



## How to Designate Beneficiaries

- **Children** – Rather than designating, “All my children”, write each child’s full name. For future children write, “And any future biological or legally adopted children of John and Jane Doe”. The naming of minor children as primary beneficiaries is discouraged because proceeds cannot be paid directly to minor children.
- **Estate** – Suggested wording, “Estate of John Doe, Insured”. Designating the estate as primary beneficiary is discouraged because the proceeds will go through probate and may be reduced by the claims of creditors.
- **Trust** – Suggested wording, “John Doe Trust dated 12/12/12”. The date and complete name of the Trust is required.
- **Funeral Homes** - Not allowed to be named as beneficiary in the following states: MD, MI, MT, MO, NJ, OK, PA, SD and TX. If a funeral home is designated, include the name, address, and funeral director. Suggested wording, “To Acme Funeral Home, as its interest may appear, balance to Jane Doe, wife”.
- **Mortgage Company** – Suggested wording, “Acme Mortgage Company as its interest may appear, balance to Jane Doe, wife”. Include bank name, address, loan number, and address of mortgaged property. Designating a mortgage company as primary beneficiary is discouraged because mortgages are often sold or refinanced and mortgage companies are reluctant to provide information about their mortgages to insurance companies.
- **Community Property States** – The signature of the contract owner’s spouse is required in AZ, CA, ID, LA, NV, NM, TX, WA, and WI. The owner may indicate “Never Married” in the space for the spouse’s signature if appropriate. If spouse is deceased, include proof of death of spouse with beneficiary change form.
- **Percentage Allocations** – Percentage allocations to beneficiaries must total “100”.
- **Non Owner Requested Beneficiary Changes** – If someone other than the Contract Owner requests a beneficiary change, a copy of the complete legal document granting this authority must accompany the beneficiary change form. In Florida and Texas, Power of Attorneys cannot change beneficiaries to themselves.

If you have questions, please contact the Claims Department at 800-233-3750 x502, [claims@federallife.com](mailto:claims@federallife.com), or by fax at 847-520-0848.