Manulife Financial

Beneficiary Designation at a Coverage Level

Mail to: Manulife Financial, Individual Insurance
500 King Street North
PO BOX 1669
WATERLOO ON N2J 4Z6

Please complete this form if you wish to designate a different beneficiary for each Insurance or Rider coverage provided by your policy. You may designate a different beneficiary for each Life Insured, if more than one person is insured by the Coverage. We recommend that you complete a Beneficiary Designation for each Insurance and Rider coverage. If you do not, we will pay the death benefit to the beneficiary shown on the Application for Life Insurance or on any beneficiary designation subsequently made with respect to the Life Insured whose death results in the payment of a death benefit under that Insurance or Rider coverage. A Life Insured is a person whose life is insured under a particular Insurance or Rider coverage provided by your contract.

This form is part of the General Application for Life Insurance #_____

or applies to Policy #_____

Designation #1

The beneficiary for the death benefit payable with respect to the above Life Insured under the above Coverage number is changed as shown below.
The Change of Beneficiary conditions on the next page of this form apply to this beneficiary designation.
(To determine the Coverage number, use the number for the applicable Insurance or Rider coverage on either:
- *the product page accompanying the Application, or*
- *the policy information pages in your policy.)*

NOTE: For Quebec contracts, the appointment of your spouse as beneficiary is irrevocable unless otherwise specified.

Name of life insured (first, middle initial, last)	Coverage number

Primary beneficiary(ies) (first, middle initial, last)	Relationship to life insured	◯ Revocable ◯ Irrevocable
Secondary beneficiary(ies) (first, middle initial, last)	Relationship to life insured	◯ Revocable ◯ Irrevocable

TRUSTEE FOR BENEFICIARY (not applicable in Quebec)

Any payments due to Name of beneficiary during minority shall be paid to

Name of trustee | Relationship to life insured | in trust for the beneficiary.

Signed at _____ this _____ day of _____

Signature of policy owner	Witness (other than beneficiary)
Signature of additional policy owner	Witness (other than beneficiary)
Signature of irrevocable beneficiary (if applicable)	Witness (other than beneficiary)

Designation #2

The beneficiary for the death benefit payable with respect to the above Life Insured under the above Coverage number is changed as shown below.
The Change of Beneficiary conditions on the next page of this form apply to this beneficiary designation.
(To determine the Coverage number, use the number for the applicable Insurance or Rider coverage on either:
- *the product page accompanying the Application, or*
- *the policy information pages in your policy.)*

NOTE: For Quebec contracts, the appointment of your spouse as beneficiary is irrevocable unless otherwise specified.

Name of life insured (first, middle initial, last)	Coverage number

Primary beneficiary(ies) (first, middle initial, last)	Relationship to life insured	◯ Revocable ◯ Irrevocable
Secondary beneficiary(ies) (first, middle initial, last)	Relationship to life insured	◯ Revocable ◯ Irrevocable

TRUSTEE FOR BENEFICIARY (not applicable in Quebec)

Any payments due to Name of beneficiary during minority shall be paid to

Name of trustee | Relationship to life insured | in trust for the beneficiary.

Signed at _____ this _____ day of _____

Signature of policy owner	Witness (other than beneficiary)
Signature of additional policy owner	Witness (other than beneficiary)
Signature of irrevocable beneficiary (if applicable)	Witness (other than beneficiary)

CHANGE OF BENEFICIARY

Beneficiary Classification

This form provides for two classes of beneficiaries - primary and secondary - but it is not necessary to designate beneficiaries in both classes. Unless otherwise specified,

a) beneficiaries in the same class will share equally in any death benefit payable to them and,
b) if a beneficiary dies before the death of the Life Insured whose death results in the payment of the death benefit under the coverage, the beneficiary's share will be allocated equally among any surviving beneficiaries in the same class.

Payment to Beneficiaries

Unless otherwise specified in the beneficiary designation or in the policy contract, Manulife Financial will pay the death benefit (in one sum or in installments) as follows:

a) to any primary beneficiaries who are alive at the death of the Life Insured whose death results in the payment of the death benefit under the coverage, or
b) if no primary beneficiary is then alive, to any secondary beneficiaries who are then alive, or
c) if no beneficiary is then alive:
    i) to the Policy owner if other than the Life Insured whose death results in the payment of the death benefit under the coverage; otherwise
    ii) to the Policy owner's estate.