

NAMING YOUR BENEFICIARY

It is important that your beneficiary designation be clear so that there will be no question as to your meaning. It is also important that you name a primary and contingent beneficiary. When naming you beneficiary or beneficiaries, please indicate their full name, address, social security number, relationship an, if a minor, the age of that minor. If the beneficiary is not related either by blood or marriage, insert the words, "Not Related". If you need assistance, contact you company representative or your own legal counsel.

The following are examples of the most common designations:

Mary J. Doe, Wife (*not* Mrs. John Doe)

Mary J. Doe, Wife, if living, otherwise to Joseph W. Doe, Son

Mary J. Doe, Wife, if living, otherwise to Jane Doe, Daughter, and Joseph W. Doe, Son, in equal shares or to the survivor

Estate of the Insured

If you name more than one beneficiary with unequal shares, please show the amount of insurance to be paid to each beneficiary in fractional parts, for example "1/3 to Mary Jones, Mother, and 2/3 to Edith Jones, Wife".

If you find that more space is needed for naming your beneficiary or beneficiaries than that provided on this form, please complete a Beneficiary Designation Form GR-11927.