



## GUIDANCE TO APPOINTING BENEFICIARIES

You can see what is payable as well as your beneficiaries under *Forsikringer* on [Min pension](#)

If you want to change your beneficiary(ies) and you cannot do it on Min pension, you must complete the beneficiary declaration.

### General rules to appointing beneficiaries

#### Next of kin

In general, payment is made to your next of kin.

This means that payment is made to below recipients in stated order:

1. Spouse/registered partner – however, not in case of separation or divorce before the death.
2. Cohabitant - if you have had a relationship comparable to a marriage for which one of the following conditions apply:
  - a. You have shared address for the past two years before the death.
  - b. You have shared address and you are pregnant, have or have had children together.
3. Children – if a child is dead, children of the child take its place etc. Children are defined as biological children and adopted children.
4. Heirs according to a will.
5. Legal heirs.

If you do not have any heirs, payment is made to P+.

#### No beneficiary(ies) means payment to the estate

If you want that payment is made to your estate, you must choose *no beneficiaries*. If you do not have heirs according to the Inheritance Act or have made a will, payment is made to P+.

Payment to the estate is not protected against creditors.

#### Named beneficiary

You can appoint the following as your beneficiary:

1. Spouse/registered partner.
2. Divorcee/registered partner.
3. Heirs of the body.
4. Stepchildren and/or their heirs of the body.
5. Named person with shared address at the time of the appointment and/or this person's children, grandchildren etc.

#### If a beneficiary dies

If one or more of the beneficiaries die before you, the payment is distributed among the others according to your stated percentage distribution.

If all the beneficiaries are dead when the payment is to be made, it is automatically made to your next of kin. If you want it differently, you can choose what should happen with the deceased beneficiary(ies) share by appointing a contingent beneficiary.

### Payments subject to specific rules

It may differ what amount will become payable, and who you can appoint as a beneficiary.

#### Lump sum on death (P+ Life cycle)

There are no restrictions as payment is tax-free. It can be paid to everyone.

#### Pension guarantee (P+ Life cycle)

The pension guarantee is always paid to spouse or cohabitant first if the cohabitant meets the requirements (see next of kin, item 2). Hereafter you may appoint a named beneficiary.

#### Sum to unmarried member (former DIP1) and (former JØP1)

The sum to unmarried members is paid to your next of kin. You may choose payment to your estate, provided that you have legal heirs or have made a will.

#### MemberFunds (15 years), (15 years annuity certain), (15 years supplementary retirement pension) and (rate udland)

Above payments are made to your estate, unless you appoint beneficiaries.

#### Lump sum death benefit with Forenede Gruppeliv

If you want to change the beneficiary on your group life sum in the event of death, you must do it [here](#)

### How to do it

You must complete and sign the declaration and send it to us. This can be done via secure mail [here](#)

When P+ has received the declaration, you receive a confirmation, and the change appears from Min pension.

Remember to consider if your beneficiary(ies) should be changed if your family circumstances change.

You can contact us on phone no. 38 18 87 00 if you have questions.

## BENEFICIARY DECLARATION



Please read the guidance, before you complete the beneficiary declaration.

**I want the beneficiary declaration to apply to (tick off one box only):**

- All payments upon my death.
- The following payment(s) - (write the name of the insurance/payment):

\_\_\_\_\_

If you have several payments and want different beneficiaries, you must complete one declaration per payment. You can see your payments under *Forsikringer* on [Min pension](#)

**I want the following appointment of beneficiaries (tick off one box only):**

1.  Next of kin.
2.  No beneficiaries. Payment is made to my estate.
3. Named beneficiary – choose one of the options below:
- My children for equal distribution (own children and adopted children). If a child is dead, children of the child take its place
- My cohabitant with shared address. If you do **not** want the appointment to terminate automatically, if you no longer share address tick off this box

Cohabitant's name: \_\_\_\_\_ Civil reg. no.: \_\_\_\_\_

- The following person(s) for equal distribution, unless a percentage is stated:

| Name of beneficiary | Civil reg. no. | Relationship | Percentage |
|---------------------|----------------|--------------|------------|
|                     |                |              |            |
|                     |                |              |            |
|                     |                |              |            |
|                     |                |              |            |
|                     |                |              |            |

If you want a contingent beneficiary, you write *no. 2* by the name of beneficiary (see the guidance).

\_\_\_\_\_  
Name

\_\_\_\_\_  
Civil reg. no.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature