

BENEFICIARY CHANGE REQUEST

Policy Number: _____
Insured: _____
Policy Owner: _____

Subject to the provisions of the Policy and the rights of any Assignee of Record with the Company, it is requested that the Beneficiary be change as follows:

PRIMARY BENEFICIARIES:

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

CONTINGENT BENEFICIARIES:

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

If this request shall make any provision for children of any person as a class, the phrase shall include only lawful children of that person, including any legally adopted child, except as the term "child" or "children" shall be otherwise specifically defined in the request.

It is understood and agreed that, unless otherwise directed, proceeds will be paid in equal shares to any primary beneficiaries who survive the Insured, but if none survives, proceeds will be paid in equal shares to any contingent beneficiaries who survive the insured.

Signed at _____, this _____, day of _____, _____
City/State Day Month Year

Signature of Policy Owner

Signature of Policy Owner (If Applicable)

Signature of Witness

Print name of Witness

***For Additional Designations, please use the next page—Both Pages must be signed and dated by the policy owner and a Witness**

**BENEFICIARY CHANGE REQUEST
(Additional Sheet)**

Policy Number: _____

Insured: _____

Policy Owner: _____

ADDITIONAL BENEFICIARIES:

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

Designation: Primary Beneficiary Contingent Beneficiary

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

Designation: Primary Beneficiary Contingent Beneficiary

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

Designation: Primary Beneficiary Contingent Beneficiary

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

Designation: Primary Beneficiary Contingent Beneficiary

Name: _____ Relationship: _____
(Print full name of Individual or trust) (Or Date of Trust, if applicable)

Address: _____

Designation: Primary Beneficiary Contingent Beneficiary

Signed at _____, this _____, day of _____, _____
City/State Day Month Year

Signature of Policy Owner

Signature of Policy Owner (If Applicable)

Signature of Witness

Print name of Witness

BENEFICIARY INFORMATION SHEET

The following is provided to assist you in designating a new Beneficiary.

WHO MAY NAME OR CHANGE THE BENEFICIARY ON A POLICY?

Only the owner of an insurance policy may change the ownership. If an irrevocable beneficiary has previously been named, we must have his or her signature on the change form also.

If the owner of the policy is a trust, the signature(s) and title(s) of the trustee(s) is required.

If the owner of the policy is a corporation, partnership or business, two company officers' signatures and titles are required (President, Vice President, Secretary, etc.).

If the owner of the policy is a sole proprietorship, the sole proprietor must sign on the Signature of Officer line and title Sole Proprietor on the title line.

WHO MAY BE NAMED AS A BENEFICIARY?

The beneficiary may be one person, more than one person, a trust, a corporation, or any other entity from which the insuring company will be able to obtain legal receipt for the proceeds.

If this is a Qualified Plan, beneficiary changes may be restricted by IRS regulations.

WHAT IS THE DIFFERENCE BETWEEN A PRIMARY BENEFICIARY AND A CONTINGENT BENEFICIARY?

The **Primary** beneficiary is the party (or parties) who will receive the proceeds of the policy when the insured passes away. The owner of the policy may indicate, by percentage, how the proceeds are to be divided among the parties. If no indication is made, then the proceeds are divided equally among the primary beneficiaries.

The **Contingent** beneficiary will receive the proceeds if the primary beneficiary(ies) should pass away before the person whose life is insured. The contingent beneficiary will only receive proceeds from the policy if (all of) the designated primary beneficiaries have predeceased the insured.

If a beneficiary is not listed, the proceeds are paid according to the policy contract.

HOW DO I NAME A TRUST AS MY BENEFICIARY?

Please provide the name, date, and address of the trust where indicated on the Beneficiary Change form.

If the trust named is a Testamentary Trust, please indicate this on the form and do not include a Trust date.

CAN I NAME MY CHILD AS A BENEFICIARY?

If the policy owner wishes his or her children to receive life insurance proceeds, the children themselves should be named. However, because benefits are not payable to minors, it is recommended that a trust be established to their benefit. To name a trust as beneficiary for minor children, we need the name, date, and address of the trust.

WHO QUALIFIES AS A WITNESS?

Any adult who is not the insured, owner or named beneficiary.

If alterations have been made, the owner must initial by any changes.

ALL FORMS MUST BE SIGNED AND DATED BY THE OWNER AND A WITNESS