

## WORDING FOR BENEFICIARY DESIGNATIONS

The following are examples of types of commonly requested beneficiary designations. The suggested wording is designed to clearly express each type of designation to minimize the time necessary to pay a claim. We cannot guarantee the effect or validity of any particular designation. You should consult your legal advisor about the desirability or effect of a particular designation.

Note: When designating a beneficiary, please always specify the beneficiary's relationship to the insured.

### TYPE OF BENEFICIARY

### SAMPLE WORDING

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| 1. The Insured's Estate.   | Estate of the Insured.  |
| 2. One Beneficiary.  | Jane Doe, wife.   |
| 3. Two Beneficiaries.  | John Doe, father, and Mary Doe, mother, in equal shares or to the survivor.   |
| 4. Three or more Beneficiaries.  | John Doe, father, and Mary Doe, mother, and Allen Doe, son, in equal shares or to the survivor or survivors.  |
| 5. One or more Primary Beneficiaries and one or more Contingent Beneficiaries. | (Use the above wording on the appropriate line of the form for each class of beneficiary.)  |
| 6. Unnamed Children.   | The surviving children born lawfully to or legally adopted by the Insured, in equal shares.   |
| 7. Two Beneficiaries in Unequal Proportions.                                   | John Doe, father, and Mary Doe, mother, in the proportions of one-third and two-thirds, respectively or all to the survivor.  |
| 8. More than Two Beneficiaries in Unequal Proportions.                         | James Doe, brother, Sally Martin, sister, and Alice Doe, sister, in the proportions of three-fifths, one-fifth, and one-fifth, respectively, but in the event of the death of one or more of the designated beneficiaries, the share of the deceased beneficiary shall be divided among the survivors in proportion to the respective shares of the survivors.  |
| 9. Contingent Beneficiary with Descendent Clause (Per Stirpes).                | Mary Doe, wife, if living, as primary beneficiary, otherwise, Margaret Doe, son, in equal shares, or to the survivor, as contingent beneficiaries, except that if a contingent beneficiary is deceased at anytime when entitled to receive payment as here-in provided, and is represented by a living child or children born lawfully to or legally adopted by said deceased contingent beneficiary, the share of the deceased contingent beneficiary shall be paid in one sum in equal shares to such living child or children. |
| 10. Common Disaster Clause.  | Evelyn Ross, mother, if living at midnight on the thirteenth day following the Insured's death, otherwise, Pamela J. Martin, daughter.  |
| 11. Trustee under a Trust Agreement.   | Use form AMA-IVT.   |
| 12. Trustee under a Will.  | Use form AMA-TRT.   |