

POPULAR BENEFICIARY DESIGNATIONS

(A married woman should be designated by her first name, middle initial and last name. For example, Mary J. Smith, not Mrs. Thomas A. Smith.)

(If your beneficiary is not related to you by blood or marriage, "business associate", "partner", or other economic relationship should be inserted; otherwise, insert "non-relative".)

1. One beneficiary only: Mary J. Smith, wife.
2. Two or more beneficiaries, equal amounts: William S. Smith, father,
Alice C. Smith, sister, and
Richard B. Smith, brother,
equally or to the survivors equally, or to the survivor.
3. Unequal amounts: 50% to Mary J. Smith, wife, and
25% each to Alice C. Smith, sister and
Richard B. Smith, brother,
the share of any deceased beneficiary to be paid in
equal shares to the survivors, or to the survivor.
4. Primary and contingent beneficiary: Mary J. Smith, wife, if living; otherwise the children born
of the marriage of the insured to Mary J. Smith equally,
or equally to the survivors, or to the survivor.
5. Trustee beneficiary: The Trust Company of Smith, Illinois as trustee under a
Trust Instrument dated December 29, 1967.