

IMPORTANT INFORMATION ABOUT BENEFICIARY DESIGNATIONS

Use this form to designate or make changes to the beneficiary(ies) of your Group Insurance death proceeds. The information on this form will replace any prior beneficiary designation. You may name anyone or any entity as your beneficiary and you may change your beneficiary at any time by completing a new Group Insurance Beneficiary Designation/Change form. Common designations include individuals, estates, corporation/organizations and trusts. **Payment will be made to the named beneficiary. If there is no named beneficiary, or the named beneficiary predeceased the insured, settlement will be made in accordance with the terms of your Group Contract.**

DEFINITIONS

You may find the following definitions helpful in completing this form:

Primary Beneficiary(ies) - the person(s) or entity you choose to receive your life insurance proceeds. Payment will be made in equal shares unless otherwise specified. In the event that a designated primary beneficiary predeceases the insured, the proceeds will be paid to the remaining primary beneficiaries in equal shares or all to the sole remaining primary beneficiary.

Contingent Beneficiary(ies) - the person(s) or entity you choose to receive your life insurance proceeds if the primary beneficiary(ies) die (or the entity dissolves) before you die. Payment will be made in equal shares unless otherwise specified. In the event that a designated contingent beneficiary predeceases the insured, the proceeds will be paid to the remaining contingent beneficiaries in equal shares or all to the sole remaining contingent beneficiary.

INSTRUCTIONS FOR DESIGNATING A PRIMARY OR CONTINGENT BENEFICIARY

1. EMPLOYEE INFORMATION

- All information in this section is required.
- Unless otherwise indicated in Section 1, the information supplied on the form will apply to ALL coverages offered under the employer's group plan.

2. BENEFICIARY DESIGNATION

- You may name more than one primary and more than one contingent beneficiary. This form allows you to name up to four primary and four contingent beneficiaries. If you need additional space, please attach a separate sheet of paper.
- Please indicate the percentage share designated to each primary beneficiary. **The total for all primary beneficiaries must equal 100%.** If no percentages are specified, the proceeds will be split evenly among those named. Payment will be made to the named beneficiary. If there is no named beneficiary, or the named beneficiary predeceased the insured, settlement will be made in accordance with the terms of your Group Contract. **If designating percentages for contingent beneficiaries, the percentage for all contingent beneficiaries must also equal 100%.**
- You can name an individual, corporation/organization, trust, or an estate as a beneficiary. The following examples may be helpful in designating beneficiaries:

Individual: "Mary A. Doe"

- * Each name should be listed as first name, middle initial, last name ("Mary A. Doe," not "Mrs. M. Doe")
- * Include the address, relationship and Social Security number for each individual listed.
- * Indicate the percentage to be assigned to each individual.

Estate: "Estate of the Insured"

- * Select "Other" as the Beneficiary Description and write "Estate" in the blank space provided.
- * Indicate the percentage to be assigned to the Estate of the Insured.

Corporation/Organization: "ABC Charitable Organization"

- * Select "Corporation/Organization" as the Beneficiary Description.
- * Write the legal name of the corporation or organization in the space for the Beneficiary's First Name.
- * You must provide the address, city and state of operation for each organization or corporation listed.
- * Indicate the percentage to be assigned to the corporation or organization.

Trust: "The John Doe Trust. A Trust with a trust agreement dated 1/1/99 whose Trustee is Jane Smith."

- * Select "Trust" as the Beneficiary Description.
- * Indicate the percentage to be assigned to the trust.
- * Complete Section 3, Trust Designation.

3. TRUST DESIGNATION

- Complete this section if you have named a trust as a primary or contingent beneficiary in Section 2. Fill in the name and address for each trustee.
- Fill in the title and date of the Trust Agreement in the space provided.

4. AUTHORIZATION/SIGNATURE

- The employee must read, sign and date the authorization.
- Submit the completed form to Prudential or your Benefits Administrator and keep a copy for your records.

1. EMPLOYEE INFORMATION (please print)

Last Name	First Name	MI	Social Security Number	Marital Status (check one)	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed	Gender (check one)	Has this insurance been assigned?		
					<input type="checkbox"/> Single	<input type="checkbox"/> Divorced	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Address		City	State	ZIP Code	Daytime Phone	Home Phone	Date of Birth	Date of Hire	Date of Retirement (if applicable)	
Name of Employer/Group Policyholder		Group Policy No	<i>Unless otherwise indicated below, this Beneficiary Designation/Change form applies to ALL coverages offered under my employer's group plan.</i>						This form applies only to my coverage(s).	

2. BENEFICIARY DESIGNATION: I hereby revoke any previous designations of primary beneficiary(ies) and contingent beneficiary(ies), if any, and in the event of my death, designate the following:

A. Primary Beneficiaries

Beneficiary Description (check one)	First Name	MI	Last Name	Address (include city, state, ZIP)	Relationship	Social Security Number	% Share
<input type="checkbox"/> Individual <input type="checkbox"/> Other _____							
<input type="checkbox"/> Trust <input type="checkbox"/> Corporation/Organization							
<input type="checkbox"/> Individual <input type="checkbox"/> Other _____							
<input type="checkbox"/> Trust <input type="checkbox"/> Corporation/Organization							
<input type="checkbox"/> Individual <input type="checkbox"/> Other _____							
<input type="checkbox"/> Trust <input type="checkbox"/> Corporation/Organization							
<input type="checkbox"/> Individual <input type="checkbox"/> Other _____							
<input type="checkbox"/> Trust <input type="checkbox"/> Corporation/Organization							
TOTAL: (must equal 100)							

B. Contingent Beneficiaries

Beneficiary Description (check one)	First Name	MI	Last Name	Address (include city, state, ZIP)	Relationship	Social Security Number	% Share
<input type="checkbox"/> Individual <input type="checkbox"/> Other _____							
<input type="checkbox"/> Trust <input type="checkbox"/> Corporation/Organization							
<input type="checkbox"/> Individual <input type="checkbox"/> Other _____							
<input type="checkbox"/> Trust <input type="checkbox"/> Corporation/Organization							
<input type="checkbox"/> Individual <input type="checkbox"/> Other _____							
<input type="checkbox"/> Trust <input type="checkbox"/> Corporation/Organization							
<input type="checkbox"/> Individual <input type="checkbox"/> Other _____							
<input type="checkbox"/> Trust <input type="checkbox"/> Corporation/Organization							
TOTAL: (must equal 100)							

3. TRUST DESIGNATION - COMPLETE IF A TRUST HAS BEEN NAMED AS A BENEFICIARY IN SECTION 2

Trustee's Name (First, MI, Last)	Address (include city, state, ZIP)

And successor(s) in trust, as Trustee(s) under _____ dated _____ as amended and executed by me and said Trustee.
Title of Agreement Date of Agreement

4. AUTHORIZATION/SIGNATURE I authorize Prudential or my employer to record and consider the individuals/institutions that I have named on this form as beneficiaries for benefits under the applicable employee benefit plans. If designating a trust as a beneficiary, I understand Prudential assumes no obligation as to the validity or sufficiency of any executed Trust Agreement and does not pass on its legality. In making payment to any Trustee(s), Prudential has the right to assume that the Trustee(s) is acting in a fiduciary capacity until notice to the contrary is received by Prudential at its Group Life Claim office. I agree that if Prudential makes any payment(s) to the Trustee(s) before notice is received, Prudential will not make payment(s) again.

Employee's Signature **X** _____ Date _____

The employee must sign and date this form. The signature date must be the date the employee actually signed the form.