

Beneficiary Designation Form

FAQs



What sections do I need to complete?

If you have PAK Life or Negotiated Life only, please complete the Negotiated Life Insurance section. If you have Basic Term Life or Supplemental Term Life only, please complete the Non-Negotiated Life Insurance section. If you have PAK Life/Negotiated Life AND Basic Term Life and/or Supplemental Term Life, please complete both the Negotiated and Non-Negotiated sections of the form.

What is the difference between Primary and Contingent beneficiaries?

Primary beneficiaries receive the proceeds when you have passed away. Contingent beneficiaries are secondary beneficiaries — they will only receive the proceeds when there are no surviving primary beneficiaries.

Do I have to have a contingent beneficiary?

No. It is your choice if you would like to designate someone as a contingent beneficiary.

What happens if I have more than one primary beneficiary, but one is no longer living when I die?

If a primary beneficiary predeceases the Insured, their shares will be divided equally among the remaining surviving primary beneficiaries. This is the same for contingent beneficiaries.

Can I designate a minor as a beneficiary?

Yes. Minors may be designated as beneficiaries; however the funds will be placed on minor hold until the beneficiary reaches the age of majority (18 years) or guardianship of estate papers are submitted to our underwriters.

Do I have to include social security numbers for my beneficiaries?

Social security numbers are not required; however they are used by our underwriters to locate beneficiaries if we do not have their current address. Please complete the form as fully as possible.

What if I want to change my beneficiaries or I have forgotten who I designated?

You can request a copy of your most recent beneficiary designation from MESSA at any time. Beneficiary Designation Forms can be found on our website — www.messa.org — or we can mail you the forms so that you may update your beneficiaries as needed.

What if I want to designate an organization as a beneficiary?

Organizations are acceptable as beneficiaries as long as the Tax Identification Number is included along with a contact name and address for the person who handles the organization's finances.

Can I name a trust as a beneficiary?

You may designate a trust as beneficiary using the following form: "To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust]."

Please keep in mind that the Beneficiary Designation Form is a legal document that must be filled out accurately and completely in order for your life insurance proceeds to be shared with those you designate. If you have any other questions that have not been answered here, please contact MESSA for assistance.