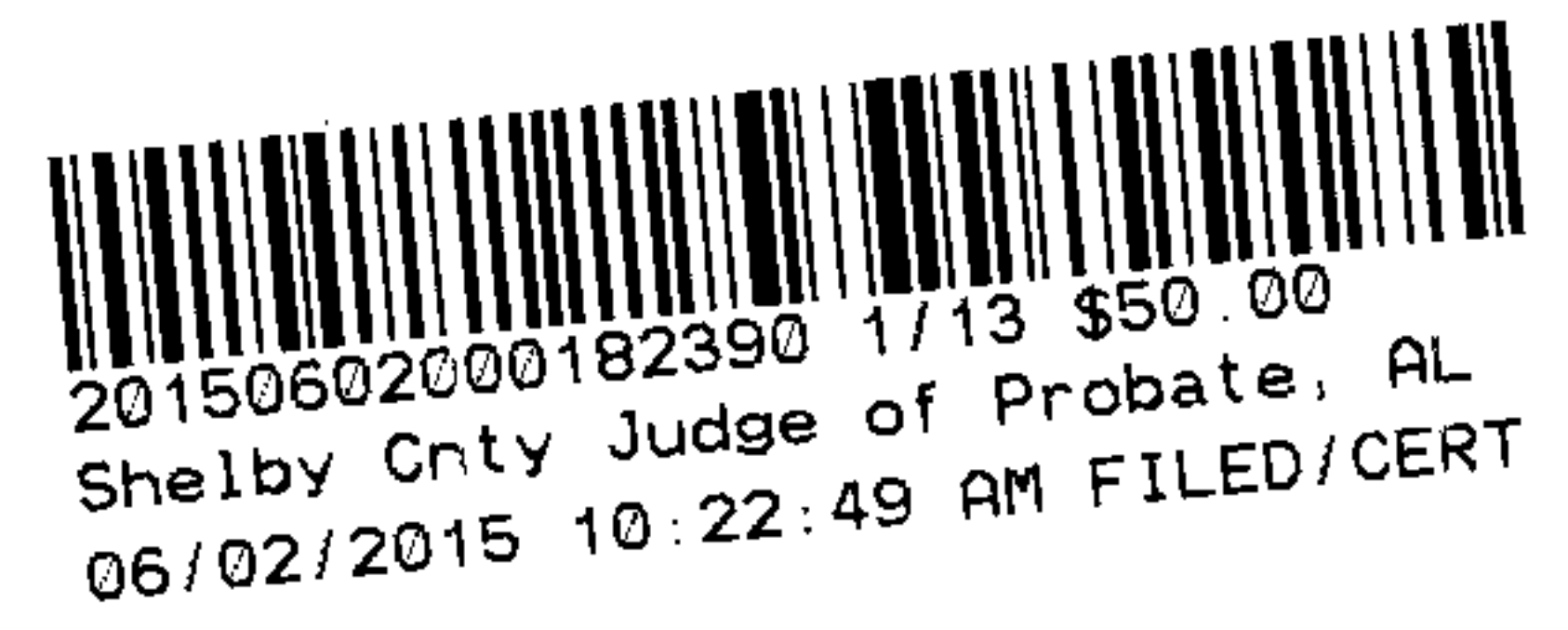


STATE OF ALABAMA
JEFFERSON COUNTY



PRENUPTIAL AGREEMENT

THIS AGREEMENT, made and entered into on this the 12th day of February, 2015, by and between **RONALD K. BRUCE** and **CHRISTINE MARIE MUSSO** (in anticipation of the contemplated marriage hereinafter more particularly set out, hereinafter for convenience referred to as "Husband" and "Wife" (and with reference to the same contemplated marriage, hereinafter sometimes referred to as "Wife")), each party being over the age of nineteen (19) years, of sound mind and a resident citizen of the City of Birmingham, County of Shelby, State of Alabama.

WITNESSETH

WHEREAS, the parties contemplate entering into the marriage relation with each other, and both are severally possessed of property in his and her own right; and

WHEREAS, each of the parties have children by a former marriage; and

WHEREAS, each of the parties has made it a condition precedent to the marriage that an agreement of this nature be entered into; and

WHEREAS, each party hereto has disclosed to the other the nature, extent and value of their respective estates, and has expressed the desire to settle all questions of property and property rights between them by contract and agreement more particularly memorialized, and

WHEREAS, each of the parties is possessed of property, real, personal, and mixed, including, but not limited to, checking and savings accounts, and each Party has made a full and frank disclosure to the other as to the character, amount and type of said property, and each has been advised as to the respective rights each has to said property as a result of their marriage and in the absence of an agreement between them, and

WHEREAS, each Party has had ample opportunity to question the other in regard to the assets of each, that each has had the opportunity to seek independent advice as to what interest they may acquire in the property of the other and notwithstanding such knowledge and disclosure, the Parties do declare that it is their intention to be completely and fully bound by this Agreement which will regulate their relationships toward each other with respect to the property each of them own and in which each of them has an interest, or to any property that may be acquired by either of them subsequent to their marriage,

WHEREAS, the parties acknowledge that individually and separately and apart from the other, each has heretofore obtained competent advice, by legal counsel which each has individually selected, of their respective rights and the effect of this agreement; and

WHEREAS, on the basis of such knowledge of the values and worth of such respective estates, heretofore fully disclosed, and with due consideration for the competent independent advice of their counsel, the parties hereto express the desire that their contemplated marriage, and

the intent of this agreement with respect thereto, is that such marriage shall not in any way change their legal rights, or the legal rights of their children and heirs, in the property of the other existing prior to the act of marriage; and

NOW, THEREFORE, in consideration of the premises, and expressly including the promise on the part of **RONALD K. BRUCE** to join in marriage with **CHRISTINE MARIE MUSSO B** (hereinafter referred to as "Husband" and "Wife"), and for the consideration of the mutual promises and love and affection towards each other in this agreement contained, and other good and valuable considerations in hand paid from one to the other, the receipt and sufficiency whereof is hereby acknowledged, the parties hereto do hereby voluntarily **CONTRACT, COVENANT and AGREE** each with the other as follows:

1. That all properties of any kind or nature, real, personal or mixed, including, but not limited to, checking and savings accounts, and wheresoever the same may be located, which belong to each party separately, immediately prior to their contemplated marriage and/or which shall be separately acquired by either of them during the term of said marriage, shall be, and forever remain, the separate and personal estate of said party, including all interest, rents, increments and profits which may accrue therefrom.

