

BENEFICIARY DESIGNATION FORM

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|--|--|
| Policyholder/Employer | Policy Number(s) |
| Employee Name | Employee Social Security or Certificate Number |
| Employee Address (Street, City, State) | Employee Telephone Number |

WHO ARE YOUR BENEFICIARIES?

It is very important to clearly indicate your primary beneficiary(ies) and contingent beneficiary(ies). Proceeds are paid to contingent beneficiary(ies) only if there is no surviving primary beneficiary(ies). If multiple primary beneficiaries or contingent beneficiaries are named and no percentage distribution is noted, then any proceeds payable to such beneficiaries will be split equally. If more space is needed to list your beneficiaries please attach a sheet to this form. **The beneficiary(ies) named on this form will be valid for all basic, optional, and/or voluntary group term life and AD&D coverages unless otherwise indicated by you. The beneficiary designation may not go into effect until this form is signed and dated by you. Page 2 of this form includes examples of how to complete this form.**

PRIMARY BENEFICIARY(IES)

| Primary Beneficiary's Name and Address | Social Security Number | Relationship to You | Date of Birth | Percentage: Must equal 100% |
|--|------------------------|---------------------|---------------|-----------------------------|
| Name: Address: | | | | |
| Name: Address: | | | | |
| Name: Address: | | | | |

CONTINGENT BENEFICIARY(IES): Contingent beneficiaries will only receive benefit if there are no surviving primary beneficiaries.

| Contingent Beneficiary's Name and Address | Social Security Number | Relationship to You | Date of Birth | Percentage: Must equal 100% |
|---|------------------------|---------------------|---------------|-----------------------------|
| Name: Address: | | | | |
| Name: Address: | | | | |
| Name: Address: | | | | |

Community Property State Consent for residents of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin. If you are married, live in a community property state, and name someone other than your spouse as beneficiary, you may have your spouse sign below to waive his or her rights to any community property interest in the benefit.

As the Insured's spouse, I do hereby consent to the beneficiary designation(s) indicated on this form and waive any rights that I may have to the proceeds of such insurance under applicable community property laws.

| | |
|---------------------|------|
| Signature of Spouse | Date |
|---------------------|------|

Signature of Employee

Date

COMPLETING YOUR BENEFICIARY DESIGNATION FORM

1. At the top of the form, fill in the information regarding your employer and yourself.
2. Next complete the information regarding who will be your primary and contingent beneficiaries. A primary beneficiary will be the person/people that you want to receive the life insurance benefit. The contingent beneficiary or beneficiaries will only receive the life insurance benefit if the primary beneficiary(ies) is no longer living. Indicate the percentage of the benefit amount that the beneficiary will receive. Do not use dollar amounts. Percentages must add up to 100%.
3. If you live in a community property state, are married and naming someone other than your spouse as the primary beneficiary, you should have your spouse sign this form to avoid any delays at claim time.
4. Sign and date the form.

Below is an example of how to complete the beneficiary designations:

PRIMARY BENEFICIARY(IES)

| Primary Beneficiary's Name and Address | Social Security Number | Relationship to You | Date of Birth | Percentage: Must equal 100% |
|---|------------------------|---------------------|---------------|-----------------------------|
| Name: Jill Doe Address: 123 Main St, Anytown, NE 00000 | XXX-XX-XXXX | Wife | XX/XX/XX | 100% |
| Name: Address: | | | | |
| Name: Address: | | | | |

CONTINGENT BENEFICIARY(IES): Contingent beneficiaries will only receive benefit if there are no surviving primary beneficiaries.

| Contingent Beneficiary's Name and Address | Social Security Number | Relationship to You | Date of Birth | Percentage: Must equal 100% |
|---|------------------------|---------------------|---------------|-----------------------------|
| Name: John Doe Sr Address: 456 Main Ln, Anytown, NE 00000 | XXX-XX-XXXX | Father | XX/XX/XX | 50% |
| Name: Mary Doe Address: 789 Main Rd, Anytown, NE 00000 | XXX-XX-XXXX | Sister | XX/XX/XX | 25% |
| Name: Jack Doe Irrevocable Trust, Jill Doe TTEE UTA 1/04 Address: 123 Main St, Anytown, NE 00000 | XXX-XX-XXXX | Trust | | 25% |

FREQUENTLY ASKED QUESTIONS

Should I name a minor child as a beneficiary?

You may name a minor child as a beneficiary, however please be aware that we cannot make payment of a claim directly to a minor. If a claim is incurred we would need to make payment via UTMA or to the guardian of the minor's financial estate. Or, if guardianship is not obtained and if UTMA does not apply, the benefit will be placed On Hold - Age of Majority and payable once the minor reaches the age of majority.

How would I name a Charitable Organization as a beneficiary?

A charitable organization that is not your employer may be named as a beneficiary. You will need to indicate the name of the charitable organization, a contact for the organization, their tax identification number, and the percentage of the benefit that would be payable to them.

How do I name my Estate as the beneficiary?

You may name your estate as a beneficiary. To name your estate as the beneficiary indicate "My Estate" as the beneficiary. If you know who will be the executor or administrator of your estate you should also include that person's name. For example: My Estate, John Doe Executor.

How do I name a Trust as the beneficiary?

You may designate a trust as a beneficiary. To name a trust as a beneficiary, indicate Trustee (show Name and address) under Trust Agreement Dated (show date). If the trust has a tax identification number that will need to be supplied in place of the social security number. For example: Jack Doe Irrevocable Trust, Jill Doe TTEE UTA 1/1/04.