

FORM FOR DESIGNATING THE BENEFICIARY OF THE CAPITAL IN THE EVENT OF DEATH



To be completed only if you do not wish to use the standard clause in the contract

This form should only be completed if you wish to designate one or more beneficiaries different from those mentioned in the contractual provisions of the provident scheme taken out by your employer.

These provisions are set out on the reverse side of this form

If you wish to make a different designation, please complete this document. You must designate expressly the beneficiaries of your choice by completing this form and returning it to the address below. The designation may also be made by private deed or notarial deed. The designation becomes irrevocable if the beneficiary accepts. If a previous form has already been completed, the designation herein will take its place.

INFORMATION ABOUT YOUR EMPLOYER

Company name:

SIRET NUMBER:

(shown on your pay slip)

Contract reference: L310 - L324 - L559

Address:

Postcode:

Town or city:

INFORMATION ABOUT YOU

Social security number:

Date of joining the company:

Last name:

First name:

Born on:

Address:

Postcode:

Ville :

Number of dependent children:

Marital status: ☐ Single ☐ Widowed ☐ Divorced ☐ Married ☐ Civil union ☐ Cohabiting

Please note choice of option (Option 1, Option 2 or Option 3) will be determined by the beneficiary(ies) at the time of your death, unless you make a specific choice as part of this beneficiary designation. In the absence of agreement between the beneficiaries on the choice of option, option 1 will be selected. Please refer to your information document for a list of cover by option.

DESIGNATED BENEFICIARY(IES)

In the absence of a specific express designation duly notified by you to KLESIA Prévoyance, the death benefit is paid according to the order of priority defined in the information document for your provident scheme.

If you wish to make a specific designation (complete the section below): This clause does not suit me and I prefer to designate the following person(s) - see advice for drafting on the reverse side of this form:

If you wish to revert to the order of priority set out in the information document for your provident scheme:

☐ I would like the death benefit to be paid according to the order of priority set out in the information document for my provident scheme.

Any capital increases are excluded from the designation. These increases are paid directly to the persons taken into account for their determination or to their legal representative.

I, the undersigned, certify that the information given in this declaration is complete and accurate
COMPLETED IN DATE

Signature, preceded by the words «read and approved»

For further information, please contact KLESIA Prévoyance on (+33) 01 56 06 26 40.
Please return this document to KLESIA Prévoyance - TSA 20202 69307 LYON CEDEX 07

In accordance with Law n°78-17 of 6 January 1978 as amended and the General Data Protection Regulation (n°2016/679 of 27 April 2016), the information given via this form is intended for KLESIA Prévoyance in its capacity as personal data controller (KLESIA Prévoyance - 4 rue Georges Picquart - 75017 Paris). KLESIA Prévoyance undertakes to collect only data that is adequate, relevant and strictly necessary for the purpose of the processes performed. The data is collected as part of our contractual relationship for the purposes of underwriting, managing and executing your insurance contract, searching for policyholders of life insurance contracts who have died, as well as processing requests from beneficiaries of life insurance contracts through AGIRA. Data is also collected for the purpose of managing requests relating to the exercising of your rights, the execution of legal, regulatory and administrative provisions in force, and for the purpose of combatting fraud, money laundering and the financing of terrorism. The recipients of personal data are the only persons authorised within KLESIA Prévoyance to process said data. Data may be transmitted to entities of the Groupe de Protection Sociale KLESIA, as well as potentially to its reinsurers, insurance intermediaries, service providers, management delegates, partners and sub-contractors. These recipients are located within the European Union. However, if a transfer of data is envisaged to a country that does not have an adequate level of protection, we will inform you of the safeguards put in place in accordance with the regulations in force. Data is kept during the contractual relationship, and then until end of the legal limitation period. You have the right to lodge a complaint with the competent supervisory authority as well as a right of access, rectification, removal, limitation, portability and opposition on legitimate grounds to or of personal data concerning you. To exercise these rights, please make your request to our Data Protection Officer: KLESIA - Service INFO CNIL - CS 30027 - 93108 Montreuil Cedex or by e-mail to the following address: info.cnil@klesia.fr

