



## The Construction Industry's Benefit Plan Beneficiary Designation

Use this form:

- To designate your beneficiaries for Basic Life/Accidental Death insurance
- At time of initial enrolment if you want to designate more than 3 primary beneficiaries
- To change your existing beneficiary(ies). The beneficiary(ies) listed here will replace your previous beneficiary designation

### Section 1 – Plan Information

Employer Company Name		Policy No. Canada Life - 350400	Certificate No.
Employee First Name	Employee Last Name		Initial Enrolment Change of Beneficiary

### Section 2 – Primary Beneficiary(ies)

List the person(s) who will receive benefits due under this group policy upon your death. If designating more than one primary beneficiary, percentages must total 100% to be valid. If percentage fields are left blank, proceeds will be split evenly among your primary beneficiaries. If you designate multiple primary beneficiaries and not all survive you, their share will be split among the remaining primary beneficiaries. If none of your primary beneficiaries survive you, benefits will be paid to your contingent beneficiary.

If you designate the beneficiary as irrevocable, you cannot change the beneficiary without that person's written permission. A child cannot provide written permission until s/he reaches the age of majority.

	Name of Beneficiary	Date of Birth (mm/dd/yyyy)	Relationship to you	Type <small>Important: See note below</small>	Percentage
1.	First name Middle initial Last name			Revocable Irrevocable	%
2.	First name Middle initial Last name			Revocable Irrevocable	%
3.	First name Middle initial Last name			Revocable Irrevocable	%
4.	First name Middle initial Last name			Revocable Irrevocable	%
5.	First name Middle initial Last name			Revocable Irrevocable	%
6.	First name Middle initial Last name			Revocable Irrevocable	%

**Note:** If you designate a beneficiary as irrevocable, that person's consent is required if you later want to change your beneficiary. A minor child cannot give consent, therefore if you designate a minor child as irrevocable, you will not be able to change your beneficiary until the child reaches the age of majority and consents to the change.

Return completed form to ICBA Benefits via email (indicate the policy number in the Subject line), or by mail.

If you email the form, do not also send the original by mail.

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### Section 3 – Contingent Beneficiary (Optional)

The person who will receive the death benefits if all of the primary beneficiaries die before you. If you select more than one contingent beneficiary, the benefit will be split evenly between the contingent beneficiaries. Should there not be any surviving beneficiaries at the time of your death, the proceeds will be paid to your estate.

	Name of Beneficiary	Date of Birth (mm/dd/yyyy)	Relationship to you	Type
1	First name Middle initial Last name			Revocable Irrevocable
2	First name Middle initial Last name			Revocable Irrevocable

**Note:** If you designate a beneficiary as irrevocable, that person's consent is required if you later want to change your beneficiary. A minor child cannot give consent, therefore if you designate a minor child as irrevocable, you will not be able to change your beneficiary until the child reaches the age of majority and consents to the change.

### Section 4 – Trustee Appointment - Complete only if a beneficiary is under the age of majority (not applicable in Quebec<sup>1</sup>)

I appoint (full legal name) as Trustee to receive any amount due to any beneficiary under the age of majority.

### Section 5 – Declaration and Authorization

This form must be signed and dated to be valid. A copy, fax, scan or image of this form is as valid as the original.

I hereby revoke all previous beneficiary designations and designate the above named person(s) if living to receive any amount due upon my death for the benefits noted above under this group policy. I reserve the right to change any beneficiary named above unless I have named the beneficiary as irrevocable. I consent to the personal information provided above being retained, used and disclosed in accordance with ICBA Benefit's privacy policy. The privacy policy is available online at [ICBABenefits.ca](http://ICBABenefits.ca) or by calling ICBA Benefits at 844-393-2334.

Date signed (mm/dd/yyyy)	Signature
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<sup>1</sup> In Quebec, if the beneficiary is a minor, proceeds are paid to his/her tutor(s) unless a valid trust has been established by will or separate contract. Parents are considered to be the child's tutors.

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