

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

Beneficiary designation	Acceptable wording of designation
Estate or Legal Heirs	Estate or Legal Heirs
One beneficiary	Martha Doe, wife
Two beneficiaries in succession (primary and secondary beneficiary)	Martha Doe, wife, or in the event of her death, Richard Doe, son
Two beneficiaries in equal shares	Jane and Martha Doe, children
Primary beneficiary followed by two secondary beneficiaries in equal shares	Martha Doe, wife, or in the event of her death, Jane and Mary Doe, children
Two beneficiaries in percentages (not in equal shares) Note: if one of the beneficiaries pre-deceases the employee, the share of the deceased beneficiary would be paid to the employee's estate. If that share should be paid to the remaining beneficiary, the following must be added:	John Smith 40% and Sally Smith 60%, parents In the event of the death of one beneficiary, his/her share is to be paid to the surviving beneficiary.
Trustee for minor children other than in the province of Quebec	Mary and John Doe, children. Any payment becoming due during their minority to be made to John Smith, as Trustee or failing such Trustee, to the duly appointed guardian of such child as Trustee. Payment to said Trustee shall discharge the Company.
Trustee for minor children in Quebec	Unacceptable by law