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It was noted that there will be situations where there are multiple beneficiaries each entitled to proceeds under the contract , so for clarification we are submitting the changes below for Item (4) of the proposed standards:

(4) The contract may require that due proof of the death of the measuring life will consist of:

- (a) a certified copy of the death certificate of the measuring life, or other lawful evidence providing equivalent information;
- (b) **each** claimant's completed claim form;
- (c) **each** claimant's completed request for redemption form; and
- (d) proof of **each** claimant's interest in the proceeds.”

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