

Designation of beneficiary form

Who will receive the benefits on your insurance in case of your death?

Please send form to:
Skandia c/o AP Pension
Østbanegade 135
DK-2100 København Ø
Phone +45 7012 1213

1. About this form

Fill in this form if you want to change the persons who will receive benefits on your insurance in case of your death. You can designate: named persons or associations (fill in 4.1), next of kin (fill in 4.2) or the estate (fill in 4.3).

2. Personal information

Name:		
Address:	Postal code:	City:
CPR no.:	Tel:	
E-mail:		

3. Information about the insurance

The designation of beneficiaries applies to:

All my insurances with Skandia

Insurance policy no.: _____

Forenede Gruppeliv: To change your designation of beneficiaries with Forenede Gruppeliv, fill in separate form.

4. Who will receive the benefits?

4.1 Benefits paid out to named persons
You can designate one or more named persons as beneficiaries of your insurance in case of your death. By filling in "Percentage share", you can choose the percentage of the benefits to be allocated to the named persons. If the field is left blank, the benefits will be divided equally between the named beneficiaries.

4.1.1 Spouse/registered partner/cohabitant
The benefits will be paid out to:

My spouse / Registered partner
 Cohabitant with joint residence

Name:	CPR no.:	
Address:	Postal code:	City:
E-mail:	Percentage share of total benefits:	

The designation of my cohabitant will terminate if cohabitation in our joint residence ceases for reasons other than institutionalisation, including move to senior housing. "Next of kin" will be designated as beneficiary instead.

4.1.2 Children / Stepchildren / Cohabitant's children / Their descendants

The benefits will be paid out to:

 The following named children, stepchildren or cohabitant's children or their descendants.

Name:	CPR no.:	
Address:	Postal code:	City:
E-mail:	Percentage share of total benefits:	

Name:	CPR no.:	
Address:	Postal code:	City:
E-mail:	Percentage share of total benefits:	

Name:	CPR no.:	
Address:	Postal code:	City:
E-mail:	Percentage share of total benefits:	

4.1.3 Other persons or associations (applies only to tax-free lump sum payout on death)

If you have a tax-free lump sum payout on death (lump sum death benefit), you can choose that this sum is to be paid out to persons other than those named above, for example your parents or siblings. Taxable benefits on death can only be paid out to one of the persons set out in 4.1.1 or 4.1.2, to your next of kin, 4.2 or to the estate, 4.3.

If you fill in the "Percentage share" field, please note that it applies only to the payout of your lump sum death benefit. For example, if you enter 25%, the remaining 75% of the lump sum death benefit will be distributed at the percentages assigned to the other named persons or equally between them.

 The benefits will be paid out to the following named persons or associations.

Name:	CPR no. or CVR no, if applicable:	
Address:	Postal code:	City:
E-mail:	Percentage share of tax-free lump sum payout on death:	
Your relation:		

Name:	CPR no. or CVR no, if applicable:	
Address:	Postal code:	City:
E-mail:	Percentage share of tax-free lump sum payout on death:	
Your relation:		

4.1.4 Additional named persons (contact your adviser)

If you want to designate additional named persons, you must fill in and enclose the addendum: Additional named beneficiaries.

I enclose addendum designating additional named persons

4.1.5 If a named person has died (secondary designation)

If one of the named persons has died when the benefits are to be paid out, the benefits will automatically be paid to your 'Next of kin'. However, you can choose that the beneficiary's share is instead to be paid out to:

- the named person's heirs of the body. If these persons have died, the share will be divided between the remaining named persons
- the remaining named persons
- another named person: (fill in boxes below)

Name:	CPR no.:	
Address:	Postal code:	City:
E-mail:	Your relation:	

4.1.6 Special provisions with respect to named persons (contact your adviser)

If you want special provisions to apply with respect to the named persons, you must fill in and enclose a separate form, for example, if you want to:

- make your designation of beneficiaries **irrevocable**. This means that you can only change your designation if the named person consents to this and that that person's share of the benefits cannot be reduced.
- **settle** the benefits. This means that you can decide when the named person can take control of the benefits.
- provide for **separate property** for the named persons: This means that you can decide what happens to the benefits if the person divorces or dies.

I enclose a form with special provisions for my designation.

4.2 Benefits paid out to your 'Next of kin'

The benefits will be paid out to:

'Next of kin': In that case, the benefits will be paid in order of priority to your.

1. spouse or registered partner
2. cohabitant if you are living together at your joint residence at the time of your death, and:
 - a. you have lived together in a conjugal relationship for the past two years before the time of your death, or
 - b. you are expecting, have or have had a child together
3. children or their descendants
4. heirs under a will
5. heirs pursuant to the Danish Inheritance Act

4.3 Benefits paid out to the estate

If you do not want to designate any persons or associations as beneficiaries, you can choose to have the benefits paid out to your estate in case of your death. In that case, the benefits will be distributed according to the provisions of the Danish Inheritance Act or according to your will.

The benefits will be paid out to:

The estate. I am aware that the benefits will not be protected against any creditors.

5. Signature

With my signature, I confirm making the above designations.

Date:

Signature: