



CIGNA

Life Insurance Company of North America

Group Name Elevanta Health

Life Insurance Policy Number FLX980104

AD&D Policy Number OK890145

Company Name _____

Employee Name _____

BENEFICIARY DESIGNATION

Note: The designation(s) on this form will remain in effect until changed in writing by completing a new Beneficiary Designation Form.

PRIMARY BENEFICIARY(IES): Percentages of your primary beneficiary(ies) must equal a total of 100%

POLICY	BENEFICIARY NAME	SOCIAL SECURITY	DATE OF BIRTH	RELATIONSHIP	BENEFIT %
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					

CONTINGENT BENEFICIARY(IES): Percentages of your contingent beneficiary(ies) must equal a total of 100%

POLICY	BENEFICIARY NAME	SOCIAL SECURITY	DATE OF BIRTH	RELATIONSHIP	BENEFIT %
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					
<input type="checkbox"/> LIFE <input type="checkbox"/> AD&D <input type="checkbox"/> BOTH					

Community Property Laws - If you are married, reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin), and name someone other than your spouse as beneficiary, it is possible that payment of benefits may be delayed or disputed unless your spouse also signs the beneficiary designation.

Spouse Signature _____

Date / / _____

Owner Signature _____

Date / / _____

If you need additional space, using the above format, attach a separate piece of paper with the appropriate policy number, the date, and your signature.

GUIDELINES FOR DESIGNATION OF BENEFICIARIES

General - Please be sure to include the beneficiary's full name, social security number and relationship to you. Providing this information can help expedite the claim process by making it easier to locate and verify beneficiaries.

Minors - While you may designate minors as beneficiaries, please note that claim payments may be delayed due to special issues raised by these designations. In the event of a claim and the beneficiary is a minor child, the insurance proceeds will not be released to the minor child. The insurance proceeds may be paid to a duly appointed guardian of the child's estate. You may want to obtain the assistance of an attorney in drafting your beneficiary designation.

Trust as Beneficiary - You may designate a trust as beneficiary, using the following form: "To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust]."

If you wish to designate a testamentary trust as beneficiary (i.e., one created by will), you should recognize the possibility that your will which was intended to create this trust may not be admitted to probate (because it is lost, contested, or super- seded by a later will). Claim payment delays can result if the beneficiary designation doesn't provide for this situation.

Life Status Changes - We recommend that you review your beneficiary designation when significant life status events occur, such as marriage, divorce, or birth of a child.

See an Attorney! The above guidelines are general and are not intended to be relied on as legal advice. Unless your designation is a simple one, we recommend that you obtain the assistance of an attorney in drafting your beneficiary designation. A qualified attorney can help assure that your beneficiary designation correctly reflects your intentions, is clear and unambiguous, and meets legal requirements.