

DOP: _____
(Office Use Only)

**PARTICIPANT ENROLLMENT FORM
BEDFORD COUNTY FIRE & RESCUE
LENGTH OF SERVICE AWARDS PROGRAM**

Please indicate if this request is for:

- New Participant
 Change of Beneficiary

PARTICIPANT INFORMATION

Last Name	First Name	MI	Date Of Birth:	Social Security Number	
Date of Membership	Address		City	State	Zip

Under the above-referenced Length of Service Awards Program, your beneficiary may be entitled to a death benefit. Death benefit proceeds paid under this Program are taxable as ordinary income.

I hereby designate the following beneficiary(ies) to receive any death benefit proceeds payable under this Program. If this form represents a change of beneficiary, the present beneficiary designation is terminated and the following designation made:

BENEFICIARY DESIGNATION:

* CLASS – PRIMARY:	Relationship	Date Of Birth	Percent
_____	_____	_____	_____
_____	_____	_____	_____

** CLASS – CONTINGENT:	Relationship	Date Of Birth	Percent
_____	_____	_____	_____
_____	_____	_____	_____

Participant Signature	Date	Plan Administrator Signature	Date
-----------------------	------	------------------------------	------

- * Primary Beneficiary is the person (or persons) designated to receive the death benefit at the time of your death.
- ** Contingent Beneficiary is the person (or persons) designated to receive the death benefit if no Primary Beneficiary is living at the time of your death.

See back of form for suggested wording.

SUGGESTED WORDING FOR DESIGNATED BENEFICIARIES

TYPE	LANGUAGE
1. One beneficiary of a class	Jane Ann Jones, spouse, 100%
2. Two or more beneficiaries of a class	Arthur Leo Jones, father, 50% Grace Hays Jones, mother, 50%
3. Unnamed children	Children of the Participant
4. Unequal distribution (always as percentages)	Grace Hays Jones, mother, 50% Mary Jones Ford, sister, 25% William Roger Jones, brother, 25%
6. Participant's Estate	Executors or Administrators of the Participant's Estate
7. Trustee	ABC Bank, as trustee under trust agreement dated _____.
8. Testamentary Trustee	The qualified testamentary trustee(s), under the Participant's Last Will and Testament.

If death occurs and you have named a minor child (a person under the age of majority) or your estate as beneficiary, it may be necessary to have a guardian or legal representative appointed before any death benefit can be paid. This could mean legal expenses for the beneficiary and possible delay in the payment of any death benefit. Please take this into consideration when naming your beneficiary.