HOW TO COMPLETE THE SPECIAL DESIGNATION

- You only need to make a specific designation if the standard clause in the contract and indicated in the information document for your provident scheme does not suit you
- The designation must be legible and must not contain any crossings out. Your surname and first name(s) and those of the beneficiary(ies) must be written in capital letters.
- You may also make a specific designation by private deed or notarial deed. To be valid, this designation must be sent to KLESIA Prévoyance, at the address shown on the front sheet.
- This designation replaces the standard clause provided for in the contract or any previous designation once KLESIA Prévoyance has been duly notified.
- You can change your designation at any time, unless the beneficiary has accepted. In this case, the beneficiary must consent for you to change your designation.
- If your family situation changes you should ask yourself whether the designation you have drawn up needs modifying. If you want to change it, do not forget to send your new designation to KLESIA Prévoyance, at the address shown on the front.
- In the event of legal separation or divorce, the designation of your spouse becomes null and void on the date on which judgment or decree pronouncing the legal separation or divorce becomes final. In the absence of a new specific designation sent by you to KLESIA Prévoyance, the standard clause reproduced on the front page will be applied.
- Only the most recent designation sent to KLESIA Prévoyance will be taken into account at time of death.
- To ensure that the capital is paid out as soon as possible, it is essential that the beneficiary(ies) are clearly identified or identifiable.

TO DO THIS, YOU CAN FOLLOW THESE TIPS:

1. DESIGNATION OF SPOUSE

You can designate your spouse as "My spouse". In this case, only the person who is your spouse at the time of death will benefit. If you have entered into a civil union (PACS) or are cohabiting, it is preferable to designate your civil union partner or cohabiting partner by name.

As a reminder, the married spouse (unless legally separated) or, failing that, the civil union partner or cohabiting partner are the first rank beneficiaries in the standard clause in your contract. It is therefore not necessary to complete this form if you wish to designate your spouse, civil union partner or cohabiting partner.

2. DESIGNATION OF CHILDREN

Unlike designating another person, it is preferable to designate your children as such so that the capital is distributed among all your children. A designation by name will not take all your children into account if a child is born between the time you make the designation and the time of death if you have not changed your designation.

In this case, the wording "My children, living or represented, in equal shares" is perfectly appropriate. Each child will receive the same share of the capital. The term "represented" means that if one of your children dies before you, the share of the capital that would have devolved to him or her will be allocated to his or her descendants, if any (see point 4 "Representation of a deceased beneficiary"). If you wish this share to be divided between your other children the wording "My children, in equal shares" is the most appropriate. You can also arrange for the capital to be divided differently between your children (see next point "Multiple designation").

3. MULTIPLE DESIGNATION

If you wish to designate several beneficiaries, you must specify how the capital is to be divided between them. There are two ways of doing this:

- In order of priority: "Mr X, failing that, Mrs Y, failing that Mr Z". Mrs Y will only receive the capital if Mr X is deceased at the time of your death and Mr Z only if Mr X and Mrs Y are deceased at the time of your death.
- By share of capital: "Mr X for 50%, Mrs Y for 50%" or "Mr X for 60%, Mrs Y for 30% and Mr Z for 10%". In this case, you must make sure that the percentages add up to 100.

If no order of priority or distribution is indicated, the capital will be divided equally between all the designated beneficiaries and, in the event of the death of one or more beneficiaries, the capital will be divided equally between the surviving beneficiaries.

4. REPRESENTATION OF A DECEASED BENEFICIARY

In the event of the predecease of a designated beneficiary, the share of the capital that was intended for them will be divided equally between the other beneficiaries. If there are no other designated beneficiaries, the capital will be allocated in accordance with the standard clause in your contract.

If in the event of the death of a beneficiary you wish the capital to be paid to their heirs, you can indicate this by specifying "Mr X living or represented".

5. DESIGNATION OF A LEGAL ENTITY

You can designate a legal entity, such as a charity. In this case, be sure to mention only the name of the legal entity and not that of the representative of the legal entity, otherwise the natural person representing the legal entity will receive the capital, which would not be what you intended.

We would also like to inform you that you can guarantee all or part of a bank loan (with the bank's agreement) with the death capital from this scheme. This option requires a specific formality. The form to be filled out for this purpose is available on the website www.klesia-schneider-electric-prevoyance.fr

GOOD TO KNOW: ACCEPTANCE OF THE DESIGNATION BY THE BENEFICIARY

When you make a specific designation, the beneficiary can accept this designation.

Acceptance is made using an addendum signed by yourself, KLESIA Prévoyance and the beneficiary. It can also be done by private deed or notarial deed signed by yourself and the beneficiary. To be enforceable, it must be sent to KLESIA Prévoyance in writing.

In this case, the designation becomes irrevocable, and you will no longer be able to change your designation in favour of another beneficiary, except with the prior consent of the former accepting beneficiary.

Discretion and confidentiality are therefore recommended when drafting and storing the beneficiary clause.

