

BENEFICIARY WORDING ALTERNATIVES

PROPOSED BENEFICIARY

SUGGESTED WORDING*

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| 1. Estate | Estate. |
| 2. One beneficiary | Martha Doe, wife. |
| 3. Two beneficiaries, in succession | Primary: Martha Doe, wife; contingent: Richard Doe, son. (Richard will only receive proceeds if Martha Doe is not living at the time of the employee's death.) |
| 4. More than one beneficiary in equal shares | Jane Doe, Mary Doe and Richard Doe, children, or survivor(s) of them, in equal shares. |
| 5. One beneficiary followed by two beneficiaries in equal shares | Primary Martha Doe, wife, contingent Jane Doe and Mary Doe, children in equal shares, or the survivor of them. |
| 6. More than one Beneficiary in equal shares per descendent order | Jane Doe, Mary Doe and Richard Doe, or the survivor(s) of them, in equal shares. However, if any of my children predecease me and leave issue who survive me, the issue of the deceased child will receive their parents share in equal shares |
| 7. Minor children | See below for important information |
| 8. To a church or non-profit organization | Name and address of beneficiary |
| 9. Beneficiaries shown in percentages | John Smith, brother - 40%, or in the event of his death, to my estate; Alan Smith, brother 60%, or in the event of his death, to my estate |
| 10. Trust under Last Will and Testament | Proceeds to be paid to the Trustee under my Last Will and Testament |
| 11. Existing Trust | Jane Doe, Trustee of the Doe Family Trust, dated 1/1/97. |

Notes on Minor Beneficiary Designations: There are legal restrictions to releasing proceeds to a minor beneficiary without court authorization. If a claim occurs, Sun Life will notify the claimant of any specific requirements for payment. Until appropriate documentation is received, Sun Life will hold the insurance proceeds on deposit with interest until the minor can receive payment under applicable law.

On any beneficiary designation: If there are no beneficiaries living at the time of the employee's death, or the employee has not designated a beneficiary, the benefit will be paid to the employee's estate. If a beneficiary is living at the time of the employee's death but dies before receiving full benefits, the proceeds will be paid to the beneficiary's estate. Dependent Life benefits are always payable to the employee.

***Sun Life is not a tax or legal advisor and the above information is provided as general information only. An employee should consult with his/her tax or legal advisor.**