



**WCU FINANCIAL**

ESTABLISHED IN 1877  
FAITH | STRENGTH | SECURITY

Western Catholic Union  
A Fraternal Benefit Society  
510 Maine St, Quincy, IL 62301  
217-223-9721 • Fax: 217-223-9726  
www.wculife.org

**ADDITIONAL BENEFICIARIES – ANNUITY OR LIFE CONTRACTS**

**Choose one:**  Per stirpes  Per capita

**Beneficiary:**  Primary  Contingent  Tertiary  
 Name: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Share: \_\_\_\_\_ %  
 Date of Birth: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Zip: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Beneficiary:**  Primary  Contingent  Tertiary  
 Name: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Share: \_\_\_\_\_ %  
 Date of Birth: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Zip: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Beneficiary:**  Primary  Contingent  Tertiary  
 Name: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Share: \_\_\_\_\_ %  
 Date of Birth: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Zip: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Beneficiary:**  Primary  Contingent  Tertiary  
 Name: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Share: \_\_\_\_\_ %  
 Date of Birth: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Zip: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Beneficiary:**  Primary  Contingent  Tertiary  
 Name: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Share: \_\_\_\_\_ %  
 Date of Birth: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Zip: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Beneficiary:**  Primary  Contingent  Tertiary  
 Name: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Share: \_\_\_\_\_ %  
 Date of Birth: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Zip: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

- Share % on application **and** additional beneficiaries form **must** total 100% for **each** beneficiary type.
- If no share % is specified, payments will be made in **equal** shares to the Primary, Contingent or Tertiary beneficiaries.

**SIGNATURE(S)**

Owner: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Owner: \_\_\_\_\_ Date: \_\_\_\_\_

(if applicable)

## **Helpful Definitions**

**Per stirpes:** If a death claim is distributed per stirpes, all members of the group will receive their share of the estate. However, if a beneficiary passes away before the insured, then the beneficiary's descendants will receive that beneficiary's share.

**Per capita:** If a death claim is distributed per capita, all living members of the group will receive their share of the estate. However, if a beneficiary passes away before the insured, then the beneficiary's share would go to the other living members of the group, NOT to the beneficiary's descendants.

**Primary Beneficiary (First in line) (Required):** The individual(s) designated primary beneficiary is (are) first in line for the distribution of a life insurance certificate. This group will receive the entire benefit if anyone designated a primary beneficiary is alive when the insured passes away. There can be more than one person designated as a primary beneficiary, but their percentages will need to be given.

**Contingent Beneficiary (Second in line) (Optional):** The individual(s) designated contingent beneficiary will receive the full amount of the distribution ONLY if there is no one alive with the primary beneficiary designation when the insured passes away. Otherwise, the contingent beneficiaries will receive nothing. There can be more than one person designated as a contingent beneficiary, but their percentages will need to be given.

**Tertiary Beneficiary (Third in line) (Optional):** The individual(s) designated tertiary beneficiary will receive the full amount of the distribution ONLY if there is no one alive with the primary OR contingent beneficiary designation when the insured passes away. Otherwise, the tertiary beneficiaries will receive nothing. There can be more than one person designated as a tertiary beneficiary, but their percentages will need to be given.