



**IMPORTANT INFORMATION TO CONSIDER  
WHEN NAMING A BENEFICIARY**

1. This Request for Change of Beneficiary pertains only to the policy identified on the front of the form. A separate Request for Change of Beneficiary is required to change beneficiaries named in any other policy, including a policy issued through the exercise of an option to purchase additional insurance contained in the policy.
2. The proceeds of the policy will be paid in a single sum unless a different settlement option is selected. See your policy for available settlement options and how to select a settlement option.
3. The proceeds of the policy will be paid to the primary beneficiary if he or she survives the insured. If the primary beneficiary does not survive the insured, the proceeds will be paid to the contingent beneficiary if he or she survives the insured. If no primary or contingent beneficiary survives the insured, the proceeds will be paid to the insured's estate.
4. If the proceeds are payable to more than one beneficiary, the proceeds will be paid in equal shares among the beneficiaries who survive the insured unless otherwise directed in a written request filed with the Company.
5. A beneficiary's full name, address and exact relationship to the insured should always be provided to avoid delay in payment of policy proceeds.
6. A person furnishing cemetery services or goods or funeral services or goods may not be designated as the beneficiary. If it is your desire to use the proceeds of the policy for cemetery or funeral expenses it may be possible to arrange a pre-death assignment of the proceeds. Contact a cemetery or funeral home for details.
7. If the insured's estate is the beneficiary, the proceeds will, generally, be paid to the personal representative of the estate. This may result in a delay in payment pending appointment of the personal representative.
8. If a minor is the beneficiary, the proceeds will, generally, be paid to a guardian or conservator of the minor. This may result in a delay in payment pending appointment of a guardian or conservator for the minor. Also, the identity of the guardian or conservator may not be known at the time the minor is named as beneficiary and/or may change before or after the death of the insured.