

Beneficiary Designation



Securian Life Insurance Company Minnesota Life Insurance Company

Administered by Ochs, Inc.

Group Customer Service • 400 Robert Street North, Suite 1880, St. Paul, MN 55101-2025

INSTRUCTIONS

1. Clearly print or type the information.
2. Sign and date the completed form.
3. Return to:

GENERAL BENEFICIARY INFORMATION

- Completing this Beneficiary Designation form will revoke all current beneficiary designations.
- The same person(s) cannot be named as both a primary and contingent beneficiary.
- If you need more space, attach an additional sheet of paper with all of the information required. Be sure to sign and date this additional information page.
- To receive a death benefit, a beneficiary must survive the insured. If the named beneficiary does not survive the insured, that beneficiary's portion shall be equally distributed to the remaining beneficiaries within that category.
- **Primary Beneficiary:** This is the individual(s), trust, charity, or estate that you want to receive the insurance benefit. You can divide the insurance proceeds between primary beneficiaries. The total shares must equal 100%.
- **Contingent Beneficiary:** If all the primary beneficiary(ies) are no longer living, eligible, or able to receive the benefits, it will be paid to the contingent beneficiary(ies) designated. You can divide the insurance proceeds between your named contingent beneficiaries. The total shares must equal 100%.
- **Naming Minor Children:** You may name your children (by name) directly, or to a trust. Minors cannot directly receive life insurance proceeds; however, they may be paid to a court-appointed guardian or held until the minor child is legal age.
- **Trust:** Provide the trust name, effective date and tax ID or Social Security number (if applicable) - i.e., "John Smith Trust dated 01/01/20xx."
- **Charity:** Provide the full name, address, tax ID number.

CONTINUE ON TO NEXT PAGE

Securian Financial is the marketing name for Securian Life Insurance Company and Minnesota Life Insurance Company. Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Beneficiary Designation

Securian Life Insurance Company • Minnesota Life Insurance Company

| | | |
|--|---|----------------------------|
| Employer name | | Policy number |
| Insured's name (first, middle initial, last) | | ID (or last four of SSN) |
| Address (street, city, state, zip) | | Email address |
| Insured's date of birth | Policyowner (if different than insured) | Policyowner's phone number |

This designation applies to selected coverage(s). If this section is left blank, your designation will apply to all coverages. If your beneficiary(ies) are different by coverage, use a separate beneficiary form for each coverage.

All coverages

PRIMARY BENEFICIARY(IES) - The person or persons named will receive the benefit.

| Beneficiary full name/trust name | Date of birth/trust date | Tax ID (SSN or EIN) | Share % |
|---|--------------------------|-------------------------|---------|
| Address (street, city, state, zip) and phone number | | Relationship to insured | |
| Beneficiary full name | Date of birth | Tax ID (SSN) | Share % |
| Address (street, city, state, zip) and phone number | | Relationship to insured | |
| Beneficiary full name | Date of birth | Tax ID (SSN) | Share % |
| Address (street, city, state, zip) and phone number | | Relationship to insured | |
| Beneficiary full name | Date of birth | Tax ID (SSN) | Share % |
| Address (street, city, state, zip) and phone number | | Relationship to insured | |

Total Primary Shares Must Equal 100%

CONTINGENT BENEFICIARY(IES) - Receives a benefit ONLY if all primary beneficiaries are no longer living.

| Beneficiary full name/trust name | Date of birth/trust date | Tax ID (SSN or EIN) | Share % |
|---|--------------------------|-------------------------|---------|
| Address (street, city, state, zip) and phone number | | Relationship to insured | |
| Beneficiary full name | Date of birth | Tax ID (SSN) | Share % |
| Address (street, city, state, zip) and phone number | | Relationship to insured | |
| Beneficiary full name | Date of birth | Tax ID (SSN) | Share % |
| Address (street, city, state, zip) and phone number | | Relationship to insured | |

Total Contingent Shares Must Equal 100%

SIGNATURE REQUIRED - This beneficiary form revokes all prior designations.

| | |
|---|------|
| Insured or policyowner's penned signature | Date |
|---|------|

X

Community Property State Consent for current and former residents of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin. If you are married and live in, or previously lived in, a community property state and name someone other than your spouse as beneficiary, you may have your spouse sign below to waive his or her rights to any community property interest in the benefit. You should consult with a qualified tax advisor and/or seek legal advice if you have any questions in connection with the Beneficiary Designation.

As the Insured's spouse, I do hereby consent to the beneficiary designation(s) indicated on this form and waive any right that I may have to the proceeds of such insurance under applicable community property laws. My spouse may withdraw this designation at any time but may not designate a different primary beneficiary without my consent.

| | | |
|---------------------|----------------------------------|-------------|
| Signature of spouse | Please print spouse name clearly | Date signed |
|---------------------|----------------------------------|-------------|

X