

Persons Eligible to Submit Requests

Representative of decedent's estate (executor, administrator or small estate administrator) or surviving spouse;

If no estate representative has been appointed (and one is not expected to be appointed) and there is no surviving spouse, then a child of the decedent may submit a request;

If there is no estate representative, surviving spouse or child, then the decedent's closest living relative or another person with a close family or personal relationship to the decedent may submit a request; provided that in the latter situation such person has a good faith belief that he or she has an interest in a life insurance policy on the decedent and such person would be considered a person whom the decedent would be reasonably expected to designate as a beneficiary of a policy (the person would be "the natural object of the decedent's bounty").

Instructions

1. Complete Information Section.
2. Mail:
 - This completed, **notarized** form;
 - **Original Death Certificate** for the Decedent (required);
 - **Check or money order** payable to MIB Solutions, Inc. in the amount of **\$75 U.S.**

To: MIB Solutions, Inc., Customer Service, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734

**Information Section (All information required)
Decedent**

_____/_____/_____ / _____ / _____ / _____
 Last Name First Name Middle Name

_____/_____/_____ / _____ / _____ / _____
 Date of Birth (mm/dd/yyyy) Place of Birth (State/Province, Country) Residence (State/Province, Country)

Other names used by decedent: _____ / _____

Requestor (Must meet eligibility criteria above)

_____/_____/_____ / _____ / _____ / _____ / _____
 Last Name First Name M.I. Relationship to Decedent

_____/_____/_____ / _____ / _____ / _____ / _____
 Address (Street/P.O. Box) City/Town

_____/_____/_____ / _____ / _____ / _____ / _____
 State/Province Country (if outside U.S.) Zip Code Tel. No. (area code first)

Important Terms

Requestor is solely responsible for the accuracy and completeness of Information Section. Policy Locator Service (PLS) makes no representations or warranties, express or implied, that the decedent was insured under any life insurance policies; that such policies, if any, are currently in force; or that Policy Locator Service will be able to locate such policies even if one or more exist. Requestor understands and acknowledges that policy proceeds, if any, are payable to the beneficiary of record. Finally, requestor agrees to the limitation of liability provision found on the PLS web page www.policylocator.com (landing page for this service).

Certification

I certify: 1) I am authorized or entitled to request the Policy Locator Service; 2) that the information provided above is complete and accurate; and 3) that I have read and agree to the "Important Terms" as stated above. The undersigned Requestor agrees to hold MIB Solutions, Inc. free and harmless from any claims or liabilities that it may suffer as a result of any misstatement by Requestor or any allegation that Requestor was not authorized to submit a request and receive a report from MIB Solutions, Inc.

Requestor _____ Signed at _____, _____, this _____ of _____, 200____.

Verification before Notary Public

State Of _____, City/County Of _____
 Before me, a Notary Public, personally appeared the Requestor named above on this _____ day of _____, 200____, and he/she stated that the above information and statements are true to the best of his/her knowledge and belief.

[Stamp/Seal]

Notary Public _____



The Largest Life Insurance Database of its Kind in North America

The Policy Locator Service is provided by MIB Solutions, Inc., a subsidiary of the MIB Group, Inc. ("MIB"). MIB operates the insurance industry's largest trade association dedicated to fraud detection and prevention. We have over 100 years' experience handling confidential information.

When an individual applies for life insurance to one of MIB's member life insurance companies, an inquiry is made to MIB and a record of that inquiry is maintained under the name of the life insurance company and individual who applied. To date, over 170 million records like this are kept in the Policy Locator Service database. More than 10 million new records are added each year.



781.751.6000

www.policylocator.com

Policy Locator Service

Millions in Life Insurance Benefits may go Unclaimed.



Have you identified every policy?



Introducing Policy Locator Service from MIB Solutions, Inc.

The quick, easy, cost effective way to help locate lost or unknown life insurance policies that may have insured a deceased spouse or family member.

