

**City of Norwich
Volunteer Firefighters' Relief Fund
Beneficiary Designation Form**

Name _____

Soc. Sec. No. _____

Department _____

Date of Birth _____

By filing this form, I understand that any beneficiary designations I may have made in the past are null and void.

I designate the person(s) named below to receive any death benefits that may be payable under the plan. I understand that I may change this designation by filing another Form.

Primary Beneficiary: Benefits will be payable to each person named below in equal shares.

Last Name	First Name	Middle Initial	Suffix	Date of Birth	Social Security #	Address	Sex	Relationship

Contingent Beneficiary: If no primary beneficiary survives me, then each person named below will share equally in any benefits.

Last Name	First Name	Middle Initial	Suffix	Date of Birth	Social Security #	Address	Sex	Relationship

_____ Date

_____ Signature

Received and recorded by _____

_____ Date

See next page for important information

Important Information about Beneficiary Designations

Each participant in this Plan must complete a Beneficiary Designation Form at the time he/she applies for membership.

If you are not survived by any named beneficiaries, any death benefits under the Plan shall be paid to your estate.

It is important to remember that if your marital status, family or financial situation changes in the future, you should consider submitting a new Beneficiary Designation Form.

Primary Beneficiaries are the persons who share in any death benefit which may be payable under the plan. Contingent Beneficiaries receive benefits only if you are not survived by your Primary Beneficiary.

If you want to change beneficiaries, you may get additional Forms. You will then have to complete and file a new Beneficiary Designation Form.

In connection with completing the Beneficiary Designation Form you may wish to consult with your own attorney or tax advisor.

Summary of Volunteer Firefighters' Relief Fund Article VI – "Death Benefits" as last amended by 2010 Revision

Section 6.1 – Each member must designate a Beneficiary or Beneficiaries

Section 6.2 – If there is a death benefit payable under this plan and none of the designated Beneficiaries survive the Member, the death benefit will be payable in a lump sum to the Member's estate.

Section 6.3 – If a Member dies from causes not related to Volunteer service and before he/she starts to collect benefit payments, the Beneficiary (ies) will be entitled to receive a lump sum distribution equal to the Member's contributions plus Credited Interest (3% per annum compounded monthly) calculated through the Member's date of death.

Section 6.4 – If a member dies after retirement without a spouse beneficiary (or he/she does have a spouse beneficiary but was born before 1/8/1936 or was not an Active Member as of 1/8/2001), the Member's Beneficiary (ies) will share in a lump sum distribution equal to the Member's total contributions plus Credited Interest (3% per annum compounded monthly) calculated through the Member's date of death less the Member's total benefit payments.

If a member dies after retirement with an eligible spouse beneficiary, the spouse beneficiary shall receive a monthly benefit of 90% of what the Member had been receiving at the time of his/her death until the spouse beneficiary's death or remarriage.

Section 6.5 – If an Active Member dies as a result of Volunteer service to the City of Norwich, his/her surviving spouse, as defined by Connecticut State Statute, shall receive a benefit equal to the current maximum payment per month until the death or remarriage of the surviving spouse. If an Active Member dies as a result of Volunteer service to the City of Norwich and he/she does not have an eligible spouse, this death benefit shall be shared equally among his/her dependent children under the age of 24 until the youngest child reaches his/her 24th birthday. If death payments are made in accordance with Section 6.5, there shall be no death payments paid pursuant to Sections 6.3 or 6.4.