

INSTRUCTIONS

(PLEASE READ CAREFULLY)

Use this form if:

You want to designate a different beneficiary from any previous beneficiaries.

Any or all of your previously designated beneficiaries have died.

Who can be named as a Beneficiary?

Any person, your estate or institution.

How to list a beneficiary on this form:

If you want to name a married or widowed woman as your beneficiary, list her full given name – Mary J. Smith, not Mrs. John H. Smith. Likewise, a retiree who is married or widowed should use her full given name.

If you name two or more beneficiaries that you do not want to share equally, indicate the percentage each beneficiary should receive in the far right column beside each beneficiary's name. Do not specify dollar amounts.

If you want to name a contingent beneficiary:

You may designate a contingent beneficiary who will receive your life insurance benefit if your named beneficiary (ies) die(s) before you do. List your choice in the area below the regular beneficiary selection. You may list your estate as a contingent beneficiary.

If no beneficiary survives you, benefits will be paid:

- (a) to your surviving spouse; if none, then
- (b) to your surviving natural and/or adopted children; if none, then
- (c) to your surviving parent(s); if none, then
- (d) to your surviving brothers and sisters; if none, then
- (e) to your estate

Benefits will be paid equally among surviving children, surviving parents or surviving brothers and sisters.

RETURN COMPLETED FORM TO:

Compass Rose Benefits Group
P.O. Box 8816
Reston, VA 20195-9912

IF YOU HAVE ANY QUESTIONS PLEASE CALL: 703-613-7215

