



Request For Co-Ownership And
Appointment Of Designated Owner

(FOR USE WITH FIVE (5) OR FEWER OWNERS)

Insured/Annuitant: _____

Contract Number: _____

Table with 4 columns: Status, Co-Owner Name, Mailing Address, Federal Tax Identification Number. Rows include Designated Owner and 1st-4th Contingent Designated Owner.

- 1. Co-Ownership. The undersigned hereby request that Company recognize them as co-owners of the contract listed above ("Contract"), and refer to themselves as "we", "our", "Co-Owner" or "Co-Owners" herein.
2. Designated Owner. By signing below, the undersigned hereby appoint the Designated Owner, as listed above, as our "Designated Owner" of the Contract and instruct Company to deliver the Contract to Designated Owner.
3. Who Controls the Contract. The Co-Owners agree that: (Please mark the appropriate box)
[] ANY of the current Co-Owners, acting alone [] All of the Co-Owners acting together
[] Other (explain) _____
must sign or otherwise authenticate forms and/or requests in connection with any request concerning the contract(s) listed on this form.

Note: A new completed Co-Ownership form signed by all Co-Owners is required to change the Designated Owner.

- 4. Terms of Co-Ownership & Indemnification of Company. By signing below, we acknowledge and agree that:
(1) Company shall send all Contract communications, including but not limited to, premium notices, lapse notices and annual Contract reports to Designated Owner only;
(2) all tax reporting, if any, will be reported using only Designated Owner's name and Federal Tax Identification Number, and that Company is not responsible for any tax ramifications which may occur as a result of our co-ownership of the Contract, including tax reporting, if any, by the Company;
(3) we have obtained or had the opportunity to obtain, individually and collectively, our own independent legal advice before agreeing to co-ownership of the Contract and before executing this Request for Co-Ownership and Appointment of Designated Owner;
(4) we hereby jointly and severally indemnify and hold the Company harmless and free from all claims, suits or other actions that may arise from our co-ownership of this Contract and our designation of Designated Owner, including, but not limited to any and all actions taken by any of the Co-Owners and any tax ramifications that may result from our co-ownership of the Contract;
(5) we understand that we can agree upon a new designated owner and/or sequential contingent designated owner by execution of replacement Request for Co-Ownership and Appointment of Designated Owner form;
(6) in the event of the death or resignation of Designated Owner, we appoint our Contingent Designated Owner, individually, in the sequential order listed above, as our new Designated Owner on the condition that there is only one Designated Owner at any point in time;
(7) Company may share the identity and tax identification number of any and all Co-Owners with other Co-Owners of the Contract;
(8) we are responsible for providing Company with sufficient notice and proof of a Co-Owner's death, as well as updated addresses and contact information;
(9) our heirs, estates, assignees, transferees, administrators, executors, relatives, representatives, beneficiaries, predecessors and successors are subject to the terms and restrictions herein; and
(10) Company explicitly reserves the right, at its own discretion, to limit the number of co-owners allowed.

Signed: Co-Owner _____ date _____

Print Name _____

Signed: Co-Owner _____ date _____

Print Name _____

Signed: Co-Owner _____ date _____

Print Name _____

Signed: Co-Owner _____ date _____

Print Name _____

Signed: Co-Owner _____ date _____

Print Name _____