



RBC Dexia FlexBenefits - Beneficiary Designation
Group Life and Accident Insurance
For employees with Canadian benefits, except Quebec residents



RBC DEXIA
INVESTOR SERVICES
SERVICES AUX INVESTISSEURS

SURNAME	USUAL FIRST NAME	PROVINCE OF RESIDENCE	EMPLOYEE NUMBER (FIRST 8 DIGITS)

ANY CHANGES OR ERASURES ON THIS FORM MUST BE INITIALED

In accordance with the terms and conditions of the Benefits Program, I hereby designate as the beneficiary(ies) entitled to receive the proceeds arising under the Basic Life, Optional Employee Life, Business Travel Accident and Accidental Death and Dismemberment Insurance (AD&D) insurance plans under my *RBC Dexia FlexBenefits* program to the following person(s):

BENEFICIARY (Please see page 2 for suggested wording)	PERCENT (=100%)	RELATIONSHIP

I hereby revoke all previous Beneficiary appointments for Basic Life, Optional Employee Life, Business Travel Accident, and Accidental Death and Dismemberment (AD&D) Insurance plans and designate the above named beneficiary(ies) for all such Insurance Plans.

I understand that this beneficiary designation will be governed by and construed in accordance with the laws of the place in Canada where it is executed. I am solely responsible for ensuring that this beneficiary designation is valid under the law of that place and is changed when appropriate. If this beneficiary designation is executed outside Canada, it will be deemed to have been executed in the Province of Ontario for all purposes related to the Insurance Plans and the payment of proceeds.

If I wish to change my beneficiary designation in the event of marriage or divorce, I will have to make a new designation.

SIGNATURE	DATE

Send via Internal Mail to:

Transit 6315
Human Resources Service Centre (HRSC)
6880 Financial Drive, 2nd Floor, Tower 1
Mississauga On L5N 7Y5

Refer to Me and RBC Dexia, My Benefits
for more information

Date received by HRSC: (For internal use only)

RBC Dexia FlexBenefits – Life and Accident Insurance Beneficiary Designation

For employees with Canadian benefits, except Quebec residents

› Frequently Asked Questions

What happens if I don't designate a beneficiary?

If no beneficiary is nominated, the benefits will be paid to your estate.

How can I make a change to my beneficiary designation?

Complete a beneficiary designation form. Send the original signed and dated to Benefits Administration, Human Resources Service Centre (address is on the form) and retain a copy on file with your will.

How can I find out who my current beneficiary is?

Either refer to your files or contact the Employee Helpline at 1-800-545-2555 option 2. Keep in mind that our files are imaged/scanned, so it may take a couple of days to retrieve the file.

What is a revocable beneficiary?

A revocable beneficiary means that you can change the beneficiary designation at any time.

What is an irrevocable beneficiary?

An irrevocable beneficiary means that the beneficiary has a vested interest in the Life Insurance and the member cannot change the designation without meeting specific requirements. A beneficiary designation may be irrevocable for the following reasons:

- › Beneficiaries in Quebec - For more information on beneficiary designations in Quebec, please see the separate Beneficiary form for employees in Quebec.
- › Irrevocable at your request - If you wish to voluntarily make a beneficiary irrevocable please indicate irrevocable on the beneficiary designation form.
- › Irrevocable by court ruling - A beneficiary designation could be made irrevocable pursuant to a court ruling. For example, a term of a divorce decree may require that the former spouse must remain as the beneficiary and cannot be changed without the former spouse's consent. Again, please indicate irrevocable on the beneficiary designation form.

Beneficiary Designation Wording

Below are some suggested designations and acceptable wording to be used on the beneficiary form.

BENEFICIARY DESIGNATION	ACCEPTABLE WORDING OF DESIGNATION
Estate or Legal Heirs	Estate Using the words legal heirs is not considered to be a designation of a person other than the insured, but as an indication that the benefit of the policy is to be payable to the personal representative of the insured, and the proceeds which fall due upon the death of the life insured will form part of the insured's estate.
One beneficiary	Martha Doe, Spouse
Primary beneficiary followed by a contingent beneficiary (if first beneficiary predeceases you)	Martha Doe, Spouse or in the event of her death before me, Richard Doe, son.
Two beneficiaries in equal shares Note: if one of the beneficiaries predeceases the insured, the share of the deceased beneficiary would be paid to the insured estate. If that share should be paid to the remaining beneficiary, the following must be added:	Jane Doe & Mary Doe, Children In the event of the death of one beneficiary before me, his/her share is to be paid to the surviving beneficiary.
Primary Beneficiary followed by two contingent beneficiaries in equal shares	Martha Doe, spouse, or in the event of her death before me, Jane Doe and Mary Doe, children
Two Beneficiaries in percentages (not in equal shares) Note: if one of the beneficiaries predeceases the insured, the share of the deceased beneficiary would be paid to the insured estate. If that share should be paid to the remaining beneficiary, the following must be added:	John Smith 40% & Sally Smith 60%, parents In the event of the death of one beneficiary before me, his/her share is to be paid to the surviving beneficiary.
Trustee for minor children other than in the province of Quebec	Mary Doe & John Doe, children. Any payment becoming due during their minority to be made to John Smith, as Trustee for such child. Payment to said Trustee shall discharge the Company.

FORFEITURE OF BENEFICIARY RIGHTS IS VALID ONLY IF THE SIGNING BENEFICIARY IS OF LEGAL AGE.

Please note – this is intended to be a guide only. It is recommended that you consult with legal counsel in order to ensure that your designations and your estate are in proper order. The insurance company makes all final decisions with respect to life and accident insurance claims.