

BENEFITS CAN BE ASSIGNED

You may assign your basic life, basic **AD&D**, supplementary life and supplementary **AD&D** insurance as an irrevocable gift to someone else if the Insurer (see “Important Contacts”) consents. Basic life, basic **AD&D** and supplementary **AD&D** cannot be separately assigned. This means you cannot assign one coverage without the other, and all coverages must be assigned to the same person (except supplementary life insurance). You may name that person as the owner of your insurance, even though it is your life that is insured. You may assign your supplementary life insurance to a different person.

If you make an assignment, you give up all present and future rights to the insurance. You cannot revoke the assignment at a later date. The person to whom you assign your insurance has the right to name beneficiaries, to change the level of coverage or to exercise any other privileges under the insurance that would otherwise have been available to you.

Because of the various legal and tax implications involved, you may wish to consult with a lawyer and a tax advisor before making an assignment. If you wish to make an assignment, contact the Insurer (see “Important Contacts”).