

<b>Fraternal Order of Police</b> Group Number 158471
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To Be Completed By Applicant     Apply for Coverage     Beneficiary Change - *Complete Beneficiary Section below:*

Add or     Delete a Dependent    Date of add/delete \_\_\_\_\_

Name Change

Name (Last, First, Middle)		Social Security Number		Birth Date		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Address			City		State		Zip
Former Name (Last, First, Middle) <i>Complete only if name change:</i>						Phone Number	
Employer Name <b>Jersey City Fraternal Order of Police Lodge #4</b>							
Coverage: <i>Check with your FOP representative about coverage options available to you</i> Life Insurance <input type="checkbox"/> Basic Life							
Beneficiary <i>This designation applies to Life Insurance available through the FOP Lodge 4. Designations are not valid unless signed, dated, and delivered to the FOP Lodge 4 during your lifetime. See page 2 for further information.</i>							
<i>Primary - Full Name</i>		<i>Address</i>		<i>Soc. Sec. No.</i>		<i>Relationship</i>	<i>% of Benefit</i>
<i>Contingent - Full Name</i>		<i>Address</i>		<i>Soc. Sec. No.</i>		<i>Relationship</i>	<i>% of Benefit</i>
Signature I wish to make the choices indicated on this form.							
Member Signature Required _____						Date (Mo/Day/Yr) _____	

FOR ACTIVE/RETIRED POLICE ONLY

*Return completed form to:*  
 Det. Robert Vogt  
 207 7th Street  
 Jersey City, NJ 07302

## Beneficiary Information

- Your designation revokes all prior designations.
- Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- If you name two or more Beneficiaries in a class:
  1. Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
  2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
  3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- 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 any questions, consult your legal advisor.
- Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.