2. Now, and consequent upon said marriage, each of the parties hereto shall retain title, management and control of the separate estate so owned by each of them, whether real, personal or mixed, including checking and savings accounts, and all increases or additions thereto, entirely free and unmolested by the other party, and each may encumber, sell, dispose of, give or provide by will for the distribution of, any and all of said estate so separately owned and possessed.

3. Each of the parties hereto at all times shall have the full right and authority, and in all respects the same as if each would have not married, to use, enjoy, manage, convey and encumber all such property, and every part or parcel thereof, as may separately belong to such party and/or is titled in said party's sole name.

4. It is further agreed that during said marriage, Wife shall have the full right to own, control, and dispose of her separate property the same as if the marriage did not exist, and she shall have the full right to dispose of and sell any and all real or personal property or mixed, including, but not limited to, checking and savings accounts, now owned by her, or to which she may become entitled during the marriage.

5. However, it is expressly agreed that all residential property, personal property or mixed and/or undeveloped land or any equity in real estate, or any other assets acquired jointly by the parties during their marriage shall be deemed to be jointly owned and in the event of divorce, any equity in real property acquired by the parties or any other personal assets acquired by the parties during their marriage, shall be divided equally between them.

6. It is further agreed by and between the parties that immediately upon entering into a marriage covenant, both parties will open a joint checking account with Regions Bank and both parties agree to deposit any and all earnings from their employment or from any other source into said joint checking account. The parties further agree that they will pay all mortgage payments, utility bills, maintenance, warranty on the home, insurance, automobile expenses, annual homeowner's fees for Narrows Point Residential Association, groceries, and any and all other monthly or yearly expenses, not expressly stated herein, with monies from their jointly owned checking account.

7. It is hereby agreed by and between the parties that they may, at their option, open any other joint checking or savings accounts, acquire other assets, real, personal, or mixed, or of whatever kind or nature, during their marriage for other purposes designated by the parties, subject to the provision of Paragraph 5 herein.

8. It is further agreed by and between the parties hereto that all debts incurred by both parties prior to their marriage shall be the sole responsibility of each party and each party shall indemnify and hold harmless the other party from any loss in connection therewith. Specifically, the parties expressly agree that Wife shall indemnify and hold Husband harmless from any loss in connection with the Estate of David Williams, Deceased, her former husband, which case is still presently pending in the Probate Court of Shelby County, Alabama, Case No. PR-2013-000049.

9. The Husband does hereby fully and completely waive, disclaim, discharge and release any, all and every claim or demand which he might have, or have had, or hereafter have, against the person or estate of the Wife, and any, all and every right, title and interest in and to any and all real and personal property owned or possessed by the Wife, including, but not limited to, the Wife's residence, located in Shelby County, at 801 Narrows Point Drive, Birmingham, Alabama 35242 and any and all household furniture, fixtures, appliances, and accessories located therein, at the time of their marriage, or that she may have thereafter acquired by any means whatsoever, or may hereafter acquire any title or interest therein or thereto by virtue of their said marriage except as provided to the contrary hereinabove in Paragraph No. 5 and the following provisions:

A. It is further agreed by and between the parties that Husband is the owner of a Retirement Plan with Fidelity Life Insurance Company in the amount of Forty Thousand and 00/100 Dollars (\$40,000.00) Dollars, and hereby expressly agrees to make Wife, Christine Musso Bruce, the sole beneficiary of said Retirement Plan and agrees to execute any and all documents necessary, including, but not limited to a QDRO to effect the change of beneficiary to Wife.

B. The Husband is the owner of an Accidental Life Insurance Policy with Boston Mutual Insurance Company, Policy No. G-A777, in the name of Ronald K. Bruce, in the amount of Seventy Thousand and 00/100 (\$70,000.00). Husband expressly agrees to execute a Change of Beneficiary form to name Wife, Christine Musso Bruce, as the sole beneficiary thereof (See Attachment "A").

C. The Wife is the owner of a whole life policy with Mass Mutual Life Insurance Company, Policy No. _____ in the amount of One Hundred Thousand and 00/100 (\$100,000.00) Dollars in which her children, Katie Scebra and Daniel Mills are the beneficiaries thereof. Wife expressly agrees to add Husband, Ronald K. Bruce, as beneficiary to her whole life insurance policy in the amount of Forty Thousand and 00/100 (\$40,000.00) Dollars and agrees to execute all necessary documents to effect said change of beneficiaries.

10. The Husband expressly agrees that in the event of his death that Wife shall solely make all necessary decisions as Husband's Executrix and/or Personal Representative as to the division of Husband's property, including, but not limited to, real, personal or mixed property, checking and/or savings accounts, any retirement accounts and any and all life insurance policies acquired by the parties during their marriage, and Husband agrees that Wife shall determine the disposition of Husband's property as set out above as well as any inheritance claims by his children hereinafter described in Husband's will, excluding any retirement accounts, life insurance policy or policies, checking and savings account wherein Wife is sole beneficiary thereof which shall be the sole property of Wife as aforesaid.

