Beneficiary Designation

Signature(s) Required Below

ReliaStar Life Insurance Company P.O. Box 20 Minneapolis, Minnesota 55440 A member of the ING family of companies

Instructions:
Insured/Owner:

Type or print legibly in ink. Sign and date form. Return original and retain a copy for your records.

- **Plan Administrator:** Send the completed form to the insurance company for approval if any of the following apply: 1) The wording used in the request differs from the examples given on the reverse side; 2) The policy/certificate has been assigned; 3) The previous beneficiary is irrevocable; or 4) The coverage is under an individual policy. Also send copies of all previous beneficiary changes, assignment forms, and a copy of the insured's enrollment form or application. The insurance company will return a copy of the approved form.
 - For forms that do not require insurance company approval, retain a copy of the approved form with the insured's records.

Name of Insured		Date of Birth
Name of Employer or Association	Policy Number	Social Security Number

I request that the beneficiary under this policy/certificate be changed as indicated below. Unless otherwise provided in this request, if two or more primary beneficiaries are named, the proceeds shall be paid in equal shares to the named primary beneficiaries if surviving the insured, or to the survivor or survivors. If no primary beneficiaries survive, the proceeds shall be paid in equal shares to the named contingent beneficiaries, if any. If no beneficiary survives, payment shall be made according to the terms of the policy. The right of the owner to change the beneficiary hereafter

is reserved.	ic policy.	The right	t of the c	WITCH TO	change the	, belieficially	nercaner
For each Beneficiary give Full Name, Address <i>(street, c.</i> Relationship to Insured.	ity, state a	nd zip coa	de), Date d	of Birth, S	ocial Securi	ity Number a	nd
Primary Beneficiaries:							
Contingent Beneficiaries:							
This designation is revocable as to each beneficiary share equally with right of survivorship. The insura Stirpes." Please refer to the Suggested Beneficiary I individual shall mean an individual living at the insurance of the survivorship.	ince com Designati	pany will ons on th	erwise s not acce e revers	tated, and ept any d e side of	d beneficia esignation this form.	ries of like o using the v Any designa	class shall vords "Per ition of an
Dated thisday of	_, 20	, at				_/	_
				City		State	
Signature of Owner/Insured	Signature of Irrevocable Beneficiary(ies), if any						

7384s E-Ship: 114834 (10/04)

Suggested Beneficiary Designations

Personal Beneficiaries

- 1. If one individual is to be designated, use full legal name thus "Anna May Smith," not "Mrs. John Smith."
- 2. If **two individuals** are to be named, designate as follows: "Anna May Smith, wife and Dorothy Smith Andrews, daughter, in equal shares, or the survivor."
- 3. If **three or more individuals** are to be named, designate as follows: "Anna May Smith, wife, Dorothy Smith Andrews, daughter, and William Smith, son, or the survivors, in equal shares, or the survivor."
- 4. If **one or more secondary beneficiaries** are to be named, they may be designated individually as follows: "Anna May Smith, wife, if living, otherwise Joseph Smith, father, and Elizabeth Smith, mother, in equal shares, or the survivor;" or
 - (a) If all **children of the marriage** are to be named secondary beneficiaries, designate them collectively rather than individually as follows: "Anna May Smith, wife, if living, otherwise the then surviving children, if any, born of insured's marriage with said wife, in equal shares." (This designation will include children born later without the necessity of changing the designation.)
 - (b) If all children of the marriage are to be named secondary beneficiaries and a second alternate beneficiary is to be named, designate as follows: "Anna Smith, wife, if living, otherwise the then surviving children, if any, born of insured's marriage with said wife, in equal shares, or if said wife is not living and there is no such child, James Smith, father."
 - (c) If **children not of the present marriage** are to be included, designate as follows: "Anna May Smith, wife, if living, otherwise John Smith and Mary Smith, children, and any other child or children born of insured's marriage with said wife, or the survivors, in equal shares, or the survivor."
 - (d) If a "Clean Up Fund" of a stated amount is desired and there are secondary beneficiaries who are minors, the designation may be as follows: "The proceeds up to \$______ to Anna Smith, wife, if living, otherwise the executors or administrators of the estate of the insured, and the remainder to said wife, if living, otherwise John Smith and Mary Smith, children, in equal shares, or the survivor." Minor children should not be named beneficiaries of proceeds intended for "Clean Up Fund" because the guardian of the children probably could not use the proceeds for the purpose.

Estate

5. If an estate is named, specify whose estate, such as: "Estate of the Insured."

Trustee

- 6. Trustee under the last will and testament of the insured, or his successors in trust, PROVIDED, HOWEVER, that if no claim is made by said Trustee within one year from the date of death of the insured or if the insured shall die leaving no last will and testament containing a trust covering this policy, the proceeds shall be payable to the estate of the insured. Payment of the proceeds of this policy to said Trustee or successors in trust shall fully and finally discharge the Company from all liability.
- 7. "The _____Trust Company, trustee under written trust agreement date _____, or its successor or successors in trust, and payment of the proceeds of this policy to said Trustee ___(month, day, year) or successor or successors shall fully and finally discharge the Company from all liability."

Business Partners

8. Under a cross ownership plan, designate the surviving partners as beneficiaries. For example, for insurance on the life of John Jones, designate "Henry Smith and William Brown, partners, in equal shares, or the survivor." Similar designation may be made for the other partners.

Just as a corporation may be the owner and beneficiary of a policy, a partnership may, in the partnership name, own and be the beneficiary of a policy. The firm name should be used together with the words, "a partnership." For example, "Jones, Smith and Brown, a partnership presently consisting of John Jones, Henry Smith and William Brown."

Per Stirpes

9. "______, wife, if living, otherwise the then surviving children, if any, born of insured's marriage with said wife and the then surviving legally adopted child or children of the insured, if any, in equal shares, except in case of death of any child or children of said marriage or any legally adopted child or children of the insured, leaving lawful surviving child or children (including legally adopted children but not including grandchildren or other remote descendants), such child or children of the deceased child shall receive, in equal shares, the share which such deceased child would have received if he or she had survived."

Irrevocable Beneficiary

10. If you want to name a beneficiary that you can not change without his/her consent, designate him/her as irrevocable beneficiary, such as: "Frank Jones, as irrevocable beneficiary." Then if you change the designation in the future, both you and the irrevocable beneficiary must sign the front of the form.

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