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## Instructions for Designating or Changing Beneficiary

### General Instructions

These instructions will assist you in properly completing the Designation of Beneficiary form.

- (1) To designate one person, insert the name and relationship in the spaces provided. If your beneficiary is not related to you, show relationship as "Friend."
- (2) If you wish to name your estate, insert "Estate" in the space.
- (3) Show a member of a religious order in this manner:  
Mary L. Jones, niece, known in religious life as Sister Mary Agnes.
- (4) Due to potential tax issues and difficulties in locating individuals in foreign countries, it is not advisable to name a beneficiary who is a permanent resident of a foreign country. If you name a person who is a permanent resident of a foreign country, furnish full address.
- (5) If you wish to designate a trust, insert the name of the trustee and trust in the blank space using language substantially as follows:  
To X Bank as Trustee, or its successor Trustee, of the "Bruce E. Roberts Trust dated the 26th day of May, 1975," including any amendments to the Trust.
- (6) More than one beneficiary - here are the most common examples:  

Three or more beneficiaries	James O. Smith, brother; Peter I. Smith, brother, and Martha N. Smith, sister
Unnamed children	My children living at my death

If one of the above examples fits your wishes, insert your designation in the space provided using the language of the selected example. Contingent beneficiaries only receive benefits if all named primary beneficiaries predecease you. If a primary beneficiary survives you, but dies prior to receiving his/her share of the death benefit, that primary beneficiary's estate will receive the death benefit unless your beneficiary designation provides otherwise.
- (7) If none of the above is suitable, explain in the space what is desired, or attach a note.