

## BENEFICIARY PROVISIONS

### THE BENEFICIARY

**Employee Coverage:** You are automatically the beneficiary for dismemberment benefits on Yourself. Accidental Death benefits will be paid to Your designated beneficiary(ies). Other AD&D benefits will be payable as specifically set forth in the benefit provision. You must designate a beneficiary(ies) on a form provided or approved by Us. If You name two or more beneficiaries, We will pay the proceeds equally unless You specify otherwise. The Policyholder may not be named as beneficiary.

Unless You provide otherwise, if a beneficiary dies before You, We will divide that beneficiary's share equally between any remaining named beneficiaries. If no named beneficiary survives You or if You do not name a beneficiary, We will pay the amount of insurance:

1. to Your spouse, if living; if not,
2. in equal shares to Your then living natural or adopted children, if any; if none,
3. in equal shares to Your father and mother, if living; if not,
4. to Your estate.

If a beneficiary is a minor, or is not able to give a valid release for any payment of benefits made, We will pay the life proceeds to the legally appointed guardian or to another adult who has assumed the custody and principal support of the minor. This provision does not prevent Us from making payment to or for the benefit of a minor beneficiary in accordance with the applicable state law.

If any benefits under this provision are to be paid to Your estate, We may pay an amount not greater than \$250 to any person We consider to be equitably entitled by reason of having incurred funeral or other expenses incident to Your death. Any and all payments made by Us shall fully discharge Us in the amount of such payment.

**Dependent(s) Coverage:** You are the primary beneficiary for death & dismemberment benefits payable for a covered Spouse or Dependent Child . Other benefits will be payable as specifically set forth in the benefit provision.

### CHANGE OF BENEFICIARY

You may change Your beneficiary designation at any time by completing the appropriate change request form, and submitting it to Us. Your written request for change of beneficiary will not be effective until it is recorded by Us or by the Policyholder. After it has been so recorded, it will take effect on the later of the date You signed the change request form or the date You specifically requested. If You die before a change has been recorded, We will not alter any payment that We have already made. Any prior payment shall fully discharge Us from further liability in that amount.