

Issued by Security Benefit Life Insurance Company  
Questions? Call our National Service Center at 1-800-888-2461.

In order for Security Benefit to accept a "per stirpes" designation, you must acknowledge the following by signing the bottom of this letter. Please return a copy to us at:

**Security Benefit**  
One Security Benefit Place  
Topeka, KS 66636

Contract Owner: \_\_\_\_\_

"This agreement will apply to the contact issued to me based on the application dated \_\_\_\_\_.\*  
Application Date (mm/dd/yyyy)

**I understand if I use the term "per stirpes" in a beneficiary designation, Security Benefit will pay the death proceeds to those designated beneficiaries who survive me; except that if any named beneficiary predeceases me, leaving surviving children legally born to or adopted by that beneficiary, the share of such deceased beneficiary shall be paid to the deceased beneficiary's surviving children in equal shares, otherwise described as "per stirpes".**

In determining beneficiaries, Security Benefit may rely on written representations it deems authoritative, in its discretion, including my attorneys, the personal representative of my estate, the attorneys for the personal representative, or one or more of my surviving spouse or children. I understand that Security Benefit cannot independently verify beneficiaries and on behalf of myself and all beneficiaries, release it from liability for distribution errors based on such written representations. In addition (or alternatively), Security Benefit may retain its own counsel or investigators to assist in beneficiary determination, and may apply for instructions from a court of competent jurisdiction, with the costs of counsel, investigators, or the proceeding charged to my account.

Any amount payable from my account to a minor or other person under legal disability may be made to a parent, conservator or legal guardian for the benefit of the beneficiary, directly to the beneficiary in amounts deemed insignificant by Security Benefit, directly for the benefit of the Beneficiary, or through a transfer under the Uniform Transfers to Minors Act of any adopting jurisdiction to the parent, conservator or legal guardian of the beneficiary, all at the option of Security Benefit. In all such instances, the recipient (except as may be required for a conservator) shall not be obligated to seek or obtain the approval of any court in receiving or disposing of amounts so distributed."

\*Per Stirpes Designation acceptance contingent upon contract being issued by Security Benefit.

**Owner Signature** \_\_\_\_\_ **Date** \_\_\_\_\_  
(mm/dd/yyyy)

**Joint Owner Signature** \_\_\_\_\_ **Date** \_\_\_\_\_  
(if applicable) (mm/dd/yyyy)

