

Important: Prior to completing this form please read conditions on page two.



FARMERS LIFE INSURANCE

Request for Change of Beneficiary and/or Name

Farmers New World Life Insurance Company is hereby authorized and requested to make the following changes in their records. The original copy of this form will be acknowledged and returned. **This designation revokes all previous designations.**

Name, Address, City, State & ZIP code below:

.
. .
. .
. .

Policy Number: _____
Name of Insured: _____

New Address of: Insured Beneficiary

Change in Name of Insured (please print or type)

From (Full Name): _____ To (Full Name): _____

Old Name Signature: _____ New Name Signature: _____

Marriage Court Order Adoption Correction Divorce

Change in Beneficiary — The beneficiary designation under this policy shall be changed as hereinafter provided. If more than one name to a class, proceeds will be payable in equal shares to the survivors or survivor, unless otherwise stated. (Should be percentage or fraction if split. All living children you wish to designate as beneficiary should be listed by name.)

| Class | Name | Address | Relationship to Insured | Date of Birth |
|------------------------|------|---------|-------------------------|---------------|
| Primary Beneficiary | | | | |
| | | | | |
| | | | | |
| Contingent Beneficiary | | | | |
| | | | | |
| | | | | |

Complete the following:
(Optional: check only if desired)

Please also include "other children" in Primary Beneficiary class above, payable in equal shares, to the survivors or survivor with any other beneficiaries. (See page two for definition of "other children.")

Please also include "other children" in Contingent Beneficiary class above, payable in equal shares, to the survivors or survivor with any other beneficiaries. (See page two for definition of "other children.")

If any beneficiary named above dies before 15 or _____ days (not to exceed 180 days) following the Insured's death (exclusive of the date of death), payment shall be made in the same manner as if the beneficiary predeceased the Insured.

Trust Information: (complete if trust is named above)

Trust is created by Insured's Last Will and Testament and Paragraph 1 on page two applies. Date of Last Will and Testament: _____
Month Day Year

Trust has already been created with: _____
Name of Trust

Name of Trustee(s) Street Address City, State and ZIP as trustee(s).

Under written agreement dated: _____ and Paragraph 2 on page two applies.
Month Day Year

This change of beneficiary shall take effect only when recorded by the Company, but when so recorded, whether the Insured be then living or not, shall relate back to and take effect as of the date of this designation.

Signed at _____ this _____ day of _____, _____
City and State

X _____ X _____
Signature of Policy Owner's Spouse (if community property state) Signature of Policy Owner (If owned by a Corporation, must have Officer's signature and Title)

Registration and acknowledgement of receipt: _____ FNWL Use Only
Date: _____ Signed: _____

Do Not Send Policy

Farmers New World Life Insurance Company
3003 77th Ave S.E., Mercer Island, WA 98040-2890 / (206) 232-8400
Columbus Life Office: PO Box 182325, Columbus OH 43218-2325 / (614) 764-9975
Variable Policy Service Office: PO Box 724208, Atlanta GA 31139

General Conditions

If no designated Beneficiary survives the Insured, then the policy proceeds shall be payable to the Policy Owner or to the estate of the Policy Owner, unless otherwise provided in the policy.

Definition of Other Children — The words “other children” as used herein shall mean issue of the present marriage of the Primary Beneficiary and the Insured only, born prior to the expiration of 10 months from the date of the Insured’s death, and shall not include the issue of any such children.

Definition of Power of Appointment — If elected, the Primary Beneficiary, after the death of the Insured, shall have the sole and exclusive power to designate his or her estate or any person as beneficiary to receive any proceeds of the policy remaining payable after his or her death to the exclusion of any previously designated Contingent Beneficiary, provided the Primary Beneficiary exercises such power during his or her lifetime by an instrument in writing submitted to the Company. (This is often used in Non-Community Property states in the interest of qualifying for marital deduction.)

Determination of Beneficiary — The Company may rely upon the affidavit of any named beneficiary or any responsible persons in determining the beneficiary entitled to payment. Any payment made by the Company in good faith based on such affidavit, will discharge the Company of all obligations.

Irrevocable Beneficiary — A beneficiary whose right to receive the insurance proceeds may not be changed **unless** that beneficiary gives the Policy Owner their written consent to do so. Also known as an Absolute Beneficiary.

Revocable Beneficiary — Any beneficiary who the Policy Owner retains the right to change.

A Revocable Beneficiary designation on a policy owned by one spouse that names the other spouse, or a relative of the former spouse, as the beneficiary may become void upon the entry of a decree of annulment or divorce. In the event of annulment or divorce proceedings, and if it is the intent of the parties that the beneficiary designation naming the former spouse or relative of the former spouse, continue, it is recommended that one of the following courses of action is taken prior to the entry of a decree of annulment or divorce: **(i)** change the beneficiary designation to make it irrevocable; **(ii)** change the ownership of the policy or contract; **(iii)** execute a separate written agreement stating that the intent of both parties is for the beneficiary designation to remain in effect beyond the date of entry of the decree of annulment or divorce; or **(iv)** make certain that the decree of annulment or divorce contains a provision concerning the beneficiary designation. You may want to seek legal advice regarding this matter.

Annuities — In case of an Annuity Contract, the term “Insured” shall refer to the Annuitant and the term “Policy” shall refer to the Annuity Contract.

Minor Beneficiaries — Unless otherwise provided by statute, any payment to a Minor Beneficiary will be made only to a court-appointed guardian/custodian of the beneficiary’s estate, and any right, option or privilege given the minor may be exercised only by such guardian/custodian.

If you do not want to name a person or entity as your beneficiary, you can name your own estate. The proceeds will then be distributed with your other assets according to your Will.

Trustee Designations

The Company is not required to determine the qualifications of a beneficiary named as Trustee nor to verify the continued existence of any trust agreement. Payment to a Trustee will discharge the Company of all obligations.

1. Payment shall be made in one sum to the Trustee(s) named in the Last Will and Testament of the Insured, or to the successors in trust, but in the event of the failure of the Trustee to be appointed or to qualify as such, within 12 months, by reason of non-probate of any Will to that effect, or for any reason whatsoever, payment of proceeds of said policy shall be made in one sum to the Contingent Beneficiary, if living, otherwise, to the Policy Owner or to the estate of the Policy Owner.
2. Payment shall be made in one sum to the designated Trustee, or to the successors in trust, under said trust agreement and supplements and amendments thereto, if said agreement shall be in force at the death of the Insured, and, if not, to the Contingent Beneficiary, if living; otherwise, to the Policy Owner or to the estate of the Policy Owner.