

Instructions Pertaining to Section B - Beneficiary Designation

Be sure to use given names such as "Mary M. Doe", not Mrs. John Doe". The following sample designations may be helpful to you.

<u>Type of Beneficiary</u>	<u>Standard Wording</u>
1. Insured's estate	My estate
2. One beneficiary	Anne L. Doe, wife
3. Two beneficiaries	John A. Doe, father, and Mary I. Doe, mother, equally or to the survivor.
4. Three or more beneficiaries	John A. Doe, father, and Mary I. Doe, mother and Henry J. Doe, son, equally or to the survivor.
5. One beneficiary and one contingent beneficiary	Anna L. Doe, wife, if living, otherwise, Henry J. Doe, son.
6. One beneficiary and two or more contingent beneficiaries	Anna L. Doe, wife, if living, otherwise, Henry J. Doe, son, and Alice G. Doe, daughter, equally or to the survivor.
7. One beneficiary and three or more contingent beneficiaries	Anna L. Doe, wife, if living, otherwise, Henry J. Doe, Alice G. Doe, and Charles B. Doe, children, equally or to the survivor or survivors.
8. Two beneficiaries and one contingent beneficiary	John A. Doe, father, and Mary I. Doe, mother, equally or to the survivor; otherwise, Anna L. Doe, wife.
9. Two beneficiaries in unequal portions	Three-quarters (3/4) of the proceeds to John A. Doe, father, if living, and one-quarter (1/4) to Anna L. Doe, mother, if living, the share of a deceased beneficiary to be paid to the survivor, if any.
10. Trust with individual trustees	Richard Doe and John Smith, trustees, or a successor in trust under (Trust name) established (date of trust agreement).
11. Present or living trust	ABC Bank and Trust Company, Des Moines, Iowa, trustee or successor in trust under (trust name) established (date of trust agreement), provided however that the company has received within 180 days of the death of the insured, evidence satisfactory to the existence of such trust; otherwise to the estate of the insured.
12. Testamentary Trust	Trustee of the Mary I. Doe trust or successor in trust established by the last will and testament of the insured dated _____.