

Change of Beneficiary Designation for Life and Health Policies

Policyowner/Insured Information

Policyowner's Name _____

Insured's Name (If different than Policyowner) _____

Policy Number _____ Phone Number (_____) _____

Email Address _____

Beneficiary Change Request (See reverse side for instructions.)

All prior Beneficiary designations are hereby revoked and the following are designated as Beneficiaries under this policy. *If a funeral home is named the Beneficiary, benefits will be paid to the extent of its interest. The Contingent Beneficiary will be paid any remaining amounts. Funeral homes are not allowed to be named as Beneficiary in the following states: MD, MI, MT, NJ, OK, PA, SD, TX and WV.

required

Primary Beneficiary

Name (First, MI, Last)	Address	Date of Birth	SSN (CA and IL Only)	Phone Number	Relationship	% Allocation
Total Allocation						100%

Contingent Beneficiary - If no Primary Beneficiary is living to receive payment, proceeds will be paid to the Contingent Beneficiary.

Name (First, MI, Last)	Address	Date of Birth	SSN (CA and IL Only)	Phone Number	Relationship	% Allocation
Total Allocation						100%

In the event none of the Beneficiaries above are living to receive these proceeds, then the final Beneficiary shall be as stated in the policy contract or per company guidelines.

This change is made in accordance with the provisions of the policy, and is subject to the above conditions as well as any existing assignment. Unless specified above, the right to change this designation is reserved to the Policyowner.

Signatures

X _____ Date _____
Policyowner's Signature

X _____ Date _____
Insured's Signature (If different than Policyowner)

X _____ Date _____
Irrevocable Beneficiary (If applicable)

Instructions for Naming a Beneficiary

- If you are naming more than one Primary or Contingent Beneficiary, include the percentage of the benefit each would receive. The total percentage must equal 100%.

Example: Two or more individuals, unequal shares: Mary Doe, daughter, 75%; John Doe Jr., son, 25%

Name (First, MI, Last)	Address	Date of Birth	SSN (CA and IL Only)	Phone Number	Relationship	% Allocation
Mary Doe	1234 Street, Anytown, NE	03/01/53	123-45-6789	(402) 123-4567	Daughter	75
John Doe Jr.	1234 Street, Anytown, NE	06/01/57	123-45-6789	(402) 123-4567	Son	25
Total Allocation						100%

Example: Two or more individuals, equal shares: Mary Doe, daughter; John Doe Jr., son

Name (First, MI, Last)	Address	Date of Birth	SSN (CA and IL Only)	Phone Number	Relationship	% Allocation
Mary Doe	1234 Street, Anytown, NE	03/01/53	123-45-6789	(402) 123-4567	Daughter	50
John Doe Jr.	1234 Street, Anytown, NE	06/01/57	123-45-6789	(402) 123-4567	Son	50
Total Allocation						100%

- It is important to include the address, date of birth, phone number and relationship to the Insured of both the Primary and Contingent Beneficiary.
- It is recommended you do not name a funeral home as Primary Beneficiary. However, in the event a funeral home is designated, Company policy requires a Contingent Beneficiary be named. Funeral homes are not allowed to be named as Beneficiary in the following states: MD, MI, MT, NJ, OK, PA, SD, TX and WV.
- If someone other than the Owner requests this change, a copy of the legal documents granting this authority must accompany this form.
- When naming a trust as Primary Beneficiary, a copy of the trust including Powers and Limitations of trustee, date executed and signature page must be sent with this form.
Example: John Doe, Trust, dated May 1, 2014
- We discourage the naming of minor children as Primary Beneficiaries. Death proceeds cannot be paid to minor children. A trust or guardianship must be established for a minor to receive the claim proceeds.
- When naming an organization as Primary or Contingent Beneficiary, you must list the name of the organization, not a specific person.
Example: XYZ Organization.
- An irrevocable Beneficiary cannot be changed without written consent of the irrevocable Beneficiary. If you are naming an irrevocable Beneficiary, add 'irrevocable' after the Beneficiary's name.