

Policyholder	Name		Personal identity number
	Address	Postal code	City/Town
Policyholder	Name		Personal identity number
	Address	Postal code	City/Town
The insured	Name		Personal identity number
	If the insured person is an unborn child: mother's name (surname first) and personal identity code and estimated date of birth		
Insurance	Beneficiary clause relates to <input type="checkbox"/> Life insurance <input type="checkbox"/> Living Allowance Insurance <input type="checkbox"/> Crisis cover <input type="checkbox"/> Traveller's insurance <input type="checkbox"/> Accident insurance <input type="checkbox"/> Joint life insurance (In the case of joint life insurance, a beneficiary is named separately for each insured.)		
Beneficiary	I name the following person(s) as the beneficiary (beneficiaries) of the death benefit under the above insurances: the insured's <input type="checkbox"/> next of kin <input type="checkbox"/> spouse <input type="checkbox"/> children <input type="checkbox"/> parents <input type="checkbox"/> mother <input type="checkbox"/> father <input type="checkbox"/> spouse in registered partnership <input type="checkbox"/> other/others (name and personal identity number)		
	<input type="checkbox"/> I hereby stipulate that the beneficiary's husband/wife shall have no marital right to the death benefit paid to the beneficiary, or to any appreciation, gains, income, rentals, dividends and proceeds that may accrue from said death benefit or to property obtained substituting said death benefit or said appreciation, gains, income, rental, dividends and proceeds. This stipulation is based on Section 35, Subsection 2 of the Finnish Marriage Act.		
The insured	Name		Personal identity number
	If the insured person is an unborn child: mother's name (surname first) and personal identity code and estimated date of birth		
Insurance	Beneficiary clause relates to <input type="checkbox"/> Life insurance <input type="checkbox"/> Living Allowance Insurance <input type="checkbox"/> Crisis cover <input type="checkbox"/> Traveller's insurance <input type="checkbox"/> Accident insurance <input type="checkbox"/> Joint life insurance (In the case of joint life insurance, a beneficiary is named separately for each insured.)		
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Handling of personal data	Personal data is handled in accordance with the Finnish Personal Data Act and insurance legislation. Furthermore, emphasis is laid on protecting customer privacy when handling personal data. For more information on the matter, please contact OP branch offices, call the company's service number on 0303 0303 or visit the company's website at op.fi.		
Signature	The signer is responsible for the data submitted even if another person has written them down on the signer's behalf. Place and date		
	The policyholder's or his/her guardian's/trustee's signature and name in print/block letters		
Insurance company's notes	Name of insurance company representative		

Directions

- The beneficiary clause must be filed in writing with the insurance company. The policyholder (not the insured person) is the signatory to the clause, with the aim of ensuring that the benefit will be paid to the person indicated by the policyholder. Choosing the beneficiary may also have an effect on the tax treatment of the benefit.
- This beneficiary clause will replace the beneficiary clause issued previously for the same insurance. For benefits, other than death benefits, the insured person is the beneficiary, unless otherwise stipulated by the policyholder.
- If a common-law spouse is the named beneficiary, his/her name and personal identity number must be stated in the beneficiary clause.
- If several death benefits are valid for an individual insured person, different beneficiaries may be named for each of the benefits. In such cases, a beneficiary must be named for each and every death benefit.
- The beneficiary clause may stipulate that the beneficiary's husband/wife shall have no marital right after termination of the marriage to the benefit paid under the beneficiary clause, or to any appreciation, gains, income, rentals, dividends and proceeds that may accrue from said death benefit or to property obtained substituting said death benefit or said appreciation, gains, income, rental, dividends and proceeds (=property/assets acquired using the benefit). In order for this exclusion clause pertaining to the marital right to be legitimate, it must be issued in the same form as the beneficiary clause, i.e. in writing, and be signed by the policyholder and delivered to the insurance company. Where the marital right has no relevance (eg divorce), responsibility for referring to the beneficiary clause issued will rest with the beneficiary. It is therefore recommended that the beneficiary retain the insurer's decision on the benefit for any future reference.