11. The intention of this instrument is to arrange for the absolute disposal of any and all real, personal and mixed property owned by either of the parties hereto at the time of their said marriage or thereafter acquired from others so that, at the death of either of said parties during coverture, all the property of said parties, respectively, shall descend, or be disposed of by will, to his or her lawful heirs, legatees or devisee, released and acquired of any and all claims of dower, curtesy, homestead, or any and every other interest of any kind or nature that either might have or have had under the laws of the State of Alabama or any other State, and to further arrange and provide, during the lifetime of the said parties hereto, so that each does mutually release, discharge and acquit the other, both individually and as to his or her separate estates possessed by each of the parties prior to their marriage, of any and all claims, debts, or demands that either might have or have had or hereafter have under the laws of the State of Alabama, or any other State, by reason of support, maintenance, or for any other cause or account whatsoever as described above.

12. It is agreed that in case either of the parties should desire to mortgage, sell, convey, hypothecate, pledge or otherwise dispose of his or her real or personal property, the other does hereby waive and renounce any interest therein and does agree that such instruments of conveyance may be signed by the true owner without the other spouse joining in the execution thereof, however, each party further agrees that if requested so to do by the other spouse, a title insurance company, purchaser or mortgagee, to join in the execution thereof as may be necessary to make the same effectual.

13. In the event of the death of Wife during the continuance of the marriage of the parties, Ronald K. Bruce surviving her, then Ronald K. Bruce shall not receive from the estate of Christine Marie Musso any right of dower or other right in and to the property, real or personal, which Christine Musso Bruce owns, or hereinafter acquires, and he shall have no interest in the property of the Estate of the said Christine Musso Bruce, either by way of inheritance, succession, family allowance, homestead, or statutory rights she may have or acquire as a result of said marriage. Subject to the provisions of Paragraph 5 in this Agreement. *RKB CMM*


14. It is further understood and agreed that in the event of a separation and/or divorce of the Parties that Ronald K. Bruce shall have no right as against Wife by way of claims for support, alimony, attorney's fees, or division of property owned by her prior to their marriage, including, but not limited, the premises presently owned by Wife, located at 801 Narrows Point Drive, Shelby County, Birmingham, Alabama 35242, which constitutes her homestead, including, but not limited to, any household furniture, furnishings, appliances and accessories located therein, except as provided in Paragraph A below:

- (1) The parties hereto agree that any property, real, personal or mixed acquired by the parties during their marriage shall be divided equally between the parties in the event of separation or divorce as previously set out in Paragraph 5 above.
- (2). Husband and Wife hereby agree that all financial aspects in the event of divorce will be determined at the time of the divorce, if such should occur.
- (3) That each party will be responsible for their own debts in the event of separation or divorce, and each party shall indemnify and hold the other harmless from any loss in connection therewith.

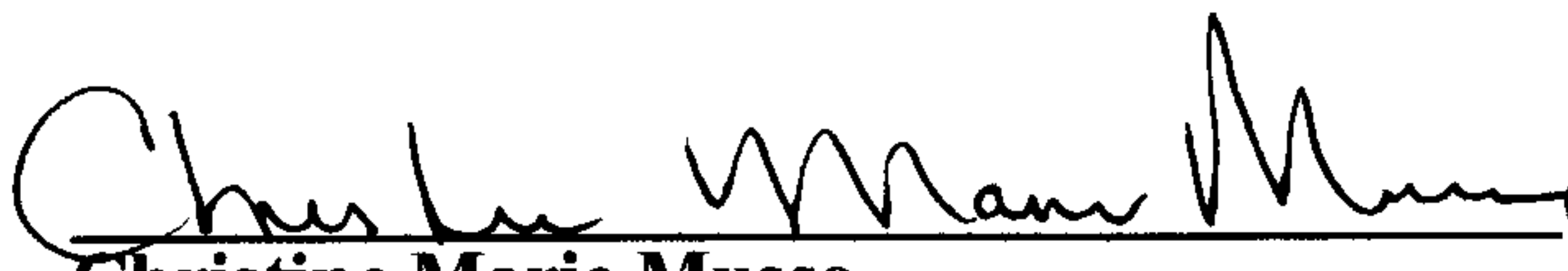


15. Each fully executed and acknowledged a copy of this agreement as well as each unretouched photocopy of same shall have the full force and effect of the original for all uses and purposes.
16. The parties agree that this instrument shall be subject to recording on the public records of any proper Court, and if so recorded the same shall be deemed in full force and effect unless then or thereafter amended by a document recorded on the same records duly and legally executed by the parties hereto.
17. Nothing herein contained is intended, nor shall the same be construed, as limiting, preventing or prohibiting by either or both of the parties hereto from making transfers, assignments, gifts, bequests, and devises of any property to one another or otherwise.
18. The parties hereto reserve the absolute and unconditional right, by unanimous agreement in writing to alter, amend or revoke this document, in whole or in part, any time, and from time to time.
19. This agreement shall inure to the benefit of and be binding upon the parties hereto, and their respective heirs, personal representatives and assigns.
20. This written contract is expressly intended and declared by the undersigned to be the "Waiver of right to elect and of other rights" described in and pursuant to Section 43-8-72, Code of Alabama, 1975, as amended; each of us hereby wholly waiving, before marriage, by this said written contract, our individual right of election, as the potential surviving spouse of the other, to homestead allowance, exempt property and family allowance; and also, as each individual's waiver of such rights in connection with any property settlement relating to our possible separation and/or divorce; and also, this written contract constitutes the total renunciation by each to all of the benefits which would otherwise pass to one from the other by intestate succession and/or by the provision of any will heretofore or hereafter executed and/or otherwise as would be the case had we not executed this contract.
21. The parties have appended hereto in support hereof Schedule "A" and "B" of their respective current estates.

