



Designation/Change of Beneficiary(ies) in the Event of Death

Individual Life Insurance (3rd pillar)

For the following individual policy number[s]:

Please complete, sign and return this form to us at the following mailing address:
AG Employee Benefits - STFA
53 Bd E. Jacquain, 1000 Brussels
The document can also be sent by e-mail to ServicesEB@aginsurance.be.

IMPORTANT: Do not complete this form if you would like your policy proceeds to be distributed according to the standard order of precedence.

Surname and first name of the policyholder:

Date of birth: / /

Street and no:

Postal code: City:

Telephone number: E-mail address^[1]:

This form will take effect on the day it is signed, provided that it has been properly completed, signed, dated and returned to AG Employee Benefits. If the information is unclear, incomplete or contains errors, the designation stipulated in the policy(ies) or in the last known Designation/Change of Beneficiary in the Event of Death form provided by the policyholder will apply.

Written confirmation will be sent to the policyholder's address on record to acknowledge receipt of this form.

If, at a later date, you wish to change the way you have designated your beneficiaries (for example, to reflect life events such as the birth of a child), you must fill in a new form so that there will be no question as to your intent.

If you have taken out an individual life insurance policy with special tax benefits, the sole primary beneficiary(ies) will be your surviving spouse or your blood relatives up to the second degree => see attached explanatory note [2].

Changing your Order of Precedence

Please provide the name(s) of your beneficiary(ies) in the table below, in the desired order of precedence.

You must assign a NUMBER to indicate the order of precedence. If you wish to assign the same rank [i.e. the same number] to more than one beneficiary, you can specify the share of the proceeds that each of them will be entitled to collect.

If no percentages are specified, the proceeds will be split evenly among those named.

To change or cancel the current order of precedence in your policy, provide the name(s) of the beneficiary(ies) below:	Order of Precedence (numerical ranking)	Share
Surname, First Name:		
Date of Birth: / /		
Address:%
Relationship to you:		
Surname, First Name:		
Date of Birth: / /		
Address:%
Relationship to you:		
Surname, First Name:		
Date of Birth: / /		
Address:%
Relationship to you:		
Surname, First Name:		
Date of Birth: / /		
Address:%
Relationship to you:		

The policyholder (surname + first name):

Date: / /

Signature, preceded by the words "acknowledged, accepted and agreed"[*]:

As a data controller, AG processes your personal data for the purposes mentioned in the general terms and conditions, and in particular with a view to manage your insurance contract. More information about the processing of your personal data can be found in the general terms and conditions and in our Privacy Notice on www.ag.be.

[*] By signing this form, you agree to the terms outlined on pages 1 and 2 and acknowledge that you have read the explanatory note.

Explanatory Note

Read attentively and keep in your personal file.

- [1] If you use e-mail, please make sure you fill in the "e-mail address" field. This way, we can easily get in touch with you if the information you have provided in this form is unclear, incomplete or contains errors.
- [2] If you have taken out an individual life insurance policy with special tax benefits, the sole primary beneficiary(ies) will be your surviving spouse or your blood relatives up to the second degree.

1st degree = parents, children

2nd degree = grandparents, grandchildren, (half-)siblings

If you have taken out an AG Employee Benefits individual life insurance policy (3rd pillar) offering special tax benefits and you apply this policy towards paying off or securing a mortgage loan, whether in the present or in the future, the beneficiary designation must comply with the requirements of Articles 115, 145/4 and 145/9 of the Belgian Income Tax Code 92.

To ensure that your beneficiary designation applies in all cases, the above beneficiary designation should be completed as follows, effective on the policy effective date:

- If the policy serves to pay off or to secure a mortgage loan taken out to purchase or maintain your sole residence: the individuals who, upon the death of the insured, will inherit the full ownership or usufruct of the property.
- If the policy serves to pay off or to secure a loan taken out to purchase or maintain real estate:
 - up to the insured amount that serves to pay off or secure the loan: the individuals who, upon the death of the insured, will inherit the full ownership or usufruct of the property;
 - up to the insured amount insured that does not serve to pay off or to secure the loan: the spouse or the blood relatives up to the second degree.

Comments

The order of precedence specified above will only be disregarded if there are no living beneficiaries in the previous rank. Note that you can assign the same rank to more than one beneficiary. The proceeds will then be split according to the share that you specify.

If there are several beneficiaries with the same rank and one of them predeceases the others, the proceeds will be paid to the remaining beneficiaries in equal shares.

In accordance with Article 111 of the Law on Non-Marine Insurance Contracts, if the beneficiary dies before the insurance proceeds have been paid out and even if s/he has agreed to the payment, the proceeds will be payable to the policyholder or his/her estate, unless one or more contingency beneficiaries have been named.

AG collects and processes your personal information for administrative and customer service purposes in accordance with the applicable Belgian privacy legislation. You have the right to inspect, amend and object to the use of your data for marketing purposes at any time, free of charge.

