

**ROYAL STATE NATIONAL INSURANCE CO., LTD.  
LIFE INSURANCE BENEFIT FOR  
HAWAII-EMPLOYER UNION HEALTH BENEFITS TRUST FUND (EUTF)**

Frequently Asked Questions related to the EUTF Life Insurance Benefit

- How does my beneficiary file a claim?
  - Please call us at 539-1621 (on Oahu) or (888) 942-2447 toll-free. Our customer service team will help you through the process.
- How do I designate or change my beneficiary?
  - Please complete, sign, and date Royal State National's beneficiary designation form. The beneficiary designation will take effect only upon the signed and dated form being received by Royal State National Ins. Co., Ltd. at its home office at 819 South Beretania Street, Honolulu, Hawaii 96813.
- What happens if I do not designate a beneficiary?
  - If Royal State National does not have a valid beneficiary designation, or if you do not have a surviving beneficiary, the benefit will be paid according to the provisions stated in the policy.
- May I name a minor as a beneficiary?
  - Yes, but if a beneficiary is a minor child, a property guardian for the minor may need to be appointed by the courts before proceeds can be paid.
- May I name more than one beneficiary?
  - Yes, you may name more than one beneficiary. If more than one beneficiary is designated, the proceeds will be paid in equal shares, unless otherwise directed on the valid beneficiary designation form.
- What is the Repatriation of Remains Benefit?
  - If you were to pass away 200 miles or more from home, this benefit will reimburse the individual who incurs expense to transport your remains back to a mortuary near your primary residence. The reimbursement is limited to the lesser of 10% of your life insurance benefit or \$5,000.
- What is the Accelerated Benefit?
  - The accelerated benefit gives you the option of receiving the life insurance benefit now, less a \$100 administration fee, should you be deemed to be terminally ill, with a life expectancy of 12 months or less.

The information contained herein is not intended to replace information contained in the policy. Should there be any conflict between the documents, the information in the policy shall prevail.