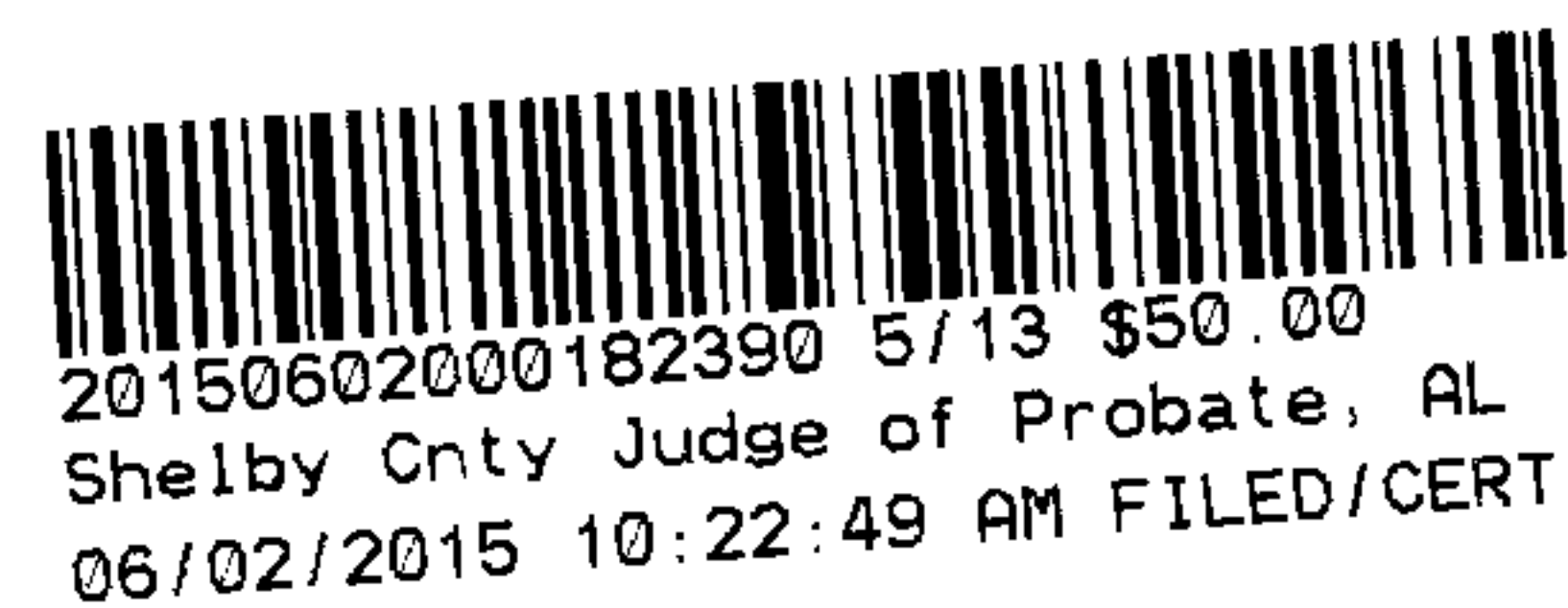
IN WITNESS WHEREOF, the said Christine Marie Musso and Ronald K. Bruce hereunto set their hands and seals, in duplicate, on the day and date first above set forth.



Ronald K. Bruce (SEAL)



Christine Marie Musso (SEAL)

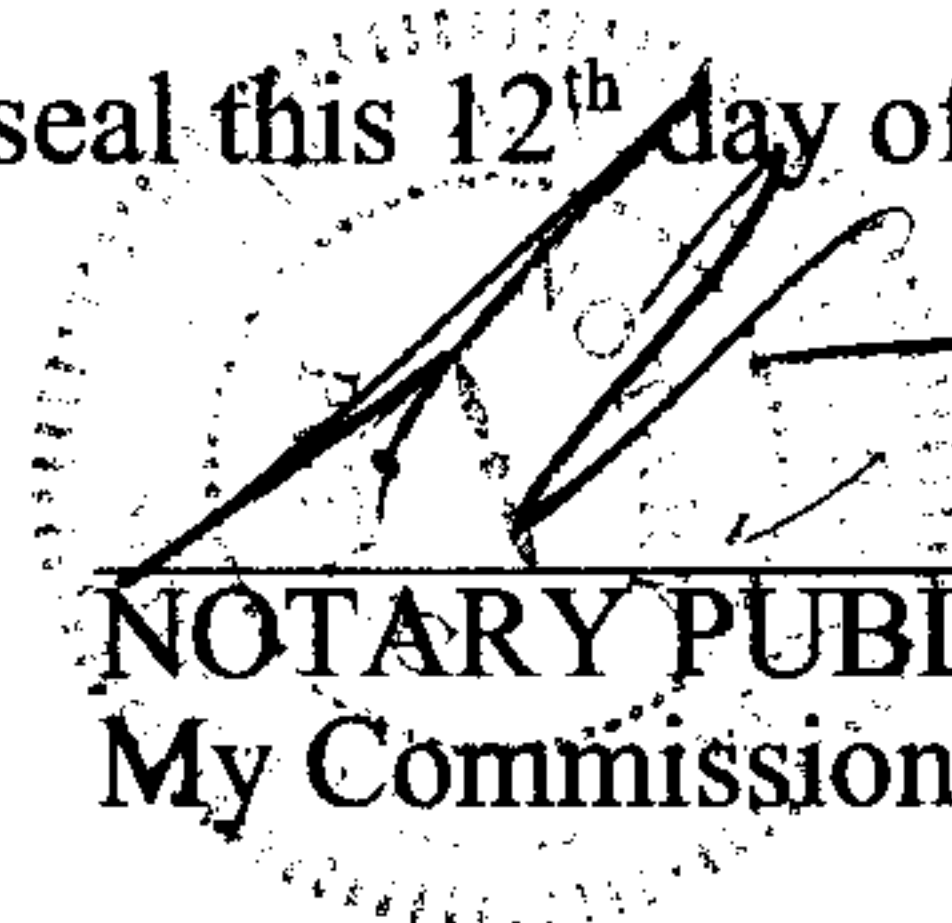


STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned , a Notary Public in and for said County, in said State, hereby certify that *Ronald K. Bruce*, whose names is signed to the foregoing Prenuptial Agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of thereof, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 12th day of February, 2015.

