

RELIANCE STANDARD

Life Insurance Company

a DELPHI company

P.O. Box 8330
Philadelphia, PA 19101-8330

Designation of Beneficiary

Policyholder Hektoen Institute	Policy Number(s) GL137925
Insured Name	Social Security Number

I hereby designate the following as my beneficiary (ies) under the above policy number(s):

Primary Beneficiary(ies)

Full Name and Address (Please Print)	Percentage* (Must total 100%)	Date of Birth	Relationship	Social Security Number

* If no percentages are indicated, benefits will be divided equally between all primary beneficiaries.

Contingent Beneficiary(ies) (applicable only if you are not survived by one or more primary beneficiaries)

Full Name and Address (Please Print)	Percentage* (Must total 100%)	Date of Birth	Relationship	Social Security Number

* If no percentages are indicated, any benefits payable to contingent beneficiaries will be divided equally between all contingent beneficiaries.

- ◆ This beneficiary designation revokes all revocable prior beneficiary designations.
- ◆ Unless you indicate otherwise, if any beneficiary predeceases you, that beneficiary's share will be divided pro-rata among the surviving beneficiaries of the same class (primary or contingent).
- ◆ If no beneficiary (primary or contingent) survives you, payment will be made pursuant to the terms of the applicable policy.

Date	Signature of Insured
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This completed form must be retained by the policyholder (or Plan Administrator, if different). In the event of the death of the Insured, *the original* must be submitted to Reliance Standard Life Insurance Company along with the required Proofs of Loss (see claim form).