



**INSTRUCTIONS:**

Be sure to show the Policy Number and Insured's Name at the top of this form. Use a separate form for each Policy. If additional space is required, please attach a separate page (including Policy Number, Date Signed, and Owner's Signature.)

**INDIVIDUAL OWNER(S)** - The current Owner(s) must sign on the line provided for "Owner's Signature."

**BUSINESS ENTITY** - One officer other than the Insured must sign below the name of the company. The officer's title (President, General Manager, Vice President, Secretary, etc.) must follow the signature. A corporate resolution or other supporting documentation is required to support each officer's signature. If the insured is the **sole officer** of the company, we will require a statement on company letterhead signed and dated by that officer and witnessed by at least one other person, that the insured is the sole officer and that he/she is authorized to act on behalf of the company. If a **partnership** is the owner, at least two authorized partners must sign below the name of the partnership and the title "Partner" must follow each signature.

**TRUST** - The complete name and date of the trust should be listed. **Individual trustees** must sign and add wording similar to the following: "John Doe, trustee under XYZ Trust dated June 1, 1984." **Corporate Trustees** must sign and add wording such as "ABC Bank, trustee under XYZ Trust dated June 1, 1984; John Doe, Trust Officer", and a corporate resolution or other supporting documentation is required to support each corporate trustee officer's signature. For changes to trust owned policies, a completed Verification of Trust Agreement for Life Insurance Policies (dated within the previous twelve months) must be submitted with the applicable change form.

**IRREVOCABLE BENEFICIARIES** - Any irrevocable beneficiary must sign subsequent beneficiary designation changes and may be required to sign other requests for changes to or disbursements from the Policy.

**GUARDIAN OR CONSERVATOR** - A court-appointed guardian of the estate or conservator may sign on behalf of the Owner. Certified copies of the letters of guardianship/conservatorship and/or the court order that authorizes the change must also be submitted.

**AGENT ACTING UNDER A POWER OF ATTORNEY** - An agent acting under a power of attorney may sign on behalf of the Owner. A complete copy of the Power of Attorney document, the Questionnaire to Accompany Power of Attorney, and the Affidavit of Agent for Power of Attorney must be submitted by the agent. If a complete copy of the Power of Attorney documentation has been submitted to us within the previous twelve months, an additional copy may not be required.

**COMMUNITY PROPERTY STATES** - Unless we have been notified of a community or marital property interest in this Policy, we will assume that no such interest exists and will assume no responsibility for inquiring whether such interest exists. By signing this form, the Policy owner agrees to indemnify and hold us harmless from the consequences of making the changes requested in this document.

**COLLATERAL ASSIGNMENTS** - If the Policy has been previously assigned, a representative of the collateral assignee must also sign the form. A corporate resolution should be provided if the assignee is a business entity, subject to the Business Entity signature requirements stated above. Payment of proceeds to any beneficiary is subject to the interest of any assignee on the Policy.