[SEAL]


NOTARY PUBLIC
My Commission Expires: 11-28-2015

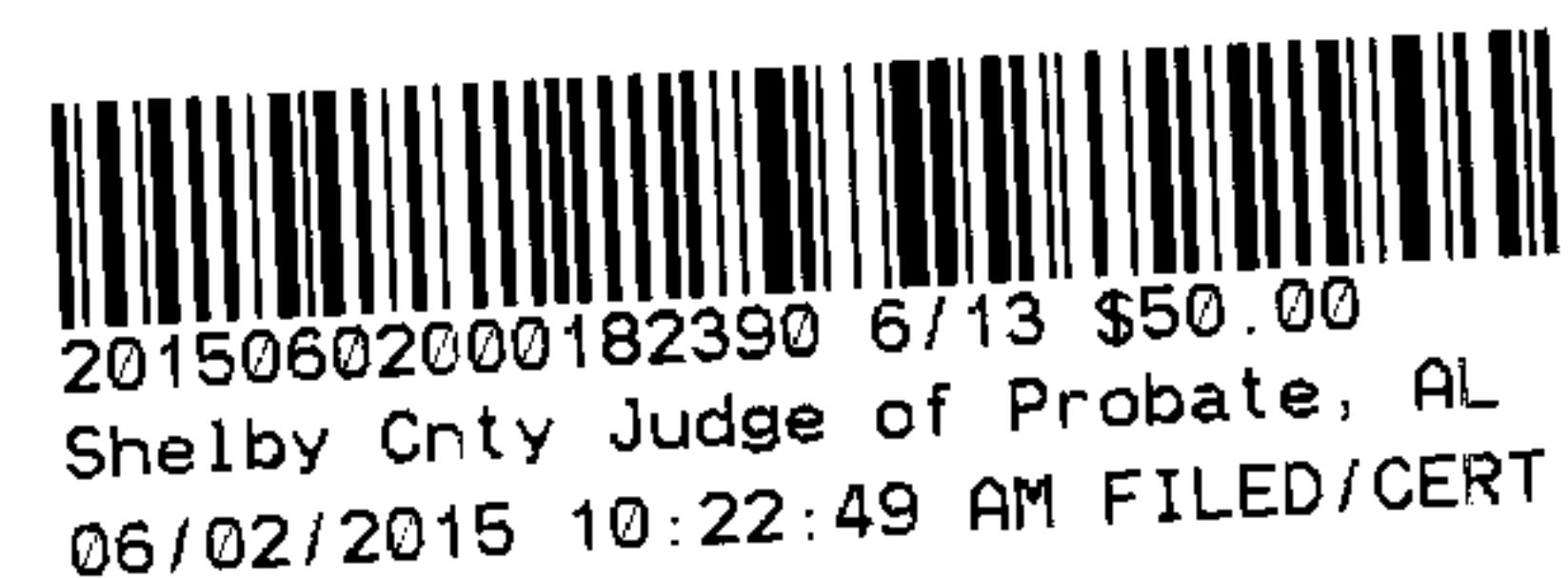
STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned , a Notary Public in and for said County, in said State, hereby certify that *Christine Marie Musso*, whose name is signed to the foregoing Prenuptial Agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of thereof she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 12th day of February, 2015.

[SEAL]


NOTARY PUBLIC
My Commission Expires: 2/12/18

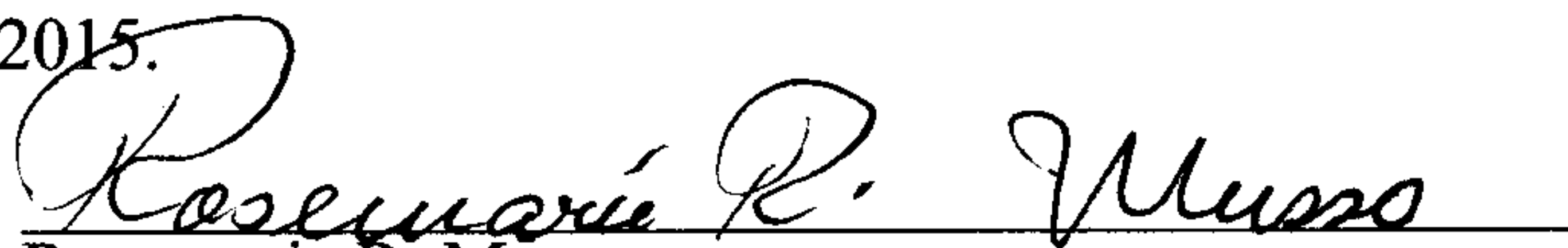


STATE OF ALABAMA)
COUNTY OF SHELBY)

ATTORNEY CERTIFICATE

The undersigned hereby certifies that she is an attorney at law, duly licenses and admitted to practice in the State of Alabama; that she has been employed by *Christine Marie Musso*, a Party to this Agreement, and that she has advised said *Christine Marie Musso*, with respect to this Agreement and explained to her the meaning and legal effect of it; and that *Christine Marie Musso*, has acknowledged her full and complete understanding of said Agreement and its legal consequences, and has freely and voluntarily executed this Agreement in my presence.

