

COMMUNITY PROPERTY STATES

Definition: Community Property is defined as property owned by a husband and wife residing in a community property state. Because of their marital status, both husband and wife have an undivided one-half interest in the community property. Usually all property acquired by the husband and wife during the marriage is considered community property. Property acquired by one of the spouses through gift, inheritance or under a will is not considered community property.

Community Property States

- Arizona
 - California
 - Idaho
 - Louisiana
 - Nevada
 - New Mexico
 - Texas
 - Wisconsin
 - Washington
1. The spouse's signature is required for any change requests that will affect the ownership or beneficiary of a policy.
 2. Although Texas is a community property state, the spouse's signature is not required on change requests. Texas does not consider Life Insurance as community property under its law.