



BENEFICIARY DESIGNATION
 University of Wisconsin Employees, Inc.
 Group Policy Number 46

1. Complete and return to the address below.
2. Please print in ink.
3. Show the full names of all beneficiaries, even those previously designated. (Do not use expressions such as "same as before" or "no change.")
4. Children of an insured (including adopted children and those unborn) may be named as primary beneficiary or contingent beneficiary without listing them by name. Use "Children of the Insured."
5. A copy of this form will be returned to you after being filed and recorded. **IT SHOULD BE ATTACHED TO YOUR CERTIFICATE.**

Name of Insured		Social Security Number	
Address	City	State	Zip code

I request that all previous beneficiary designations and directions for the benefits provided by this policy be cancelled and that upon the death of the insured the benefits be paid in one sum to:

	Name	Date of Birth	Relationship to Insured	Address of Beneficiary
Primary Beneficiary				
Contingent Beneficiary				

In this designation "child" and "children" includes legally adopted sons and daughters. These terms do not include grandchildren or other descendants.

Except as otherwise directed in this designation, the benefit will be divided equally among all persons who are named as primary beneficiary and who survive the insured, but if none survive, among all persons who are named as contingent beneficiary and who survive the insured.

 Signature of Insured

 Date

Notice to married Wisconsin residents: Policy proceeds are a marital asset under state law. The spouse of the insured must consent to the above beneficiary designation if such spouse is not the sole primary beneficiary, by signing below.

 Spouse of Insured

 Date

This beneficiary designation has been received by and filed with the company at its Home Office, and presentation of the policy for endorsement, if required, has been waived.

Date Recorded:
 Registrar:

COUNTRY LIFE INSURANCE COMPANY®

Paul M. Harmon
 Secretary

Send completed forms to:
 COUNTRY Life Insurance Company
 Central Regional Office
 PO Box 64035
 St. Paul, MN 55164
 (800) 345-2436

Beneficiary Rules

If a minor is named as beneficiary, Guardianship papers will also be required in the event of the Insured's death prior to the minor turning age 18.

Proceeds will be paid in equal shares to the survivors in each category where such payment is applicable unless otherwise specified.

PER STIRPES DESIGNATION - If a per stirpes designation is specified, payment shall be made in equal shares to the surviving beneficiaries in that category except that if any named beneficiary predeceases the Insured leaving living descendants, the share such deceased beneficiary would have taken shall pass to those descendants, per stirpes.

Trustee Designated as Beneficiary

If a trustee, whether of an inter vivos or testamentary trust is designed as a beneficiary, COUNTRY Life Insurance Company requires that the following terms become a part of such designation:

If proof acceptable to COUNTRY Life Insurance Company of the authority to act and the acceptance of duties by said trustee shall not have been received and accepted by COUNTRY Life Insurance Company within a period ending six months after the death of the Insured, the proceeds shall be paid in one lump sum to the succeeding named beneficiary or, if none is named, to the estate of the Insured.

COUNTRY Life Insurance Company shall be under no obligation with respect to the performance of the terms and conditions of any will, trust, amendments thereto, or other instrument affecting this certificate or any payment thereunder, and further shall be relieved of any duty or obligation to inquire as to the application of any funds arising as the result of any payment in connection with said certificate to or for the benefit of any trustee, COUNTRY Life Insurance Company being bound solely by the terms of the certificate described herein and any properly executed and accepted endorsement thereto, and any payment made by COUNTRY Life Insurance Company shall to the full extent of such payment, discharge COUNTRY Life Insurance Company of all liability under said certificate.

COUNTRY Life Insurance Company shall be under no obligation with respect to the performance of the terms and conditions of any will, trust, amendments thereto, or other instrument affecting this plan or any payment thereunder, and further shall be relieved of any duty or obligation to require as to the application of any funds arising as the result of any payment in connection with said plan to or for the benefit of any described herein and any properly executed and accepted endorsement thereto, and any payment made by said company shall, to the full extent of such payment, discharge said company of all liability under said plan.

Sample Beneficiary Designations

Following are examples of common beneficiary designations. If different wording is desired, contact either your attorney or the Pension Actuarial Department of COUNTRY Life Insurance Company for assistance.

- To the Estate of (insured), the insured
- To (beneficiary), father and (beneficiary), mother
- To (beneficiary), child and any other children born of the union of (insured & spouse)
- To any lawful children of (insured)
- To (beneficiary), daughter and (beneficiary), son, per stirpes
- To (named Trustee), as Trustee named in the Last Will and Testament of (insured), the Insured
- To (named Trustee), as Trustee under the terms of the (named trust), dated (trust date)
- To (named Trustee), as Trustee named in the Children's Trust in the Last Will and Testament of (insured)
- To (named Trustee), as Trustee named in the Last Will and Testament of the last survivor of (insured) and (spouse)
- To (beneficiary), (relationship), if living (#) days after the death of the Insured
- This child, (beneficiary), shall be named as beneficiary provided, however, if the beneficiary is a minor at the time of the claim, then proceeds shall be paid to (custodian) as custodian under the Uniform Transfer to Minors Act
- (%) share to (beneficiary), (relationship), (%) share to (beneficiary), (relationship), and (%) share to (beneficiary), (relationship). Provided however, if any primary beneficiaries should predecease the Insured, the share such beneficiary would be entitled to shall pass to the surviving primary beneficiaries in accordance with the terms of the original designation.
- Any children born of or legally adopted by the union of (insured) and (spouse), per stirpes; provided however, that if any secondary beneficiary has not attained the age of (age) at the time of claim, the share such beneficiary would be entitled to shall be passed to the Trustee named in the Last Will and Testament of (insured).
- (%) share to (beneficiary), (relationship) if living, otherwise (%) share to (beneficiary), (relationship) and (%) share to (beneficiary), (relationship).