DATED this 12th day of February, 2015.



Rosemarie R. Musso
Attorney for Ronald K. Bruce and
Christine Marie Musso
645 Narrows Point Way
Birmingham, AL 35242

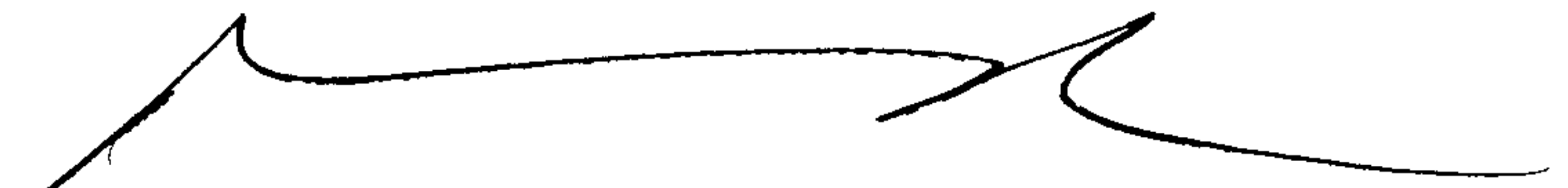
E-mail: risch57@aol.com

STATE OF ALABAMA)
JEFFERSON COUNTY)

ATTORNEY'S CERTIFICATE

The undersigned hereby certifies that he is an attorney at law, duly licenses and admitted to practice in the State of Alabama; that she has been employed by Ronald K. Bruce, a Party to this Agreement, and that he has advised said *Ronald K. Bruce*, with respect to this Agreement and explained to him the meaning and legal effect of it; and that *Ronald K. Bruce* has acknowledged his full and complete understanding of said Agreement and its legal consequences, and has freely and voluntarily executed this Agreement in my presence.

DATED this 12th day of February, 2015.



A. Vincent Brown, Jr. (BRO127)
Attorney at Law
510 18th Street North
Bessemer, AL 35020
Phone: (205) 425-7001
FAX: (205) 425-0081

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DISCLOSURE STATEMENT

ASSETS AND LIABILITIES:

RONALD K. BRUCE


PROPERTY OWED BY RONALD K. BRUCE:

House, located at 1271 Hazelwood Drive, Pell City, AL 35125 Marital Home to be refinanced and Ronald K. Bruce to receive the approximate amount of equity in said home:	\$ 1,000.00
Retirement Account w/Fidelity Life Insurance Company (Change of Beneficiary has been requested)	\$40,000.00
Stocks and Investment Accounts	None
Stocks, held in	\$ None
Bank /Savings Accounts:	
Regions -Cchecking Account, [REDACTED]	\$ 100.00
Regions, Savings Account, [REDACTED]	\$ 200.00
Household furnishings, personals, piano, etc.	\$30,000.00
Automobile, Ford Focus	\$12,000.00
Records, recordings & sound systems	\$12,000.00
Dodge DeKota automobile	\$ 3,000.00
1974 Pontiac Leans	\$ 6,000.00

CHRISTINE MARIE MUSSO

801 Narrows Point Drive
Birmingham, AL 35242
[REDACTED]

House - Homestead, Shelby County - Appraisal Value 801 Narrows Point Way Birmingham, AL 35242	\$200,000.00
Life Insurance Policy with Mass Mutual	\$250,000.00
Regions: Checking Accour [REDACTED]	\$ 200.00
Regions, Trust Account for Children, Acc [REDACTED]	\$ 800.00
Ever Bank: Savings Account [REDACTED]	\$ 1,500.00
Simple IRA through Pant's Store, American Funds	\$ 22,000.00
2010 Kia Forte automobile - Balance	\$ 6,000.00
Household furnishings, personal property, etc.	\$ 36,000.00
Barclaycard - Balance	\$ 1,776.92
Belk Credit Card - Balance	\$ 248.00
Best Buy Credit Card - Balance	\$ 386.00
TJX	\$ 1,329.00


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PRENUPTIAL AGREEMENT
Ronald K. Bruce and Christine Marie Musso

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TJMAX - Balance	\$ 723.00
Synchrony Care Credit - Balance	\$1,379.00
Wayfair LLC	\$ 215.00
WalMart Credit Card - Balance	\$1,456.00



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ACKNOWLEDGMENT BY CHRISTINE MARIE MUSSO

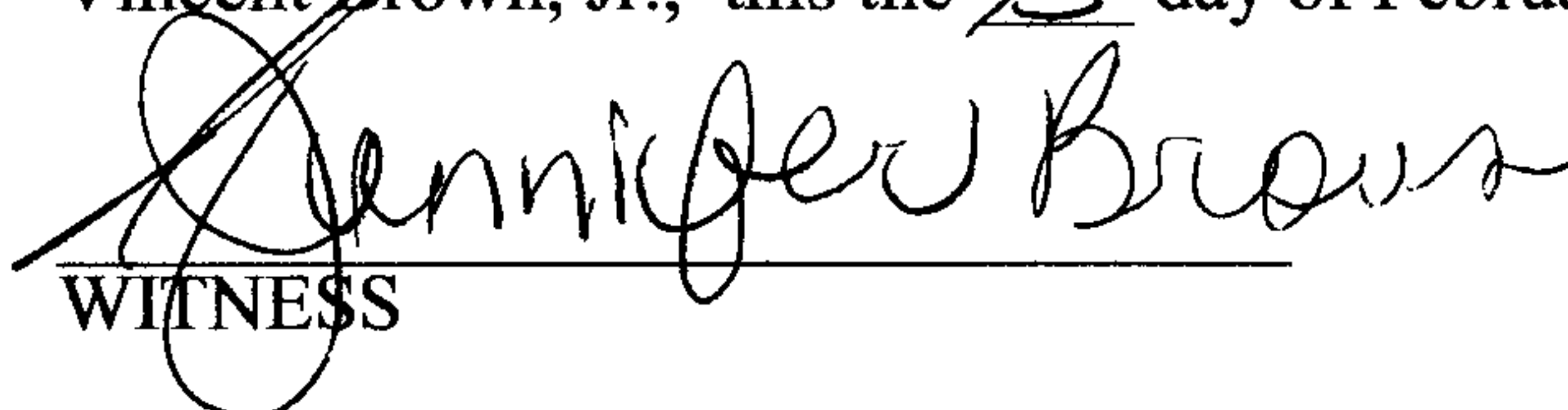
I, Christine Marie Musso, acknowledge that I am over the age of nineteen (19) years, that I have read the foregoing Prenuptial Agreement and have full knowledge and understanding of the contents of same; that I am signing the Prenuptial Agreement in the presence of my attorney, Rosemarie R. Musso, this the 12th day of February, 2015.

