



BENEFICIARY FORM

For use with:
Lincoln DirectorSM
Lincoln American Legacy Retirement[®]
Lincoln DirectorSM in the state of New York
Lincoln American Legacy Retirement[®] in the state of New York

For new and existing participants. Please return completed form to your employer and keep a copy for your files.

Employer/plan information

Employer/plan name _____ Plan ID# _____ Contract# _____

Employee information

Employee name (First, MI, Last, Suffix) _____
 Male Female
 Married Not married

Address _____ City _____ State _____ Zip _____
Email _____ Phone _____
Date of birth (mm/dd/yyyy) _____ Date of hire (mm/dd/yyyy) _____
Social security number _____ Facility location _____

Designation of beneficiary(ies)

Please check the appropriate box to designate each individual as either a primary beneficiary or a contingent beneficiary. If neither box is checked, the individual will be deemed to be a primary beneficiary.
The following individual(s) will be my beneficiary(ies). If any primary or contingent beneficiary dies before me, his or her interest and the interest of his or her heirs will terminate completely, and the percentage share of any remaining beneficiary(ies) will be increased on a pro rata basis. If no primary beneficiary(ies) survives me, the contingent beneficiary(ies) will acquire the designated share of my eligible retirement plan balance. (Percentages must be in whole numbers only. The total of percentages for primary beneficiaries and contingent beneficiaries must each equal 100%.) *Note: For additional beneficiaries, please attach additional copies of this form, as needed.*

Primary beneficiary: _____ Spouse Non-spouse

Name (First, MI, Last Suffix) _____ Social security number _____ Percentage _____ %
Address _____ City _____ State _____ Zip _____
Phone _____ Date of birth (mm/dd/yyyy) _____ Email _____

Primary or Contingent beneficiary: _____ Spouse Non-spouse

Name (First, MI, Last Suffix) _____ Social security number _____ Percentage _____ %
Address _____ City _____ State _____ Zip _____
Phone _____ Date of birth (mm/dd/yyyy) _____ Email _____

Primary or Contingent beneficiary: _____ Spouse Non-spouse

Name (First, MI, Last Suffix) _____ Social security number _____ Percentage _____ %
Address _____ City _____ State _____ Zip _____
Phone _____ Date of birth (mm/dd/yyyy) _____ Email _____

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Spousal consent Complete only if non-spouse beneficiary(ies) is named as primary beneficiary(ies)

Check here if you are a participant and do not have a living spouse.

I am the spouse of the participant named above. I hereby consent to the above designation of beneficiary. I understand that if anyone other than me is designated as primary beneficiary on this form, I am waiving any rights I may have to receive benefits under the plan when my spouse dies.

Spouse's signature (if required)

Date (mm/dd/yyyy)

Witness signature (plan sponsor or notary public)

Date (mm/dd/yyyy)

Notary's commission expiration date (mm/dd/yyyy)

Employee certification

By signing this form, I certify that all personal information, including my social security number, is correct.

Employee name (please print)

Employee signature

Date (mm/dd/yyyy)

Frequently asked questions**What is a beneficiary?**

You are required to name an individual who will inherit beneficial interest to your retirement account should you die before you have exhausted your account balance. Participants typically name their spouse as the primary beneficiary and their children and/or other relatives as contingent beneficiaries. Contingent beneficiaries inherit beneficial interest in the event your primary beneficiary predeceases you.

What happens if I do not file a designation of beneficiary for my retirement account?

If you haven't filed a designation of beneficiary, upon your death any vested account balances in your plan will be distributed in accordance with your plan's provisions in effect at that time. Generally, your account proceeds will be paid directly to your surviving spouse. If you are not married at the time of your death, your account balances will be paid to your estate.

How can I change the beneficiary on my account?

All changes to your beneficiary designation must be submitted to your local human resources representative. If you are naming a beneficiary other than your spouse, you may be required to obtain your spouse's consent.

One last point about beneficiary designations.

It's to your advantage to periodically review your beneficiary designation on file in the human resources department. Over time, life events may warrant a change to your designation(s). Be advised that the disposition of your account balance will be completed according to the beneficiary information provided to your plan administrator, regardless of other wishes or directions left in your will or with your estate executor.

Lincoln DirectorSM or Lincoln American Legacy Retirement[®], a group variable annuity, is issued on contract form #19476 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., Radnor, PA, a broker-dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. **Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Contracts sold in New York are issued on contract form #19476NY-A 7/04 by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.
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