



Dear Beneficiary:

This letter concerns a required obligation imposed on the beneficiary and Security Life of Denver by Federal Law. This law states our mutual responsibility to report miscellaneous interest earned on death proceeds by any beneficiary of an insurance contract and the penalties for failure to report.

The law requires that the beneficiary(s) furnish us with their Taxpayer Identification Number (TIN). For individuals, this is the individual's Social Security Number. A guardian for a minor person will need to provide the minor's Social Security Number. If the beneficiary is an estate, the Tax Identification Number of the estate of the deceased person is needed. For a trust, it is the number assigned to that Trust.

Anyone who fails to furnish this Taxpayer Identification Number or who furnishes an incorrect number will be subject to an I.R.S. penalty of \$50. In addition, unless we have the correct number, beginning in 1984 we are required by law to withhold 31% of this interest and pay that amount to the Internal Revenue Service. Amounts withheld can be credited against federal income taxes owed for the year in which withholding occurs.

To avoid tax penalties, please sign this form and write the Taxpayer Identification Number (Social Security Number) in the blank provided below. A Social Security Number that does not contain 9 digits will be treated as failure to provide the TIN.

PLEASE NOTE: This form must be completed, signed, and returned to our offices along with the claim form.

POLICY NUMBER _____

As Beneficiary (or Guardian of the Beneficiary) of the policy(s) listed above, I certify, under penalty of perjury, that the following is the correct Taxpayer Identification Number:

Date _____

Signature of Beneficiary

If you have any questions about this, please contact your local I.R.S. office immediately.