

BENEFICIARY DESIGNATION in case of death



With an effective date of :

I, the undersigned,

Date of birth :

Relating to the beneficiaries of my life insurance contracted with APPN and the following insurance companies :

- AXA France Collectives n° 5092
- GENERALI France n° 23 624 and endorsement n° 2
- MACIF

⁽¹⁾ Opt for the standard clause and designate as beneficiary (ies)

as primary beneficiary, my spouse, judicially not separated
for lack of, with benefits equally split among them, my children
for lack of, with benefits equally split among them, my father and my mother,
for lack of, my heir-at-law

We'd like to inform you the Beneficiary designation form has to be filled in without any deletions or additions, this to avoid any dispute. If the standard clause does not suit you, please designate below one or several beneficiaries from your own, on condition no other previous particular designation had not been approved by the concerned beneficiaries.

⁽¹⁾ **Do not opt for the standard clause** and designate as beneficiary (ies)

as primary beneficiary

.....
.....

for lack of

.....
.....

for lack of

.....
.....

for lack of

.....
for lack of, my heir-at-law.

A copy of this document will be, automatically, sent with your insurance certificate. If you do not wish to receive this copy, please specify it below:

.....

I authorize A.P.P.N. to communicate this information to the concerned insurers.

(1) Tick the corresponding box

Date and location

Signature.....

ASSOCIATION DE PREVOYANCE DU PERSONNEL NAVIGANT

BENEFICIARIES

DESIGNATION

INSTRUCTIONS

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WHY DO YOU NEED TO BE CAREFUL WHEN WRITING THE DESIGNATION OF THE BENEFICIARIES?

The designation of the beneficiaries in a life insurance is a fundamental act. The member must on no account neglect this action, because an omission or an error in the designation can bring about serious consequences (beneficiaries can come to conflict). This is why the beneficiary clause must be the result of a deep reflexion and a well written drawing up that can be nurtured reading the following advices. We'd like to inform you that a designation with erasures, alterations, "white-out", or crossed-out words can be contested. Please do not hesitate to contact us if you need some help.

TWO POSSIBILITIES:

✓ The standard clause :

my spouse judicially not seperated

for lack of, my partner to whom I am bound by a “ Civil Pact of Solidarity” (PACS), in which case your partner must be able to prove domiciliation at the same address by producing a copy of his/her most recent tax notification;

for lack of, with benefits equally split among them , my children, living or represented and the ones from my spouse they were his/her dependents;

for lack of, with benefits equally split among them my father and mother for lack of one of them, the other one in totality;

for lack of my heir-at-law.

✓ Special clause (if the standard clause does not suit you, you can draw the beneficiaries of your choice)

ADVICES FOR DRAWING UP THE DESIGNATION

10 ADVICES

- 1 You can use either our beneficiaries form or write down your designation of beneficiaries on a writing paper (do not write down any other request, please note down the insurance contract numbers)
 - 2 Do not forget to mention your name, first name, date of birth and the effective date
 - 3 Please write down legibly the name and first name of the beneficiaries
 - 4 Do not forget to date and sign the form
 - 5 Keep your designation strictly secret
 - 6 Please try to avoid the following expressions "in case of death", "in case of accident" etc...
 - 7 Do not refer to only one beneficiary; please think about the fact the initial beneficiary could die.
 - 8 You'd better state the beneficiaries ' title rather than their name
 - 9 Be very meticulous when stated your beneficiaries using their names
 - 10 Please think about reviewing your designation of beneficiaries on a regular basis
- It is recommended to designate several beneficiaries in chain in order to avoid the capital to be included in the inheritance and inroads to be made due to the death duties. For that reason, use

the expression "for lack of" and as final clause "for lack of, my heir-at-law" (Article L 132-12 from the Insurances Code).

- If you have chosen to split the capital among several beneficiaries, the death of one them, will bring about the re-allocation of this capital to the others, in proportion of their respective interests unless specified mention.
- When the spouse is designated as beneficiary it is recommended to designate the person not using his name (except if you have a particular reason to do it) but use the expression "my spouse". Obviously a nominative designation will cause trouble in case of divorce particularly if there is a second spouse. The insurance subscribed on behalf of the spouse not designated by name is of benefit to the person who has authority on due date (Article L132-8 from the Insurances Code).
- For the beneficiaries that are not related with the Member it is sensible to give details in order their identification does not pose a problem (for example : date and place of birth , address)
- You must be careful when designating several beneficiaries using the expression "equal interests, for lack of one of them, the others in totality". Regarding your children, brother or sister, you must also be careful and use the expressions "' alive or represented" in order that their own children (so your grand children or nephew/niece) can benefit from the interest of their parents in case they are not still alive.
- You can modify your designation of beneficiaries at any time unless any particular previous designation had not been approved by the concerned beneficiary (article L 132-9 from the Insurances Code)

EXAMPLES

1st Doug and Jacqui BROWNRIDGE (parents) for their respective interests, for lack of one of them, the other one in totality,

for lack of

Peter BROWNRIDGE (brother)

Deanna BIDDLE née BROWNRIDGE (sister)

Alive or represented, for their respective interests, for lack of one of them,
the other one in totality,

For lack of

My heir-at-law

2nd Sarah-Jane COWLAM born in London on 15/04/1960 (not related)

living

Highwood Avenue 18

LEEDS LS17 6ES

United Kingdom

for lack of

my children , born , to born, alive or represented, for their respective interests, for lack of one of them the other ones in totality,

for lack of

Patrick CONNELLY(father)

For lack of

My heir-at-law

3rd 50 % to my spouse,
for lack of,
my children , born , to born, alive or represented, for their respective interests, for lack of one of
them the other ones in totality,
For lack of
My heir-at-law

50 % to my children, born, to born, alive or represented, for their respective interests, for lack of
one of them the other ones in totality,
for lack of
Philip BRILL (nephew), alive or represented,
For lack of
My heir-at-law