



If the designated amount(s) payable to the Beneficiaries are shown as specific dollar amounts and the sum of Benefits payable at the Insured's death exceeds the sum of the designated dollar amounts shown above, I direct that:

1.  Each Beneficiary will receive a proportional increase based on his, her or its proportional share of the total dollar amounts designated above; or
2.  the Charity will not share in any increase. The Other Beneficiaries will share equally in any increase, or proportionally if their shares of the proceeds are not otherwise equal; or
3.  all increased proceeds will be paid to the Charity.

**If no box is checked above, #1 will apply.**

If the designated amount(s) payable to the Beneficiaries are shown as specific dollar amounts and the sum of Benefits actually payable at the Insured's death is less than the sum of the designated dollar amounts shown above, I direct that:

1.  Each Beneficiary's share will decrease proportionally based on his, her or its proportional share of the total dollar amounts shown above; or
2.  The Other Beneficiaries will be paid the dollar amounts that they are designated to receive, if available, or the total proceeds, if less. Any balance will be paid to the Charity. If enough funds are not available to pay the designated dollar amounts to the Other Beneficiaries, the Other Beneficiaries will receive equal shares, or proportional shares, if their shares of the proceeds are not otherwise equal. No Benefit will be paid to the Charity.
3.  The Charity will be paid the dollar amount that it is designated to receive, if available, or the total proceeds, if less. Any balance will be paid to the Other Beneficiaries. The Other Beneficiaries will receive equal shares, or proportional shares, if their shares of the proceeds are not otherwise equal, of any balance.

**If no box is checked above, #1 will apply.**

If, because of death, a natural person named as a Beneficiary is not entitled to Benefits, Kanawha will pay his or her share to other natural persons named as Beneficiaries. The Other Beneficiaries will receive equal shares, or proportional shares, if their shares of the proceeds are not otherwise equal.

If, because of death, no natural person named as a Beneficiary is entitled to Benefits, Kanawha will pay all Benefits to the Charity.

If, through merger with another licensed tax exempt charity, the Charity no longer exists, I direct that the Charity's portion of the proceeds be paid to the entity with which it merged.

If the Charity does not exist as a licensed tax exempt entity on the date of the Insured's death, I direct that the Other Beneficiaries are to receive equal shares, or proportional shares, if their shares of the proceeds are not otherwise equal, of the amount otherwise due to the Charity.

If the Charity does not exist as a licensed tax exempt entity, and because of death, no natural person named as a Beneficiary is entitled to Benefits, I direct Kanawha to pay Benefits to my estate.

I understand that:

- amounts due the Charity will be paid in a lump sum, regardless of Policy or Rider provisions that direct another mode of settlement;
- Kanawha has no obligation with respect to Benefits once paid in good faith to the Charity or any Other Beneficiary;
- this Charitable Giving Beneficiary Form will take effect when received and recorded by Kanawha, subject to any payments already issued; and
- good faith payment by Kanawha as stated herein and based on evidence satisfactory to it will discharge and release Kanawha to the extent of the amount paid.

\_\_\_\_\_  
Signature of Policyowner  
(Or Proposed Policyowner, if New Application)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Insurance Producer/Witness

\_\_\_\_\_  
Date