

BENEFICIARY DESIGNATION FORM
 Life Insurance Company of North America (a Cigna Company)



Employer Name TeleTech Canada Inc.
 Employee Name _____ Employee ID # _____
 Current Address _____ City _____ Province _____ Postal Code _____
 Home Phone _____ Work Phone _____ *please enter all dates in mm/dd/yyyy format*

Primary and Contingent Beneficiaries – Unless you designate a percentage, proceeds are paid to primary surviving beneficiaries in equal shares. Proceeds are paid to contingent beneficiaries only when there are no surviving primary beneficiaries. If you designate contingent beneficiaries and do not designate percentages, proceeds are paid to the surviving contingent beneficiaries in equal shares. Unless otherwise provided, the share of a beneficiary who dies before the insured will be divided proportionately among the surviving beneficiaries in the respective category (primary or contingent).

I hereby revoke all previous beneficiary designations and designate the following as beneficiary(ies).

Basic Term Life Insurance, Life Insurance Company of North America - Policy No. SGM-605938			
Employee's Primary Beneficiary(ies):	Relationship	Date of Birth	% (total must equal 100%)
Employee's Contingent Beneficiary(ies):	Relationship	Date of Birth	% (total must equal 100%)
Optional Term Life Insurance, Life Insurance Company of North America - Policy No. SGM-605939			
Employee's Primary Beneficiary(ies):	Relationship	Date of Birth	% (total must equal 100%)
Employee's Contingent Beneficiary(ies):	Relationship	Date of Birth	% (total must equal 100%)
Optional Term Life Insurance, Life Insurance Company of North America - Policy No. SGM-605939			
Spouse's Primary Beneficiary(ies):	Relationship	Date of Birth	% (total must equal 100%)
Spouse's Contingent Beneficiary(ies):	Relationship	Date of Birth	% (total must equal 100%)
Basic Accident Insurance, Life Insurance Company of North America - Policy No. SOK-604154			
Employee's Primary Beneficiary(ies):	Relationship	Date of Birth	% (total must equal 100%)
Employee's Contingent Beneficiary(ies):	Relationship	Date of Birth	% (total must equal 100%)

Note: This form is not complete without your signature. Please sign the form where indicated.

Note: Where Quebec law applies and you have designated your married spouse or civil union spouse as beneficiary, the designation will be irrevocable unless you check the box marked "Revocable", below.

I hereby make the above beneficiary designation:

Revocable, I may change this beneficiary designation at any time.

If you need additional space using the above format, attach a separate piece of paper with the appropriate policy number, the date, and your signature.

Note: This form is not complete without your signature. Please sign the form where indicated.

Employee Signature _____ Date / /
mm / dd / yyyy

Cigna and Individual Privacy

The privacy and protection of personal information is important to Cigna, its affiliates and subsidiaries. As a provider of financial services, the collection and use of personal information is fundamental to Cigna's day-to-day operations. When you apply for coverage we establish a confidential file which is kept secure in the offices or organizations authorized by Cigna. You may exercise certain rights of access and ask for correction of any personal information in your file that is inaccurate. Personal information will only be accessible to Cigna employees, representatives and authorized administrators, who require access in the performance of their duties. Your personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. Personal information that we collect will be used for the purposes of determining your eligibility for coverage and administering the group benefits plan.

GUIDELINES FOR DESIGNATION OF BENEFICIARIES

General - Please be sure to include the beneficiary's full name and relationship to you. Providing this information can help expedite the claim process by making it easier to locate and verify beneficiaries.

Minors - While you may designate minors as beneficiaries, please note that claim payments may be delayed due to special issues raised by these designations. In the event of a claim and the beneficiary is a minor child, the insurance proceeds will not be released to the minor child. The insurance proceeds may be paid to a duly appointed guardian of the child's estate. You may want to obtain the assistance of a lawyer in drafting your beneficiary designation.

Trust as 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]."

If you wish to designate a testamentary trust as beneficiary (i.e., one created by will), you should recognize the possibility that your will which was intended to create this trust may not be admitted to probate (because it is lost, contested, or superseded by a later will). Claim payment delays can result if the beneficiary designation doesn't provide for this situation.

Life Status Changes - We recommend that you review your beneficiary designation when significant life status events occur, such as marriage, divorce, or birth of a child.

Irrevocable Beneficiary - If a beneficiary designation is irrevocable, then the signature of the irrevocable beneficiary is required for any changes, including a change of beneficiary. With one exception, designations are revocable unless specified irrevocable. In Québec, a designation in favour of a spouse is irrevocable unless specified otherwise.

See a Lawyer! The above guidelines are general and are not intended to be relied on as legal advice. Unless your designation is a simple one, we recommend that you obtain the assistance of a lawyer in drafting your beneficiary designation. A qualified lawyer can help assure that your beneficiary designation correctly reflects your intentions, is clear and unambiguous, and meets legal requirements.