



NO TRUST IN EFFECT STATEMENT

This is a statement that the _____
NAME OF TRUST AGREEMENT

Trust Agreement dated _____ was NOT in effect on
DATE OF TRUST AGREEMENT

DATE OF DEATH OF THE INSURED

BENEFICIARY'S SIGNATURE

Because this trust agreement was NOT in effect as of the insured's date of death, the proceeds of this certificate will be paid according to our Bylaws.

If we learn, at a later date, that the trust was in effect at the time of the insured's death, you are liable for any repayment of proceeds.

Subscribed and sworn to before me
on this _____ day of _____, 20____

NOTARY PUBLIC
My commission expires _____

1891 Financial Life

Benefit certificates may be made payable to such person or persons, entity or interest as may be permitted under the rules and regulations of 1891 Financial Life and applicable state laws.

In the event a named beneficiary predeceases the insured or is otherwise not legally entitled to receive the certificate proceeds, the certificate proceeds shall be paid per stirpes to the family members of the insured in the following succession, as applicable, (i) the surviving spouse; (ii) children; (iii) grandchildren; (iv) parents; (v) brothers and sisters; (vi) grandparents; (vii) other relatives in accordance with the laws of descent and distribution of Illinois. In the event it is determined that the deceased insured has no living relatives, after a reasonable search, the certificate proceeds shall be paid to the estate of the insured.

No beneficiary change shall take effect unless received by 1891 Financial Life at its principal office during the lifetime of the insured. When it is received, any change shall take effect as of the date the request for beneficiary change was signed, as long as the request for change was mailed or actually delivered to 1891 Financial Life while the insured was alive. Such beneficiary change shall be null and void where 1891 Financial Life has made a good faith payment of the proceeds or has taken another action before receiving the change.