

BENEFICIARY DESIGNATION REQUEST

ReliaStar Life Insurance Company, Minneapolis, MN
 ReliaStar Life Insurance Company of New York, Woodbury, NY
 Members of the Voya® family of companies
 (the "Company")



Administrative Office: 6701 Upper Afton Road, Woodbury MN 55125

POLICY INFORMATION *(This request will apply to any insurance coverage under the policy number(s) listed below, including Life, AD&D, Critical Illness, Accident and/or Hospital Indemnity.)*

Policy Number(s) _____

INSURED INFORMATION

Name (First) _____ (Middle Initial) _____ (Last) _____

Birth Date (mm/dd/yyyy) _____ SSN _____ Phone (_____) _____

Employer/Plan Administrator Name _____

BENEFICIARY INFORMATION *(See page 2 for completion instructions.)*

Primary Beneficiary: The person designated to receive insurance proceeds when they become due.

Contingent Beneficiary: (Also referred to as a secondary beneficiary.) An alternate beneficiary designated to receive insurance proceeds if there is no eligible primary beneficiary.

Irrevocable Beneficiary: A beneficiary whose rights cannot be canceled without consent. *(See descriptions on page 2.)*

For each Beneficiary list Full Name, Address (street, city, state and zip code), Phone, Birth Date, Social Security Number and Relationship to Insured.

Primary Beneficiaries must total 100%. Contingent Beneficiaries must total 100%. (See BENEFICIARY ALLOCATION EXAMPLE on page 2.)

	Name (First, Middle Initial, Last) ¹	Birth Date	Gender	SSN/TIN	Relationship	%	Beneficiary Type
1			<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> Primary
	Address _____				Phone (_____) _____		<input type="checkbox"/> Contingent
2			<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> Primary
	Address _____				Phone (_____) _____		<input type="checkbox"/> Contingent
3			<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> Primary
	Address _____				Phone (_____) _____		<input type="checkbox"/> Contingent
4			<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> Primary
	Address _____				Phone (_____) _____		<input type="checkbox"/> Contingent

¹Add additional beneficiary information on a separate document and attach to this form. **Date, policy number, and owner's signature are required.**

AUTHORIZATION AND ACKNOWLEDGMENT

I request that the beneficiaries under this policy/certificate be changed as indicated above. This designation is revocable as to each beneficiary except when otherwise stated, and beneficiaries of like class shall share equally with right of survivorship. Any designation of an individual shall mean an individual living at the insured's death.

Owner Signature _____ Date _____

Owner Address _____ City _____ State _____ ZIP _____

Irrevocable Beneficiary(ies) Signature(s) ² _____ Date _____

Spousal Consent Signature ³ _____ Date _____

²Signature(s) required only if Irrevocable Beneficiary previously named.

³**Spousal Consent:** ReliaStar Life Insurance Company does not require spousal consent for a beneficiary designation and will not refuse a beneficiary designation based on lack of spousal consent. However, if the insured resides in a community property state and changes the beneficiary from the spouse to another person or entity, it is suggested that spousal consent be obtained to protect the claim proceeds of the named beneficiary.

INSTRUCTIONS

Insured/Owner: Type or print legibly in ink. Sign and date form. Return original and retain a copy for your records.

Plan Administrator: Send the completed form to the Company for approval if any of the following apply: 1) The wording used in the request differs from the examples given below; 2) The policy/certificate has been assigned; 3) The previous beneficiary is irrevocable; or 4) The coverage is under an individual policy. Also send copies of all previous beneficiary changes, assignment forms, and a copy of the insured's enrollment form or application. The Company will return a copy of the approved Beneficiary Designation Request form.

For Beneficiary Designation Request forms that do not require the Company approval, retain a copy of the approved form with the insured's records.

