

The Standard Life Insurance Company of New York • Beneficiary Designation/Change

This designation will apply to The Standard Life Insurance Company of New York's following coverage(s) available to you through your membership in NYSPIA, Voluntary Life and Voluntary AD&D insurance coverage.

Sign and date the completed form and return it to Norvest at the following address: Norvest Financial Services, Inc., 930 Albany-Shaker Road, Latham, New York 12110. Designations made below, or on a separate sheet of paper, are not valid unless signed, dated, and delivered to Norvest Financial Services, Inc., third party administrator for NYSPIA during your lifetime.

MEMBER INFORMATION

Name (Last, First, Middle)		Social Security No.
Address		City
State	Zip	Phone No.
Group Name New York State Police Investigators Association		Group No. 430733-A

BENEFICIARY INFORMATION

- Your designation revokes all prior designations.
- Benefits are payable to a contingent Beneficiary only if you are not survived by one or more primary Beneficiaries.
- If you name two or more Beneficiaries in a class (primary or contingent), two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
- If a minor (a person not of legal age) or your estate is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, trustee under the trust agreement dated _____".
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor.
- Dependents insurance and Supplemental Life Insurance on your Spouse, if any, is payable to you, if living, or as provided under your coverage under the Group Policy.
- If you complete the "% of Benefit" box (es), the amounts should add up to 100% for each class (primary or contingent) For example, "Primary- John Q. Doe; 60%; and Jane Q Doe, 40%."

BENEFICIARY DESIGNATION for OPTIONAL LIFE

Primary-Full Name	Relationship	Soc. Sec. No.	% of Benefit
Contingent-Full Name	Relationship	Soc. Sec. No.	% of Benefit

Signature of Member Date