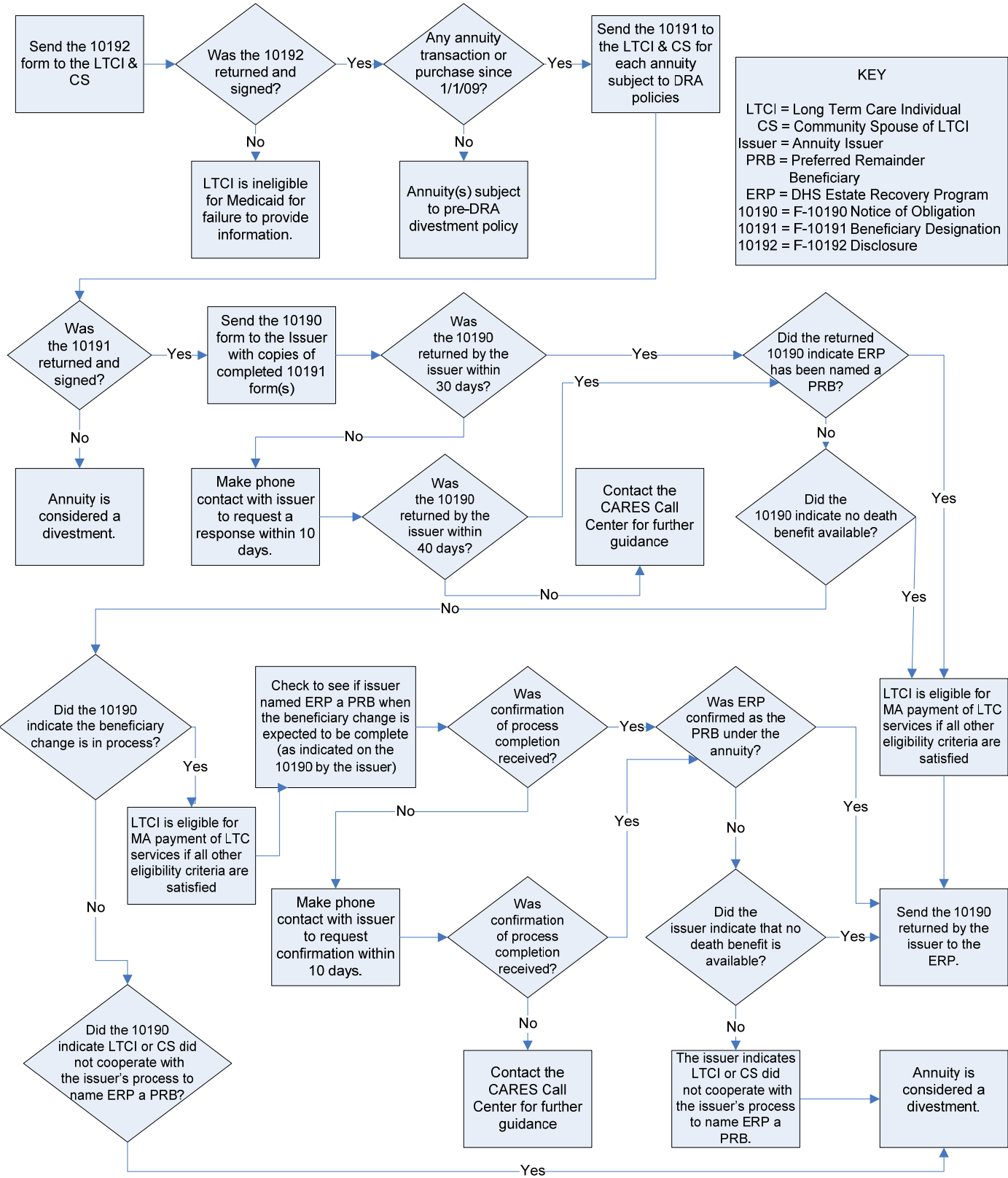


# Process for Naming the State a Preferred Remainder Beneficiary



**KEY**

LTCI = Long Term Care Individual  
 CS = Community Spouse of LTCI  
 Issuer = Annuity Issuer  
 PRB = Preferred Remainder Beneficiary  
 ERP = DHS Estate Recovery Program  
 10190 = F-10190 Notice of Obligation  
 10191 = F-10191 Beneficiary Designation  
 10192 = F-10192 Disclosure