

## Beneficiary Information and Instructions for Life and Accidental Death Policies

We have prepared these instructions to assist you in filing a claim for death benefits. It is important that we receive all of the information requested.

### Special Instructions

- **Accident Policy:** In addition to the documentation listed above, please provide copies of the Fire, Incident/Accident report, final Autopsy report or Coroner's report including Toxicology report (if performed), and any other documentation regarding the accident or incident if available.
- **Minor Beneficiary:** The claimant's statement must be completed by the court appointed Legal Conservator/ Guardian of the minor's Property/Estate. A certified copy of Letters of Conservatorship/ Guardianship of the Estate of the minor must accompany this form. If Legal Conservatorship/ Guardianship is not established, the Company will hold the proceeds at interest until the minor reaches the age of majority. If the Insured named a Custodian for the minor, under the Uniform Transfers or the Uniform Gifts to Minors Act (UTMA or UGMA), the Custodian may complete the claimant's statement.
- **Estate Beneficiary:** The claimant's statement must be completed by the court appointed Executor or Administrator of the Estate. The Tax Payor Identification Number for the Estate must be provided on the claimant statement and a certified copy of the Letters Testamentary or Letters of Administration must be submitted. Some estates may be administered with the use of a Small Estate Affidavit (or similar procedure). If you are making a claim as an individual under a Small Estate Affidavit (or similar procedure), the person entitled to the benefit pursuant to this procedure should submit fully completed claimant statement and provide a copy of the properly executed Affidavit or Order.
- **Contingent Beneficiary:** When the primary beneficiary(ies) has predeceased the Insured, the contingent beneficiary must provide a death certificate for the primary beneficiary(ies).
- **Trust Beneficiary:** The claimant's statement must be completed on behalf of the Trust by the designated Trustee(s). If any Trustee fails to make claim for the policy proceeds within 12 months after the Company is notified of the Insured's death, or if the Company receives satisfactory written evidence that the Trust is not in effect, payment will be made as if the Trust was not named as a Beneficiary. Before making payment to any Trust, the Company reserves the right to require satisfactory written evidence that the Trust is in effect and evidence of the identity of the Trustee(s) who are qualified to act on behalf of the Trust.
- **Ex-Spouse of Insured:** Under certain circumstances, state law provides for automatic revocation of a spouse as beneficiary upon divorce. Copies of the Petition for Divorce, any property settlement agreements, and the final Divorce Decree must be submitted.
- **Assignments for Funeral Expenses:** The claimant's statement and a signed notarized assignment form (supplied by the funeral home) must be completed by each beneficiary(ies). An itemized copy of the funeral expenses must be provided. A separate check in the amount of the assignment will be mailed directly to the funeral home.
- **Death outside the U.S.:** For U.S. citizens, the official death certificate must be accompanied by a "Consular Report of Death of a U.S. Citizen Abroad" report from the U.S. Department of State, in addition to the other required claim documents.
- If a Power of Attorney completes the claimant's statement on behalf of the beneficiary, a copy of the signed appointment document is required.
- When a class of people (e.g., lawful children) are designated as beneficiaries, a notarized affidavit stating the names, birth dates, social security numbers and residence addresses for all children is required. If any members of the class are deceased, a copy of their death certificate is required.
- When the death has occurred within the first two years of the policy effective date, reinstatement, increase of coverage, or change of class, the claims details section on page 1 of the claimant's statement must be completed. We may request medical records from medical providers who treated the insured, as well as employment information.
- Your claim will receive our immediate attention once all this information has been received. If you have any questions regarding your claim or require additional information, please do not hesitate to contact our Customer Care Department at 1-800-348-4489. We are always happy to help you.

**Mail all required documents to:**  
American Heritage Life Insurance Company  
ATTN: Life Claims  
1776 American Heritage Life Drive  
Jacksonville, Florida 32224-6687

**Remember it is a crime to fill out this form with facts you know are false or to leave out facts you know are relevant and important. Please check to be sure all information is correct before signing. Please refer to the fraud notice specific to your state.**