



# COLUMBIAN FINANCIAL GROUP

COLUMBIAN MUTUAL LIFE INSURANCE COMPANY • HOME OFFICE: BINGHAMTON, NY  
 COLUMBIAN LIFE INSURANCE COMPANY • HOME OFFICE: CHICAGO, IL  
 ADMINISTRATIVE SERVICE OFFICE:  
 21333 HAGGERTY ROAD, SUITE 200 • NOVI, MI 48375

## REQUEST FOR CHANGE OF BENEFICIARY

Policy Number	Insured	Owner (if other than Insured)	
Owner's Social Security No.	District	Agency	Acct. No.

I revoke all previous beneficiary designations and name the following as beneficiary(ies) of the policy identified above:

Primary Beneficiary		Relationship To Insured	Age
Name & Address	Street	City	State Zip
	Street	City	State Zip
Contingent Beneficiary	Street	City	State Zip
	Street	City	State Zip

**SEE THE BACK OF THIS FORM FOR IMPORTANT INFORMATION TO CONSIDER WHEN NAMING A BENEFICIARY**

This Request for Change of Beneficiary supersedes and replaces all beneficiary designations made in the application for insurance or any prior Request for Change of Beneficiary.

I direct that this beneficiary designation take effect on the date this Request for Change of Beneficiary is signed. However, the Columbian Financial Group or any of its companies shall not be liable for any payment made or action taken before this Request for Change of Beneficiary has been processed.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Insured

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Owner (if other than Insured)

\_\_\_\_\_  
Date

1. The signature of the Insured must appear exactly as the name given in the Policy.
2. If the Insured has changed his or her name since the Policy was issued, please attach a request to change name (Form PSD-4).

## **IMPORTANT INFORMATION TO CONSIDER WHEN NAMING A BENEFICIARY**

1. This Request for Change of Beneficiary pertains only to the policy identified on the front of the form. A separate Request for Change of Beneficiary is required to change beneficiaries named in any other policy, including a policy issued through the exercise of an option to purchase additional insurance contained in the policy.
2. The proceeds of the policy will be paid in a single sum unless a different settlement option is selected. See your policy for available settlement options and how to select a settlement option.
3. The proceeds of the policy will be paid to the primary beneficiary if he or she survives the insured. If the primary beneficiary does not survive the insured, the proceeds will be paid to the contingent beneficiary if he or she survives the insured. If no primary or contingent beneficiary survives the insured, the proceeds will be paid to the insured's estate.
4. If the proceeds are payable to more than one beneficiary, the proceeds will be paid in equal shares among the beneficiaries who survive the insured unless otherwise directed in a written request filed with the Company.
5. A beneficiary's full name, address and exact relationship to the insured should always be provided to avoid delay in payment of policy proceeds.
6. A person furnishing cemetery services or goods or funeral services or goods may not be designated as the beneficiary. If it is your desire to use the proceeds of the policy for cemetery or funeral expenses it may be possible to arrange a pre-death assignment of the proceeds. Contact a cemetery or funeral home for details.
7. If the insured's estate is the beneficiary, the proceeds will, generally, be paid to the personal representative of the estate. This may result in a delay in payment pending appointment of the personal representative.
8. If a minor is the beneficiary, the proceeds will, generally, be paid to a guardian or conservator of the minor. This may result in a delay in payment pending appointment of a guardian or conservator for the minor. Also, the identity of the guardian or conservator may not be known at the time the minor is named as beneficiary and/or may change before or after the death of the insured.

## **PRIVACY POLICY**

The Columbian Financial Group is committed to respecting the individual privacy of our customers. We are giving you this notice to tell you the information we collect about you and how we use that information.

We collect nonpublic personal information about you in order to provide a financial product or service to you. Some of the information we receive comes directly from you on applications and other forms. We may also receive information from physicians, testing laboratories and other health care providers, and from consumer reporting agencies. The types of information we receive may include addresses, social security numbers, family information and current and past medical history.

- ***We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.***
- ***We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.***
- ***We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information.***