



## Instructions for Change of Beneficiary

1. **The right to change the beneficiary is the Owner's right.** If the Owner is someone other than the insured, they must sign the beneficiary change form.
2. A new beneficiary designation revokes all prior designations. No change shall be effective until such change is recorded by the Home Office.
3. **A Notary Signature is required for beneficiary changes on all certificates over \$50,000.** Changes on ALL face amounts ≤\$50,000 the signature of an adult non-beneficial witness.
4. If you live in one of the following community property states (AZ, CA, ID, LA, NM, NV, TX, WA, WI, PR and Guam), and have a legal spouse, your spouse must also sign the form.
5. Clearly indicate each beneficiary's:
  - a. Name (full, legal name)
  - b. Date of Birth and Social Security Number
  - c. Address
  - d. Relationship to the insured
6. As of July 18, 2019, Western Fraternal Life's Bylaws stipulate that all beneficiary designations are "per capita," which means that if a named beneficiary predeceases the insured or is otherwise disqualified, their portion of the benefit will be divided equally among the remaining, living beneficiaries unless otherwise stated.
7. For beneficiary designations that read: **Per Stirpes**, we will pay the portion (of the benefit) due to the predeceased beneficiary, to the predeceased beneficiary's children.
8. Please do **NOT** use "or", "and/or" in beneficiary designations.
9. Forms with information crossed out or white out used, will not be accepted.
10. Please do not number beneficiaries.
11. Please use percentages and not specific dollar amounts.
12. Please include the certificate number, owner signature, witness signature and date on any additional pages needed for your designation.
13. A beneficiary cannot sign as a witness on the Beneficiary Change Form.
14. Contingent beneficiaries only receive benefits in the event that all named primary beneficiaries predecease the insured.
15. Western is unable to pay (claim) funds to a minor without a court order. We do not recommend naming a minor as a primary beneficiary.
16. **Trust:** if payment is to be made to a trust, please indicate the name of the trust, the date it was created and the TIN (taxpayer identification number) for the trust. **We require that a copy of the trust or trust certification be returned with the beneficiary change form.**
17. **Organization:** when naming an organization as beneficiary, please indicate the full legal name, mailing address and TIN (Taxpayer Identification Number).