



APL Customer Service
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Instructions for Change of Beneficiary & Ownership

Please use the attached form to request a change in beneficiary and/or a change in ownership. **Do not complete the Change of Beneficiary section or the Change of Ownership section for a change of name only.**

This request, when completed, is recorded and is in substitution of all previous designations. Be sure to rename all previous beneficiaries who are to receive any of the proceeds of the policy. If this is a Joint Life Policy, a separate form must be completed for each insured person whose beneficiary is being changed; however, each jointly insured person must sign.

Complete the Request for Change of Beneficiary form by listing the full given name for each person to be named as beneficiary. Indicate the address and relationship of the proposed beneficiary to the person insured. Sign and date the form where required, and obtain signatures of all additional parties, as outlined below. **A Notary Public must witness each signature.**

SIGNATURE REQUIREMENTS

1. **The policyowner.** The insured is usually the policy owner, but ownership may be vested wholly or partially in:
 - (a) Another person, whose signature is required.
 - (b) A Corporation. The signature and title of an authorized officer, other than the insured, is required, with the corporate seal affixed over it. In addition, a copy of the Articles of Incorporation or Partnership Agreement must be provided to show the officers/owners with the authority to make the change.
 - (c) A Partnership. All partners must sign. (For a Joint Life Policy, if the policy has joint ownership, both owners must sign any form submitted.)
2. **Absolute Assignee.** If the policy is absolutely assigned, the signature of the Assignee is required.
3. **Spouse.** If the policy was issued in one of the community property states (or jurisdiction) and the primary beneficiary is being changed from the spouse, then the spouse must sign along with the policyowner. The community property states (or jurisdiction) include: Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin, and Puerto Rico.
4. **Juvenile policy.** A policy issued on a juvenile may contain an Ownership or Control of Policy provision. In this case, ownership of the policy transfers to the insured at the age of 21. At that age, the insured's signature is required on the beneficiary request form.
5. **Witness.** A Notary Public must witness each signature.

Upon approval by American Public Life, a copy of the Request for Change of Beneficiary form and/or the Request for Change of Ownership form will be returned to you for your records.

If you have any questions about your insurance policy or certificate, or about your request for a change in beneficiary or ownership, please call 800-654-8489.

EXAMPLES OF COMMONLY USED BENEFICIARY DESIGNATIONS

A list of the more common types of beneficiary designations requested and examples of proper wording for each type follows. When proceeds are to be split between more than one beneficiary, indicate the percentage (rather than the dollar amounts) to be paid to each.

TYPE OF BENEFICIARY	EXAMPLES OF WORDING TO BE USED
1) One beneficiary	Mary E. Doe, Wife (NOT Mrs. John J. Doe)
2) Two beneficiaries (equal shares)	John J. Doe, Father and Mary E. Doe, Mother
3) Two beneficiaries (unequal shares)	75% to Mary E. Doe, Wife and 25% to Jane J. Doe, Mother
4) One primary (First) and one contingent	First – Mary E. Doe, Wife Second beneficiary – Jane J. Doe, Mother
5) One primary (First) and two contingent	First – Mary E. Doe, Wife Second beneficiaries – Jane J. Doe, Mother and James H. Doe, Brother
6) One primary (First) beneficiary and children	First – Mary E. Doe, Wife Second – Sam M. Doe, Son and Susan B. Doe, Daughter.
7) Creditor beneficiary	The ABC Savings and Loan Association, Oklahoma City, OK, and Oklahoma Corporation, Creditor, as Its interest may appear, balance, if any, to Mary E. Doe, Wife
8) Partnership beneficiary	John A. Smith, William W. Jones, and Henry H. Brown, business partners, SJ & B Company, Oklahoma City, OK
9) Corporation beneficiary (requires that the person insured is a primary owner of the corporation)	The ABC Company, Inc. an Oklahoma Corporation, complete address
10) Insured's Estate	Estate of the Insured
11) Trustee Beneficiary: (Trust established under written Trust Agreement)	The John J. Doe Trust dated xx/xx/xxxx, Jane Doe as Trustee. (A copy of the trust agreement is not required. The name and date of the trust must be provided, along with the name of the Trustee.) Payment of the proceeds to or the release of the Trustee shall constitute a full discharge to the Company of all liability under the policy.