

**I want the money to pay my final expenses and to support my spouse and children.** The easiest way is to name your spouse (by name) as the primary beneficiary (“Jane Doe, spouse,” for example). You can also name a secondary beneficiary in case your spouse dies before you.

Be careful about naming your children as either primary or secondary beneficiaries if they are not yet 18. Minor beneficiaries pose special problems because a legal guardian of their estate must be appointed by a court – even if one of their parents is still living. Often, the money must be held until the child reaches 18.

**Can I name more than one person as beneficiary?** You can name as many beneficiaries as you want. Proceeds will be paid in equal shares unless you indicate percentages (not dollar amounts).

Proceeds will be paid first to the named primary beneficiaries who survive you. If no primary beneficiaries survive you, then proceeds will be paid to the named secondary beneficiaries.

**What if I get divorced?** If you named your prior spouse as the beneficiary and never changed the beneficiary designation, it depends on the terms of the divorce decree and applicable law whether your prior spouse will be the beneficiary. It is wise to check with your attorney.

The best way to avoid problems is to review your beneficiary designations whenever a life event (like marriage, divorce, birth of a child, etc.) occurs.

**What if I don’t have a spouse or children?** You aren’t required to name your spouse and children as beneficiaries. You can name any individual you like, including relatives, friends and/or most non-profit organizations. **Please note: You may not designate your employer as your beneficiary even in the event they are a non-profit organization.**

**What if I don’t designate a beneficiary?** Our life insurance policy has a provision that details how the proceeds will be paid; we will use the provision to pay your surviving family. The order is 1 – current surviving spouse, 2 – your living children; including children by legal adoption (even if they are minors), 3 – parents and 4 – the estate of the insured.

**Can I designate my estate as the beneficiary?** In order for us to pay your estate, the estate must go through a probate court (unless waiver of administration laws apply) and someone must be appointed by the court as the legal representative.

**What if we don’t want to go through probate?** In some states, we can pay under “waiver of administration” laws. These laws allow us to make the payment to the person who is handling the estate, if the amount is within the limits set by the state and with documentation required by the state.

**What about payment to a trust?** We can make payment to the trustee of a trust. Trusts can be complicated; therefore, you are strongly advised to seek an attorney’s assistance to set one up correctly.

**Can we pay according to directions left in a will?** No. However, we can pay to your estate which is distributed in accordance with the instructions of a will. We can also pay to a trust created by a probated will, if we receive documentation within one year of your death that the trustee is legally authorized to receive payment. If this information is not received within one year of your death, we will pay the executors or administrators of your estate.

**What about the other Assurant coverages?** If you have dependent life insurance, you are the beneficiary. The same is true if you qualify for the dismemberment provision under the Accidental Death & Dismemberment policy.

Products and services marketed by Assurant Employee Benefits are underwritten and/or provided by Union Security Insurance Company. In this document, the terms “we,” “us,” “our,” and the like, refer to each as applicable.