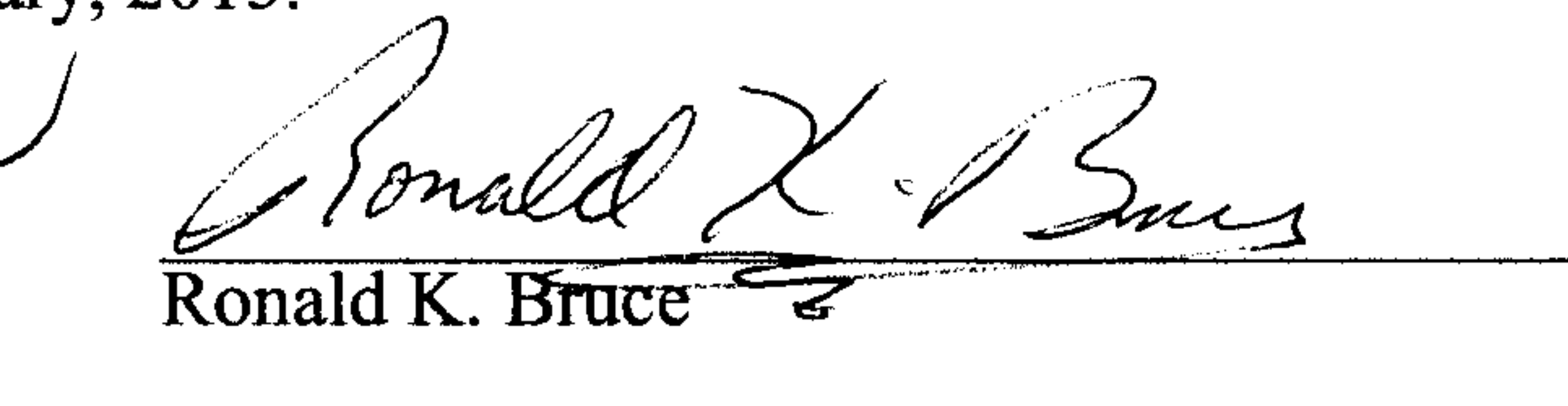

WITNESS



Christine Marie Musso

ACKNOWLEDGMENT BY RONALD K. BRUCE

I, Ronald K. Bruce, acknowledge that I am over the age of nineteen (19) years, that I have read the foregoing Prenuptial Agreement and have full knowledge and understanding of the contents of same; that I am signing the Prenuptial Agreement in the presence of my attorney, A. Vincent Brown, Jr., this the 13th day of February, 2015.


WITNESS


Ronald K. Bruce


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PLEASE USE BLUE OR BLACK BALLPOINT PEN
CHANGE OF BENEFICIARY FORM

Direct Response Insurance Administrative Services, Inc.

Mr. Ronald K. Bruce
2341 Farley Terrace
Birmingham, AL 35226CERTIFICATE NUMBER [REDACTED]
GROUP POLICY NUMBER [REDACTED]
NAME OF POLICY HOLDER : Bank Customer Benefit Trust

ISSUING COMPANY: BOSTON MUTUAL

Change of Beneficiary/Settlement Agreement: Subject to the rights of the assignee of record, if any, and subject to the limitation, if any, in the Beneficiary Designation or Settlement Agreement, the owner may, as often as desired, change the beneficiary, or may change the Settlement Agreement to any other method of payment upon which the owner and the Company may agree. Such change of beneficiary shall be made by filing with the Company a written request in a form satisfactory to the Company. No such change will be effective unless recorded by the Company, but on being so recorded, shall take effect as of the date the request was signed, provided that any interest created thereby shall be subject to any payment made or other action taken by the Company before such recording.

1. ☒ **PRIMARY BENEFICIARY(IES):** IN EQUAL SHARES OR AS DESIGNATED BELOW

FULL NAME	% OF PROCEED	RELATIONSHIP TO INSURED	BIRTHDATE
Christie Marie Musso Bruce	100	Wife	[REDACTED]

as shall then be living, and if no such beneficiary is then living

CONTINGENT BENEFICIARY(IES): IN EQUAL SHARE OR AS DESIGNATED BELOW

FULL NAME	% OF PROCEED	RELATIONSHIP TO INSURED	BIRTHDATE
Christie Musso Bruce, if living, otherwise to Kristen Sarah Bruce, daughter	100	Daughter	[REDACTED]

2. ☐ **OTHER DESIGNATION:** Use this space for a beneficiary designation that does not fit the above patterns. Please use the suggested language furnished by the Company found on the reverse of this form. Please include the address.

