

NEW YORK LIFE INSURANCE COMPANY
PO BOX 130539
DALLAS TX 75313-0539
1-800-695-1314
www.newyorklife.com

July 1, 2011

Agent
CLAUDE T OLD
(573) 471-0611



0001453

RAYMOND H WILLIAMS
435 COLEMAN ST
SIKESTON MO 63801-2417

Policy: 30 189 881
Insured: Raymond H Williams

Dear Raymond H Williams:

BCT

Your recent request for a change of beneficiary for the above referenced policy has been recorded and your current beneficiary designation is:

Beneficiary Effective Date: June 20, 2011

Coverage: Whole Life Insurance _ RAYMOND H WILLIAMS

Primary Beneficiary(s):

Name: Carla Williams
Share: 100% **Relationship:** Daughter

Secondary Beneficiary(s):

Name: Tara Estes
Share: 100% **Relationship:** Granddaughter

If this is not correct, please notify us within 15 days.

NOTE: A separate confirmation notice will be sent for each policy that was affected by this change. If more than one policy was affected, the notices should arrive on the same day or within a few days of each other.

If you have any questions, please contact your registered representative/agent shown above, or if you prefer, you may contact one of our service representatives at the toll free number above.

Sincerely,

Daniel J. Sprenger
Corporate Vice President