



## INSTRUCTIONS FOR COMPLETING CHANGE OF BENEFICIARY FORM

**Changing your beneficiary is a very serious matter.** To ensure your beneficiaries receive their proceeds in the manner you desire, without any delays or disputes, it is extremely important that the form is completed correctly. Before completing this form, we suggest you visit our web site at [www.Coloniallife.com](http://www.Coloniallife.com) for additional information on changing beneficiaries.

**Once Colonial Life receives and approves this form, all other beneficiary designations are null and void.** This means if you want any of the beneficiaries previously named to continue as a beneficiary, you must include their names on the new Change of Beneficiary Form.

***If you want to have the proceeds distributed through a Trust:***

Please contact us for additional instructions on naming a Trust(ee) as beneficiary.

### INSTRUCTIONS

- The Policyowner must complete this form in its entirety.
- Print all information on the form clearly to ensure it is legible. It is extremely important we record your beneficiary designation correctly.
- You must designate a Primary Beneficiary(s).
- You may also choose to designate a Contingent Beneficiary(s). A Contingent Beneficiary is the person or persons to receive benefits if no one listed as Primary Beneficiary is living at the time of the Insured's death.
- You can designate one or more Primary or Contingent Beneficiaries. Contact us if you need more space than provided on the Change of Beneficiary Form.
- You must give the full name of each Beneficiary and their relationship to the Insured (person whose life is covered by the policy). Examples include John Jacob Doe, Spouse; Mary Jane Doe, Friend.
- Life insurance proceeds cannot be paid to a Minor Beneficiary or to the natural parents of a minor for the child's benefit. Unless there is a court appointed legal custodian or legal guardian (conservator) for the child's estate named by the probate court, Colonial Life will be forced to hold the proceeds (with interest earned on the funds) until the minor reaches the age of majority for the state in which the child resides.
- If this policy has a Cash Draft (located on the Policy Schedule page of the policy), and you return the policy with the Change of Beneficiary Form, we will reissue the cash draft to the new beneficiary. Note: Cash Drafts cannot be reissued to funeral homes, minors, trusts, estates or multiple beneficiaries.
- The Policyowner must sign the form in ink and print their name and address.
- A Witness must sign the form in ink and print their name and address. The Witness must be someone other than the Insured, the designated Beneficiaries listed on the form, or the Policyowner.

If there is a provision in this policy which requires that a beneficiary change be endorsed upon the policy, it is now waived and the desired beneficiary change will be effective, once received and approved by Colonial Life, as of the date it was signed. We will confirm the change by US Mail.

**Mail the form to Colonial Life & Accident Insurance Company, P. O. Box 1365, Columbia, S. C. 29202-1365.**

**To fax form: 1.800.561.3082. You will receive a letter of confirmation when the change has been completed.**