

SAMPLE BENEFICIARY DESIGNATIONS

One Beneficiary Only—

Jane Doe, wife

Two Beneficiaries—

Jane Doe, wife, and Mary Doe, daughter, equally or to the survivor

or—

Jane Doe, wife, 60% and Mary Doe, daughter, 40%

Three or More Beneficiaries—

Jane Doe, wife; John Doe, son; and Mary Doe, daughter; equally or to the survivor or survivors

or-

Jane Doe, wife, 40%; John Doe, son, 30%; and Mary Doe, daughter, 30%

Primary and Contingent Beneficiaries—

Jane Doe, wife, if living; otherwise Mary Doe, daughter and John Doe, son, equally or to the survivor

Unnamed Beneficiaries—

Jane Doe, wife, if living; otherwise to such of my then living children, including children by legal adoption, equally or to the survivor or survivors

Trustee for Minor in the Absence of a Written Trust—

Jane Doe, daughter, and John Doe, son. Any payment becoming due any beneficiary during minority shall be paid to James Doe, father of the insured, as trustee.

Trust As Beneficiary—

Bob Smith, trustee, or successor trustee, under a Trust Agreement dated April 18, 1997, as amended

Estate As Beneficiary—

Estate of the Insured