



## Beneficiary Designation Form and Instructions

**Instructions:** As a member of the SC State Firefighters' Association you are eligible for benefits under group insurance policies offered by Provident Agency, Inc. You have the right to name a beneficiary. If you choose **not** to name a beneficiary, or if all named beneficiaries die with or before you, the death benefits may be payable to in the order listed below:

- a. spouse;
- b. child or children, equally, if living, otherwise to their descendants per stirpes;
- c. parents, equally or to the survivor;
- d. sisters or brothers, equally or to the survivor or survivors;
- e. your estate.

### Beneficiary Information:

- **Primary Beneficiary(ies)** means the person(s) you choose to receive your insurance benefits. Please specify the percentage of the benefit you want to be paid to each primary beneficiary; these percentages should total 100%. If any primary beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining primary beneficiary(ies).
- **Contingent Beneficiary(ies)** means the person(s) you choose to receive your insurance benefits only if **all** primary beneficiaries are disqualified or die before you. Please specify the percentage of the benefit you want to be paid to each contingent beneficiary; these percentages should total 100%. If any contingent beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining contingent beneficiary(ies).
- **Minor Beneficiary(ies)**-When you designate minors as beneficiaries, it is important to understand that insurance benefits may not be released to a minor child. They may, however, be paid to a court appointed guardian of the child's estate. The regulations governing minor beneficiaries vary by state.
- **Trust**- You may designate a valid trust as a beneficiary

### Types of Coverage Information:

**A&H** is Accident & Health insurance provided by your organization for which they pay the premiums.

**Group Life** is life insurance provided by your organization for which they pay the premiums.

**AD&D** is Accidental Death & Dismemberment coverage provided by your organization for which they pay the premiums.

All premiums are paid with a portion of your Membership Dues

### General Information:

**Updates to Your Beneficiary Designation**- You can change your beneficiary at any time. You may wish to review your designation periodically.

**Consult an Attorney**- This information is not intended to be relied on as legal advice. You may wish to get the assistance of an attorney to help ensure your beneficiary designation correctly reflects your intentions.