The Policy Locator Service uses data from the industry's largest, most comprehensive resource for identifying life insurance applications, available through MIB Solutions' parent corporation, MIB Group, Inc. ("MIB"). MIB is an industry-owned and operated, not-for-profit trade association whose fraud detection services are used at initial underwriting to identify possible errors, omissions and misrepresentations made on life insurance applications. This anti-fraud service is used by approximately 95% of North American life insurance companies. The Policy Locator Service database captures this application activity, maximizing your opportunity to find benefits you may not have realized existed.

Policy Locator Works Simply...

- ✓ The decedent's name is searched against the Policy Locator database.
- ✓ It contains records on over 170 million consumers who have applied for individually underwritten life insurance during the last thirteen years at nearly 500 North American insurance companies.
- ✓ Application activity often leads to the discovery of policies — matches against this database are immediately identified and returned to you with the requisite contact information.

For \$75.00 U.S. per search, you can put the insurance industry's most powerful policy locating resource to work.

It Happens Every Day

Life insurance is purchased for a variety of important financial reasons, but policyholders often fail to inform the beneficiaries of the policy's existence. As a result, many policies go unclaimed based on long periods of inactivity or lack of awareness. Insurance companies would like to distribute what is rightfully due, but the responsibility to claim benefits lies with the policy beneficiaries.

Trace Merged or Acquired Companies to the New Company's Identity

Policy Locator provides a quick, efficient and effective alternative to labor intensive manual searches. Using the industry's largest database of application activity provides an extensive historical archive, enabling you to trace paths from merged and acquired companies to the new company's identity. Coupled with our industry-leading search technology, you can feel confident the Policy Locator Service will give you the greatest opportunity to locate policies.

As an added value, we'll return the *Policy Locator Research Primer* with your search results, providing you with an extensive list of additional resources.

We find that customers using the Policy Locator Service experience response rates in excess of 30%. Often, multiple applications are reported¹.

Given that less than 35% of Americans own individual life insurance policies², these results are that much more impressive.

¹Results cannot be guaranteed.

²LIMRA Survey, 1999

Each year,
thousands of
life insurance policies
may be surrendered
to the state because
family members
are unaware
of their existence.

Disclaimer of Warranties and Limitation of Liability

There are no warranties for services provided hereunder, expressed or implied, including without limitation the implied warranties of merchantability, merchantable quality and fitness for a particular purpose. In no event shall MIB Solutions, Inc. or any of its affiliates or agents be responsible for any direct, special, incidental, consequential or similar damages, to any person or entity regardless of legal theory, even if such party has been advised of the possibility of such damage and even if arising from a fundamental breach of this agreement. Further, in no event shall MIB Solutions, Inc. or any of its affiliates be responsible for any damages which exceed the total of all fees paid by the subscriber to MIB Solutions, Inc. under this agreement.

How to Order a Report

1. Fill out the search request form in this brochure or download from www.mib.com/pls.
2. If no estate representative has been appointed (and one is not expected to be appointed) and there is no surviving spouse, then a child of the decedent may submit a request:

If there is no estate representative, surviving spouse or child, then the decedent's closest living relative or another person with a close family or personal relationship to the decedent may submit a request; provided that in the latter situation such person has a good faith belief that he or she has an interest in a life insurance policy on the decedent and such person would be considered a person whom the decedent would be reasonably expected to designate as a beneficiary of a policy (the person would be "the natural object of the decedent's bounty").

3. An original death certificate with official seal must accompany all search applications.
4. Include a check payable to MIB Solutions, Inc. in the amount of \$75.00 U.S.
5. Mail all documents to:
MIB Solutions, Inc.
Customer Service
50 Braintree Hill Park, Suite 400
Braintree, MA 02184-8734
6. A Policy Locator search report will be mailed shortly containing notification of life insurance policy application(s), if any, along with the date of activity, company name, address and phone number. Included will be your copy of the *Policy Locator Research Primer*.