

Conditions and Provisions

This instrument will be effective on the date signed by the policyowner, but the Company will be fully discharged for any payment made prior to receiving the request at the home office. The Company may amend this request to include any provisions which may be necessary to confirm this request to the Company's practices and/or to the terms of the policy. If any beneficiary is a minor, the Company will make payment to the legally-qualified guardian of the minor's estate. The Company will make no payment until a guardian has been appointed and proof furnished to the company. Payment of proceeds to any beneficiary is subject to the interest of any assignee.

The following terms are defined:

- **Insured and Policy**—If used for an annuity contract, these terms will mean “annuitant” and “contract” respectively.
- **Proceeds**—Refers to the sums payable by reason of the death of the insured.
- **Primary Beneficiary**—The person(s) designated to receive the proceeds if they are living at the insured's death.
- **Contingent Beneficiary**—The person(s) designated to receive the proceeds if the primary beneficiary(ies) does not survive the insured.

Instructions

Complete a separate form for each policy and return all signed forms to the Company. If a beneficiary is a married woman, her given name and not her husband's name must be used, e.g. “Jane M. Doe,” not “Mrs. John A. Doe.”

Signature Requirements

1. **Individual Policyowner**—The policyowner should sign the form exactly as designated in the policy.
2. **Witness**—The witness may be any legally competent adult person who knows the policyowner and is not a family member or the beneficiary listed above.