

INSTRUCTIONS FOR PREPARING PROOFS OF DEATH

CLAIMANT'S STATEMENT

This must be made by the beneficiary named in the policy, if living and of legal age. If there is more than one beneficiary, each beneficiary must make a separate statement. When a policy is payable to a minor, the claimant's statement must be made by the guardian, with certified copies furnished disclosing proper appointment and authority.

When a Policy is payable to an estate or legal representative of the insured, the claimant's statement must be made by the executor or administrator, with certified copies furnished disclosing proper appointment and authority.

If any named beneficiary predeceases the insured, unless the policy specifically provides otherwise, the claimant's statement must be made by the duly appointed executor or administrator of insured's estate, with certified copies furnished disclosing proper appointment and authority. Also a certified copy of the standard death certificate of the deceased beneficiary must be furnished.

When the policy has been assigned an assignees statement and the original assignment of the policy must be furnished.

All statements must be sworn to before an officer authorized by law to administer oaths. If sworn to before an officer not using an official seal, his authority and the genuineness of his signature must be attested by the proper clerk under the seal of his office.

Every question must be distinctly and fully answered. The company reserves the right to require or to obtain further information should it be deemed necessary.

CERTIFIED COPY OF DEATH CERTIFICATE

A properly certified copy of the standard certificate of death of the insured must be furnished.

ORIGINAL POLICY

The original policy under which the claim is being made must be furnished. If the policy has been lost or destroyed, you must complete an Affidavit of Lost Policy Form verifying that you do not have the original policy. The fee for the affidavit is waived when filing the Beneficiary Claimant Statement and no replacement copy of the policy is issued.

WHEN CIRCUMSTANCES ARISE WHICH ARE NOT COVERED BY THE ABOVE INSTRUCTIONS, SPECIAL INSTRUCTIONS WILL BE FURNISHED UPON APPLICATION TO THE HOME OFFICE.

Submit Completed Form to:

Claims Department
P.O. Box 925309, Houston, TX 77292-5309

Customer Service Department 1-800-669-9030
Customer Service Department for Family Life 1-800-877-7705