

ASSOCIATION DE PREVOYANCE DU PERSONNEL NAVIGANT

# **BENEFICIARIES**

## **DESIGNATION**

## **INSTRUCTIONS**

Page n° 1	The need to be well written Instructions and advices to complete the form
Page n° 2 and 3	Instructions and advices to complete the form continuation
Page n° 3 and 4	Exemples

## **WHY DO YOU NEED TO BE CAREFUL WHEN WRITING THE DESIGNATION OF THE BENEFICIARIES?**

The designation of the beneficiaries in a life insurance is a fundamental act. The member must on no account neglect this action, because an omission or an error in the designation can bring about serious consequences (beneficiaries can come to conflict). This is why the beneficiary clause must be the result of a deep reflexion and a well written drawing up that can be nurtured reading the following advices. We'd like to inform you that a designation with erasures, alterations, "white-out", or crossed-out words can be contested. Please do not hesitate to contact us if you need some help.

### **TWO POSSIBILITIES:**

✓ The standard clause :

my spouse judicially not seperated

for lack of, my partner to whom I am bound by a “ Civil Pact of Solidarity” (PACS), in which case your partner must be able to prove domiciliation at the same address by producing a copy of his/her most recent tax notification;

for lack of, with benefits equally split among them , my children, living or represented and the ones from my spouse they were his/her dependents;

for lack of, with benefits equally split among them my father and mother for lack of one of them, the other one in totality;

for lack of my heir-at-law.

✓ Special clause (if the standard clause does not suit you, you can draw the beneficiaries of your choice)

### **ADVICES FOR DRAWING UP THE DESIGNATION**

#### **10 ADVICES**

- 1 You can use either our beneficiaries form or write down your designation of beneficiaries on a writing paper (do not write down any other request, please note down the insurance contract numbers)
  - 2 Do not forget to mention your name, first name, date of birth and the effective date
  - 3 Please write down legibly the name and first name of the beneficiaries
  - 4 Do not forget to date and sign the form
  - 5 Keep your designation strictly secret
  - 6 Please try to avoid the following expressions "in case of death", "in case of accident" etc...
  - 7 Do not refer to only one beneficiary; please think about the fact the initial beneficiary could die.
  - 8 You'd better state the beneficiaries ' title rather than their name
  - 9 Be very meticulous when stated your beneficiaries using their names
  - 10 Please think about reviewing your designation of beneficiaries on a regular basis
- It is recommended to designate several beneficiaries in chain in order to avoid the capital to be included in the inheritance and inroads to be made due to the death duties. For that reason, use



3<sup>rd</sup> 50 % to my spouse,  
*for lack of,*  
my children , born , to born, alive or represented, for their respective interests, for lack of one of  
them the other ones in totality,  
*For lack of*  
My heir-at-law

50 % to my children, born, to born, alive or represented, for their respective interests, for lack of  
one of them the other ones in totality,  
*for lack of*  
Philip BRILL (nephew), alive or represented,  
*For lack of*  
My heir-at-law