

**Mark all boxes and complete all sections that apply. Return completed form to your Human Resources Department.**

<b>APPLICANT</b>	Your Name (Last, First, Middle)		Group Name <b>North Carolina Bankers Association</b>		Group Number(s) <b>645220</b>	
	Your Address		City		State	ZIP
	Your Soc. Sec. No.	Date of Birth		<input type="checkbox"/> Male <input type="checkbox"/> Female		Job Title/Occupation

<b>LIFE</b>	<p><i>Check with your Human Resources Department about coverage options available to you and Evidence Of Insurability requirements.</i></p> <p><b>Life Insurance</b></p> <p><input checked="" type="checkbox"/> Life with AD&amp;D Employer Paid</p> <p><b>Additional/Optional Life</b></p> <p><input type="checkbox"/> Additional/Optional Life – Amounts over \$100,000 require Evidence of Insurability. Premium is based on age band rate of employee.</p> <p>I currently have Additional Life coverage of: \$ _____. (New hires indicate 0)</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 times my annual salary.</p> <p>I am applying for additional coverage of: \$ _____.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 times my annual salary.</p> <p>Total Additional Life coverage (current plus additional amount): \$ _____</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 times my annual salary.</p> <p><b>Dependents Life Insurance</b></p> <p><input type="checkbox"/> Spouse requested amount \$ _____ This amount should be in increments of \$25,000 to a maximum of \$200,000. Amounts over \$50,000 require Evidence of Insurability on Spouse's health.</p> <p>Spouse Name _____ Social Security Number _____</p>					
-------------	---	--	--	--	--	--

<b>BENEFICIARY</b>	<i>This designation applies to Life/Life with AD&amp;D Insurance available through your Employer, if any. Designations are not valid unless signed, dated, and delivered to the Employer during your lifetime. See page 2 for further information.</i>					
	Primary - Full Name		Address	Soc. Sec. No.	Relationship	% of Benefit
	Contingent - Full Name		Address	Soc. Sec. No.	Relationship	% of Benefit

<b>CHANGE</b>	<i>Use this section only when you wish to make a change after insurance becomes effective. Complete all boxes and sections that apply.</i>					
	Dependent Life		<input type="checkbox"/> Name Change		<input type="checkbox"/> Address Change	
<input type="checkbox"/> Add <input type="checkbox"/> Delete <input type="checkbox"/> Change		New name _____		<input type="checkbox"/> Beneficiary Change		
Date of add/delete/change _____		Former name _____		<input type="checkbox"/> Other – Increase in coverage		

<b>SIGNATURE</b>	I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change.					
	Member/Employee Signature Required				Date (Mo/Day/Yr)	

**Human Resources Department - Complete this section. Retain form for your records.**

Account Number	Location Number	Bank Name
Date of Hire/Rehire	Effective Date	Earnings

## Beneficiary Information

- Your designation revokes all prior designations.
- Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- If you name two or more Beneficiaries in a class:
  1. Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
  2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
  3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, “Dorothy Q. Smith, Trustee under the trust agreement dated \_\_\_\_\_.”
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have any questions, consult your legal advisor.
- Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer’s coverage under the Group Policy.