

INSTRUCTIONS FOR DESIGNATING A BENEFICIARY

These instructions are designed to assist you in properly completing your Beneficiary Designation. However, we are not a law firm and this information is NOT intended to replace competent legal advice.

- (1) To designate one person, insert the name and relationship this person has to you. If your beneficiary is not related to you, show relationship as “Friend.”
- (2) If you wish to name your estate, insert “Estate” in the blank space.
- (3) To name a member of a religious order:
Mary L. Jones, niece, known in religious life as Sister Mary Agnes.
- (4) It is inadvisable to name a beneficiary who is a permanent resident of a foreign country. If you name a person who is a permanent resident of a foreign country, furnish **FULL** address.
- (5) If you wish to designate a trust, insert the name of the trustee and trust using language substantially as follows:
To X Bank as Trustee, or its successor Trustee, of the James A Nelson Trust dated the 26th day of May, 20__, including any amendments to the Trust.
- (6) More than one beneficiary (primary or contingent) - here are some common examples:

Individual beneficiaries	James O. Smith, brother; Peter I. Smith, brother; and Martha N. Smith, sister
Surviving children	My legal children living at my death
Surviving children, including Survivors of children	My legal children, per stirpes and NOT per capita*
One contingent beneficiary	Lois P. Smith, wife, if living; otherwise, Herbert I. Smith, son
More than one contingent beneficiary	Lois P. Smith, wife, if living; otherwise, Herbert I. Smith, son; Alice B. Smith, daughter; and Ann Y. Smith, daughter
Unnamed children as contingent beneficiaries	Lois P. Smith, wife, if living; otherwise, my children living at my death

*for example, you name your three children as beneficiaries, but if one child should die before you, you want his/her survivors to receive that 1/3rd share.

- (7) If none of the above is suitable, explain in the blank space what is desired, or attach a note.

NOTE: Unless you provide otherwise in completing the Beneficiary Designation, the trustee will pay all sums payable to more than one beneficiary equally to the living beneficiaries.