PROTECT THOSE WHO MATTER TO YOU MOST



Here's why naming your beneficiary is important

You've taken an important step to financially protect your loved ones with life insurance. But have you chosen who you're protecting?

Naming your beneficiary is an important step.

What's a beneficiary?

Your life insurance beneficiary is an individual(s) or entity that would receive the payout from your life insurance plan if you die while the policy is active.

Who can be a life insurance beneficiary?

Almost anyone can be a life insurance beneficiary, including people or entities—such as a trust or your estate. If you designate more than one beneficiary, the proceeds are divided equally unless you indicate otherwise on the beneficiary designation form. You can divide the proceeds based upon a percentage or fraction, as long as the total equals 100%.

What's the difference between primary and contingent beneficiaries?

Primary beneficiaries are your first selections to receive the insurance proceeds payable at the time of your death. Contingent beneficiaries receive the payout only in the case that your primary beneficiary (beneficiaries) don't survive you.

What information do you need to name a beneficiary?

It's helpful to have the following information for each person/entity you'd like to name:

- Full name
- Full address
- Telephone number
- Social Security number (or tax ID)
- Relationship to you
- Date of birth

Name your beneficiary
or review your existing designation, contact your benefits administrator.

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If you list a minor as your beneficiary, how would they receive the proceeds?

The insurance proceeds would be disbursed to one of the following:

- The legal guardian of the minor's financial assets (this may vary from the minor's natural guardian)
- The adult responsible for the minor beneficiary's well-being, if permitted under any applicable Uniform Transfer to Minor Act
- Prudential, which holds them until the beneficiary is legal age (based upon state law) to receive the payment

What happens if you want to change your beneficiary?

It's important to reassess your life insurance beneficiaries after significant life events—like marriage, divorce, or the birth of a child—and you can change your beneficiary (beneficiaries) any time. You are **not** required to notify the original beneficiary; however, in some states, if the beneficiary you wish to name is someone other than your spouse, spousal consent may be required.

We're here for you—and them

Our beneficiary services provide support beyond the claim with a holistic approach that pairs digital tools with a human touch. A Care Manager will support those left behind, mentally, physically, and financially Learn more at **prudential.com/caringforyou**.

Can you assign your life insurance to another person?

Unless otherwise stated in your certificate, you may only make a gift assignment (giving ownership and control of your life insurance to another person without receiving anything of value in exchange). Because the assignee has control of your life insurance, you cannot name a beneficiary; only the assignee can do so. Prudential assumes no responsibility for an assignment's validity or legality.

What happens if you don't name a beneficiary?

If there is no named beneficiary, if all the named beneficiaries die before you, or if the beneficiary records are lost or destroyed, Prudential generally pays insurance proceeds to the first of the following:

1. The surviving spouse
2. Surviving children in equal shares
3. Surviving parents in equal shares
4. Surviving siblings in equal shares
5. The estate

Please refer to your Booklet-Certificate to ensure it contains the language listed above.

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