ANY OF THE FOLLOWING MAY BE CHECKED IF DESIRED:

3. ☐ **POSTPONEMENT OF PAYMENT CLAUSE:** In no case shall any payment be made to any beneficiary designated in the form until midnight of the 30th day following the Insured's death and in the event of the death of a beneficiary during such period, payment shall be made in the same manner as provided in this form had said beneficiary predeceased the Insured.
4. ☐ **CHILDREN'S CLAUSE (PER STIRPES):** If a child of the Insured predeceases the Insured leaving children who survive the Insured, the share such deceased beneficiary would have received had such beneficiary survived the Insured, shall be paid in equal shares to the surviving children of such deceased beneficiary.
5. ☐ **IRREVOCABLE BENEFICIARY:** I request, agree and understand that I may not revoke or change this beneficiary designation during the beneficiary's lifetime without his or her written consent. While this policy remains payable to this designated beneficiary during his or her lifetime, I may not make loans on this policy, except for the sole purpose of paying a premium or premiums on this policy, or interest on any indebtedness on this policy, or both, and I may not exercise, without this beneficiary's written consent, any other option, right or privilege under this policy, including but not limited to the right to elect non-forfeiture or the right to assign this policy.

Signature of Insured (or of Owner, if other than the Insured):	<i>Ronald K Bruce</i>	Date	2-10-15
Signature of Spouse of Insured: (Required only in Community Property States)		Date	
Received and recorded by Authorized Officer:		Date	



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Shelby Cnty Judge of Probate, AL
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INSTRUCTIONS

Please fill out this form so that it fully and accurately describes your request for a change of beneficiary and send it to your plan administrator.

In filling out this form, please be sure to give your full first, middle and last name, relationship to Insured, full policy identification and birthdate. Please date and sign your full name in ink.

For Change of Beneficiary, we suggest you use one of the sample beneficiary designation wordings shown below whenever possible. If no sample designation applies to your situation, you should simply state as clearly as possible on this form what your beneficiary designation should be and send it to us. We will respond, if appropriate, by suggesting change in wording and submit such changes to you for approval and signature.

TYPE OF DESIGNATION

PRIMARY ONLY:

TWO PRIMARIES:

THREE OR MORE PRIMARIES:

ONE CONTINGENT:

TWO CONTINGENTS:

THREE OR MORE CONTINGENTS:

**WHEN UNBORN CHILDREN
ARE PRIMARY BENEFICIARIES:**

**WHEN UNNAMED CHILDREN
ARE CONTINGENT BENEFICIARIES:**

**WHEN NAMED AND UNNAMED
CHILDREN ARE CONTINGENT
BENEFICIARIES:**

**WHEN NAMING A COMPANY OR AN
ORGANIZATION AS A BENEFICIARY:**

**WHEN NAMING A MORTGAGER OR
FINANCIAL LENDER AS A BENEFICIARY:**

**WHEN NAMING A FUNERAL HOME
AS A BENEFICIARY:**

WHEN NAMING A TRUST:

SUGGESTED WORDINGS

Mary J. Doe, Wife

Mary J. Doe, Wife and John P. Doe, Son, Equally or to the survivor.

John P. Doe and Joseph B. Doe, Sons, and Mary J. Doe and Jane A. Doe, Daughters, and Betty R. Smith, Granddaughter, Equally or to the survivors or survivor.

Mary J. Doe, Wife, If living, Otherwise to John P. Doe, Son

Mary J. Doe, Wife, If living, Otherwise to John P. Doe, Son and Betty X. Doe, Daughter, equally or to the survivor

Mary J Doe, Wife, If living, otherwise to John P. Doe and Henry S. Doe, Sons, and Betty X. Doe, and Jane A. Doe Daughters, Equally or to the survivors or survivor.

All children born of the Insured and Mary J. Doe, equally or to the survivors or survivor.

**(If any children are living, the names and sexes must be given)
Mary J Doe, Wife, if living, otherwise to all children born of the Insured and Mary J Doe equally or to the survivors or survivor.**

Mary J Doe, Wife, if living, otherwise to Henry S. Doe, Son, all other children born of the Insured and Mary J Doe, equally or to the survivors or survivor.

(Name and Address of the Company), A voluntary association its successors or assigns. Payment of the proceeds to the (Title/Department) of the association shall fully and finally discharge the Company from all liability under the Policy.

(Name and Address of Mortgage Company), as their interest may appear under Loan Number: _____, balance of the proceeds to the Estate.

(Name and Address of Funeral Home), as their interest may appear for Funeral expenses, payment of proceeds to the Director, balance of the proceeds to the Estate

List complete name and date the Trust was established.



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Shelby Cnty Judge of Probate, AL
06/02/2015 10:22:49 AM FILED/CERT

June 11, 2014



P.O. BOX 96
MINNEAPOLIS, MN 55400-0096

Mr. Ronald K. Bruce
2341 Farley Terrace
Birmingham, AL 35226

Re: Certificate/Policy Number: [REDACTED]
(First Alabama Bank) - *Regions Bank* *RB*

Dear Mr. Ronald K. Bruce:

Pursuant to your request, we have enclosed a change of beneficiary form for you.

Required Fields:

Primary Beneficiary (ies)
Percentage of Proceed. This must equal 100%
Relationship to Insured
Birthdate of Beneficiary (ies)
Signature of Insured
Current Date

Please review your completed form for accuracy. If you have any questions regarding this form please call 1-800-328-2791.

Sincerely,

A handwritten signature in black ink, appearing to read 'Richard H. Votel'.

Richard H. Votel
Plan Administrator

A standard 1D barcode with vertical black bars of varying widths on a white background.

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Shelby Cnty Judge of Probate, AL
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