?

The Hartford will release benefits that are payable to an estate to the court-appointed representative of the estate. Certified estate papers issued by the court are required.

A parent may need to petition a local probate court where the child lives to be named guardian of the child's estate.

BENEFICIARY DESIGNATION FORM INSTRUCTIONS



You must select your beneficiary – the person (or more than one person) or legal entity (or more than one entity) who receives a benefit payment if you die while covered by the plans. Please make sure that you also name a contingent beneficiary – who would receive your benefit if your primary beneficiary dies first.

The completion of this Beneficiary Form will revoke any previous beneficiary designation(s), if any, for your group term life insurance and/or accidental death and dismemberment (AD&D) insurance issued to this group/employer.

Please make sure your beneficiary designation is clear so that there will be no question as to your meaning. If you name more than one primary or contingent beneficiary, show the percentage of your benefit to be paid to each beneficiary. The listed percentages must add up to 100%. Please provide all of the information requested. If your beneficiary is not related either by blood or by marriage, insert the words, "Not Related" as their stated relationship. If you need assistance, contact your Company's benefits administrator or your own legal advisor.

A beneficiary for employee Life Insurance may be changed at any time upon written request.

Please note that in no event may a beneficiary be changed by a Power of Attorney (POA).

Sample wording for common beneficiary designations are shown below.

Example #1:

Jane Doe	Relationship: Spouse	Benefit Percentage: 100%
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Example #2:

Jane Doe	Relationship: Spouse	Benefit Percentage: 50%
Susan Doe	Relationship: Daughter	Benefit Percentage: 25%
John Does	Relationship: Son	Benefit Percentage: 25%

If additional space is required, write, "See attached", on the beneficiary line on the beneficiary designation form and attach a separate sheet, listing all the required beneficiary information for each beneficiary listed. **This separate sheet should be signed by you (the Employee) and dated.**