

GENERAL INFORMATION

HOW TO CONTACT US:

Phone: 402-916-3100
Email: annuities@bhstructures.com

Secured Fax: 866-262-9342
Website: www.bhstructures.com

See the website for Direct Deposit, Name / Address Change Request, and Beneficiary Designation or Change Request forms.

Regular Mail and

Overnight Address: Annuities & Structured Settlements Department
1314 Douglas Street, Suite 1400
Omaha, NE 68102-1944

Business Hours: 8:00 AM to 4:30 PM Central Time, Monday through Friday

PAYMENT OPTIONS:

Payments by Mail:

Payments are mailed 4 mail days prior to the due date. All checks are sent by First Class Mail.

Payments by Direct Deposit (Electronic Funds Transfer):

Funds are transferred into your account on the due date, or the last business day before the due date.

For your convenience, we offer Direct Deposit services for your payments. To request Direct Deposit, you, your bank, and any joint accountholders must complete our Direct Deposit Authorization Form, SS-400c, and return it to us.

REPLACEMENT OF PAYMENTS:

If you do not receive a check sent by mail within four (4) business days following the due date, notify us. Upon receipt of such notification and verification that such check was not previously negotiated, we shall promptly mail, by First Class mail, a replacement check.

ADDRESS and NAME CHANGES:

All address and name changes must be submitted in writing. All changes must include the signature of the Payee or Payee's legal guardian. All name changes require legal documentation which supports the change. To request a name or address change, you may use a Name / Address Change Request, SS-395c.

It is of the utmost importance to keep us informed of your current residence/mailing address to receive essential information, even if your payment is being mailed to your financial institution, or is deposited directly into your account.

BENEFICIARY / CONTINGENT PAYEE DESIGNATIONS:

All beneficiary/contingent payee ("beneficiary") designations or changes must be in writing and signed by the Payee or the Payee's Legal Guardian. If Payees are joint payees, all such Payees must sign the form to authorize changes. Should any of the named beneficiaries be minors at the time of Payee's death, documentation will be required supporting their guardianship, as payments cannot be made to minors. Multiple beneficiaries may not be designated if this would result in any person receiving less than \$100.00 per payment. If the annuity contract provides for a \$1,000.00 per payment beneficiary designation, the Company may, by written notice to you, reject a beneficiary designation of less than \$1,000.00 per payment. To request a beneficiary change, you may use a Contingent Payee – Successor Payee / Beneficiary Designation/Change Request Form, SS-394f.

REQUESTS FOR BENEFIT INFORMATION OR DOCUMENTATION:

For the protection of our Payee's, all requests for benefit information or copies of documentation must be submitted in writing and must be signed by the Payee. For the protection of our Payees, we will not release copies of documents or benefit information to anyone other than the Payee or Payee's legal guardian.

SIGNATURE VERIFICATION:

All requests for information or changes must be in writing and must be signed by the Payee. We verify each signature against signatures in our file. If you are being paid as a beneficiary of the contract, or you were a minor when the agreement was finalized, we may not have your signature on file for verification purposes. In that event, we will ask you to have your signature notarized. Please be assured this is for your protection.

NOTICE OF PAYEE'S DEATH: Upon the death of a Payee, it is important that Berkshire Hathaway Life insurance Company of Nebraska, as the payer of benefits under the annuity contract, update its records. This can include reassigning benefits to the deceased's beneficiary in a timely manner or stopping payments to prevent any overpayments that will need to be recouped from the beneficiary or estate.

Following receipt of notification of a Payee's death, all payments will be held until receipt of a death certificate and current address information for contingent payees or direction from the Executor of the Estate, as applicable. If the annuity contract includes a commutation endorsement, the commutation payment will be calculated and paid in accordance with the terms of the endorsement.