

Policy information	
Policyholder VMware International Marketing Ltd, sivuliike Suomessa	Policy number 931 - 29600
Social security number or business ID of policyholder 3197138-7	
Insured (whose beneficiary clause is being changed)	Social security number of insured
Street address of policyholder	Postal code and post office
Email of policyholder	Telephone number of policyholder
New beneficiary clause	
Life insurance	<input type="checkbox"/> Next of kin <input type="checkbox"/> Specified person (name and social security number): _____ <input type="checkbox"/> Other: _____ <input type="checkbox"/> Policyholder (only insurance taken out by companies)
Savings at the end of the policy	<input type="checkbox"/> Policyholder <input type="checkbox"/> Specified person (name and personal social security number): _____ <input type="checkbox"/> Other: _____
Signature	
Place and Date	Signature of policyholder
	Printed name
	The undersigned is a person/persons who has/have the right to sign on behalf of the company.
Mandatum Life contact person	Name Telephone number

Returning the form	
By mail as	Attach a copy of a document proving the identity of the undersigned, such as a passport, identification card or driving licence. Mandatum Life Insurance Company Limited, Asiakasposti / 2011, Kalevantie 3, 20520 Turku, Finland
Mandatum Life customer service	Tel. +358 200 31100 (local network fee/mobile fee)

Identification (To be filled in by Mandatum Life's contact person)**The entity has been identified through:**

- Extract from trade register
 Extract from foundation register
 Other register _____

The private customers and the person(s) acting on behalf of an institutional customer have been identified through:1. Name and national identity number: _____
_____ Driving license Passport Identification card

- A copy of the identification document **or**
 The grantor of the identification document _____
and number _____

2. Name and national identity number: _____
_____ Driving license Passport Identification card

- A copy of the identification document **or**
 The grantor of the identification document _____
and number _____

INSTRUCTIONS**Fill in the policy information**

- The policy number is in the policy or insurance document and can also be viewed on Mandatum Life's Web Service www.mandatumlife.fi. Log in to the web service using your banking codes.
- Include the name and full social security number or business ID of the policyholder if they have not been filled in for you.
- Write the name of the insured whose beneficiary clause is being changed.

Details of the new beneficiary

The beneficiary clause specifies to whom the insurance compensation is paid. You can freely select the beneficiary of the insurance compensation. During the policy period, you can change the beneficiaries by informing the insurance company of the change using the Web Service's beneficiary clause change notification or in writing. The beneficiary clause is not dependent on wills or prenuptial agreements. Please bear this in mind when selecting the beneficiaries.

Changing a beneficiary

Fill in the new beneficiary clause in the space reserved for it for those insurance covers whose beneficiary clause you wish to alter.

E.g. if you wish to specify your next of kin as your life insurance beneficiaries, tick the box (x) at "Next of kin". If you wish to name a specified person or several specified people as beneficiaries, tick the box (x) next to "Specified person" and write the name(s) and full social security number(s) of the beneficiary/beneficiaries.

Life insurance beneficiary clause "Next of kin"

Based on the beneficiary clause "Next of kin", half of the life insurance compensation is paid to the spouse and the other half is divided equally between the direct heirs. The direct heirs are the insured's children.

- If a direct heir has died, his/her children will become the beneficiary in his/her stead based on the Code of Inheritance.
- If the insured does not have a spouse at the time of an insurance event, the entire compensation is paid to the direct heirs.
- Compensation is, similarly, paid in its entirety to the spouse if the direct heirs or their descendants are no longer living.
- Other descendants can receive compensation only if the insured does not have a spouse or any direct heirs.
- A common-law spouse is not considered a spouse. If you wish the common-law spouse to be the beneficiary, tick the box next to "Specified person" and write his/her full name and social security number.

Other beneficiary clauses

- If there are several named beneficiaries, the compensation is divided equally between the beneficiaries. If a beneficiary passes away before the insured, the clause will remain in force for the other beneficiaries. The compensation is paid to the living beneficiaries also to the extent it would have been payable to the deceased beneficiary.
- If the insured does not wish to divide the compensation equally between the beneficiaries, the beneficiaries' portions must be indicated as percentages. E.g. 75% Mary Jones (social security no.) and 25% John Smith (social security no.). If a beneficiary dies before the insured, the beneficiary's portion is paid to their estate.