

**DESIGNATION OF BENEFICIARY FORM**

**Heavy and General Laborers' Funds of New Jersey Local 472** • Local 172  
700 Raymond Boulevard • Newark NJ 07105 • Phone: 973-589-5050 • Fax: 973-589-1180

Member Name: \_\_\_\_\_ SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Union Local No: \_\_\_\_\_ Union Book No: \_\_\_\_\_

COMPLETION OF THIS FORM DOES NOT ENTITLE OR GUARANTEE BENEFITS, YOU MUST BE AN ELIGIBLE PARTICIPANT AT THE TIME OF DEATH

**PLEASE SEE REVERSE FOR IMPORTANT INFORMATION**

**ANNUITY BENEFICIARIES (Percentages MUST total 100%)**

Name _____ Social Security Number _____	Name _____ Social Security Number _____
Address _____	Address _____
Cell Phone _____ Email _____	Cell Phone _____ Email _____
Relationship _____ Date of Birth _____ Percentage _____ %	Relationship _____ Date of Birth _____ Percentage _____ %
Name _____ Social Security Number _____	Name _____ Social Security Number _____
Address _____	Address _____
Cell Phone _____ Email _____	Cell Phone _____ Email _____
Relationship _____ Date of Birth _____ Percentage _____ %	Relationship _____ Date of Birth _____ Percentage _____ %

**I DESIGNATE THE BENEFICIARY(IES) SPECIFIED ABOVE TO RECEIVE BENEFITS UNDER THE PLAN(S) UPON MY DEATH**

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### INSTRUCTIONS

IF YOU DIE PRIOR TO RETIREMENT, THE DEATH BENEFITS DESCRIBED BELOW WILL BE PAYABLE TO YOUR SURVIVING SPOUSE OR BENEFICIARY(IES). THE LAST WRITTEN BENEFICIARY DESIGNATION FORM THAT HAS BEEN PROPERLY COMPLETED AND SIGNED BY YOU AND RECEIVED BY THE FUND OFFICE WILL DETERMINE WHO IS ELIGIBLE TO RECEIVE YOUR BENEFITS AFTER YOUR DEATH. YOU MAY CHANGE YOUR BENEFICIARY(IES) AT ANY TIME BY WRITING, CALLING OR VISITING THE FUND OFFICE TO REQUEST THE APPROPRIATE FORMS. PERCENTAGES ON THE BENEFICIARY DESIGNATION FORM MUST TOTAL 100%. IF THE PERCENTAGES ARE NOT ENTERED, OR DO NOT EQUAL 100%, BENEFITS WILL BE EQUALLY DISTRIBUTED AMONG THE DESIGNATED BENEFICIARIES.

#### ANNUITY PLAN

IF YOU ARE MARRIED, OR IN A CIVIL UNION OR SAME-GENDER MARRIAGE, AND YOU DIE BEFORE RECEIVING A DISTRIBUTION OF YOUR INDIVIDUAL ACCOUNT, AT LEAST 50% OF YOUR INDIVIDUAL ACCOUNT WILL BE PAID TO YOUR SURVIVING SPOUSE OR SPOUSAL EQUIVALENT. YOU MAY NAME ANY BENEFICIARY(IES) FOR THE REMAINING 50% OF YOUR INDIVIDUAL ACCOUNT, INCLUDING YOUR SPOUSE OR SPOUSAL EQUIVALENT. IF YOU ARE NOT MARRIED OR IN A CIVIL UNION OR SAME-GENDER MARRIAGE, YOU MAY NAME ANY BENEFICIARY(IES) TO RECEIVE YOUR ENTIRE INDIVIDUAL ACCOUNT. IF YOU DO NOT DESIGNATE A BENEFICIARY(IES), OR YOUR BENEFICIARY(IES) DIES BEFORE YOU, YOUR BENEFITS WILL BE PAID TO YOUR ESTATE.

IF ADDITIONAL SPACE IS NEEDED, ATTACH A SEPARATE PIECE OF PAPER.