

Policy Owner Service Form Requirements

TRANSACTION	FORM REQUIREMENTS
Beneficiary Change	Policy Owner Service Form #14 (See Attached Fact Sheet)
Name Change	Policy Owner Service Form #14 (See Attached Fact Sheet)
Ownership Change	Policy Owner Service Form #14 (See Attached Fact Sheet)
Policy Loan	Policy Owner Service Form #14
Policy Surrender Internal and External 1035 Exchange	Policy Owner Service Form #14 (Return of Original Policy Required)
Partial Withdrawal	Policy Owner Service Form #14
IRA Surrender	Policy Owner Service Form #14 (Withholding Election Required)
IRA Transfer (from USFL)	Policy Owner Service Form #14
IRA Withdrawal	Policy Owner Service Form #14 (Withholding Election Required)
Duplicate Policy	Policy Owner Service Form #14
Term Conversion	Request for Policy Conversion Form #13 (See Attached Fact Sheet)
Reinstatement	Request for Reinstatement Form #11 (Other Requirements Requested by Underwriter) Request for Policy Change Form #12
Smoker Class Change	Nonsmoking Statement-HOS (Other Requirements Requested by Underwriter)
Policy Changes (Underwriting Required) Face Increase (UL only), Remove/Reduce Rating, etc.	Request for Policy Change Form #12 (Other Requirements Requested by Underwriter)
Policy Changes (No Underwriting Required) Reduce face amount, cancellation of a rider, etc.	Request for Policy Change Form #12
Premium Payments (Traditional Policies)	Billing Notices are generated 30 days prior to due date. Re- minder notices are generated 3 days after due date.
Premium Payments (UL Policies)	There is one billing notice generated for UL policies, which occurs 30 days prior to the due date. If no premium is paid, no additional notices are produced. Annual statements will continue to generate once a year.
PAC Change	PAC Card (Voided Check Required) (Starter Checks and Deposit Slips Cannot be Accepted)
Address Change	Policy Owner Service Form #14 Acceptable billing notification includes written or faxed requests from policy owner/agent. Phone requests are not accepted. No acknowledgement sent unless requested.
Billing Mode Change	Policy Owner Service Form #14 Acceptable billing notification includes written or faxed requests from policy owner/agent. Phone requests are not accepted. Acknowledgement is sent.
Planned Premium Change	Policy Owner Service Form #14 Acceptable billing notification includes written or faxed requests from policy owner/agent. Phone requests are not accepted. Acknowledgement is sent.