BENEFICIARY ALLOCATION EXAMPLE

Your Primary and Contingent Beneficiary Designations must each equal 100% (see examples circled below):

%	Beneficiary Type
50	<input checked="" type="checkbox"/> Primary
	<input type="checkbox"/> Contingent
50	<input checked="" type="checkbox"/> Primary
	<input type="checkbox"/> Contingent
25	<input type="checkbox"/> Primary
	<input checked="" type="checkbox"/> Contingent
75	<input type="checkbox"/> Primary
	<input checked="" type="checkbox"/> Contingent

The Primary Percentages add up to 100%

The Contingent Percentages add up to 100%

SUGGESTED BENEFICIARY DESIGNATIONS

Personal Beneficiaries

- If one individual is to be designated, use full legal name thus—"Anna May Smith," not "Mrs. John Smith."
- If two individuals are to be named, designate as follows: "Anna May Smith, wife and Dorothy Smith Andrews, daughter, in equal shares, or the survivor."
- If three or more individuals are to be named, designate as follows: "Anna May Smith, wife, Dorothy Smith Andrews, daughter, and William Smith, son, or the survivors, in equal shares, or the survivor."
- If one or more secondary beneficiaries are to be named, they may be designated individually as follows: "Anna May Smith, wife, if living, otherwise Joseph Smith, father, and Elizabeth Smith, mother, in equal shares, or the survivor;" or
 - If all children of the marriage are to be named secondary beneficiaries, designate them collectively rather than individually as follows: "Anna May Smith, wife, if living, otherwise the then surviving children, if any, born of insured's marriage with said wife, in equal shares." (This designation will include children born later without the necessity of changing the designation.)
 - If all children of the marriage are to be named secondary beneficiaries and a second alternate beneficiary is to be named, designate as follows: "Anna Smith, wife, if living, otherwise the then surviving children, if any, born of insured's marriage with said wife, in equal shares, or if said wife is not living and there is no such child, James Smith, father."
 - If children not of the present marriage are to be included, designate as follows: "Anna May Smith, wife, if living, otherwise John Smith and Mary Smith, children, and any other child or children born of insured's marriage with said wife, or the survivors, in equal shares, or the survivor."

Custodian for a Minor Child

- If naming a Custodian for a minor child, name the Custodian and the Minor Child. For example: "Anna May Smith as custodian for William Smith under the applicable Uniform Transfer to Minors Act/Uniform Gifts to Minors Act."

Estate

- If an estate is named, specify whose estate, such as: "Estate of the Insured."

Trustee

- Trustee under the last will and testament of the insured, or his successors in trust, PROVIDED, HOWEVER, that if no claim is made by said Trustee within one year from the date of death of the insured or if the insured shall die leaving no last will and testament containing a trust covering this policy, the proceeds shall be payable to the estate of the insured. Payment of the proceeds of this policy to said Trustee or successors in trust shall fully and finally discharge the Company from all liability.
- "The [XXXXXXXXXXXX] Trust Company, trustee under written trust agreement date [XX/XX/XXXX], or its successor or successors in trust, and payment of the proceeds of this policy to said Trustee or successor or successors shall fully and finally discharge the Company from all liability."

Business Partners

- Under a cross ownership plan, designate the surviving partners as beneficiaries. For example, for insurance on the life of John Jones, designate "Henry Smith and William Brown, partners, in equal shares, or the survivor." Similar designation may be made for the other partners.
Just as a corporation may be the owner and beneficiary of a policy, a partnership may, in the partnership name, own and be the beneficiary of a policy. The firm name should be used together with the words, "a partnership." For example, "Jones, Smith and Brown, a partnership presently consisting of John Jones, Henry Smith and William Brown."

Irrevocable Beneficiary

- If you want to name a beneficiary that you can not change without his/her consent, designate him/her as irrevocable beneficiary, such as: "Frank Jones, as irrevocable beneficiary." Then if you change the designation in the future, both you and the irrevocable beneficiary must sign the front of the form.

Funeral Home

- [XXXXXXXXXXXX] Funeral Home "as their interest lies" and also name a second primary beneficiary of your choice to receive any benefit not used by the funeral home. The percentage column should be left blank as the funeral home will receive the amount of their service.