



Underwritten by: **American Heritage Life Insurance Company**

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

Steps to Choose a Beneficiary



Giving Your Beneficiaries One Last Gift

Congratulations! By electing Life insurance from The Standard, you have taken an important step in protecting your family's finances. Now that your coverage is in place, it's time to assign beneficiaries to your policy.

Assigning beneficiaries is an effective way to confirm the timely distribution of available funds when a covered person passes away. This process is vital for several reasons:

- Assigning beneficiaries helps to ensure the seamless passage of available funds from your coverage to your loved ones.
- Life insurance proceeds that go to assigned beneficiaries are safe from collection by creditors.
- You can provide financial support to your family during one of life's greatest challenges.
- Your loved ones can enjoy the convenience of tax-free distribution of available funds (please consult with your financial planner, accountant, or tax agent for assistance).

Note: If you do not assign a beneficiary or if you designate your estate as your beneficiary, your estate executor will distribute any available funds in accordance with your estate documents.

Step-by-Step Guide to Assigning Beneficiaries

1. Download the forms you need

Go to standard.com/ahl/resources-and-forms. Under **Requests and Changes**, click the **Beneficiary Change Request** link to download the form to your computer. Complete the form and mail or fax it to The Standard using the contact information on the form.

2. Register with MyBenefits

Go to standard.com/ahl/mybenefits and register with us to create a secure account where you can view your benefit information and make changes to your coverage. Once logged in, click **Document Center** at the top of the page and select **Forms Library**. Under **Requests and Changes**, click the **Beneficiary Change Request** link to download the form to your computer. Complete your form, return to the **Document Center**, click **Upload Documents**, and follow the steps to upload your form.

3. Call us

To have the **Beneficiary Change Request** form mailed to you, please call the The Standard's Customer Care Center at 800-521-3535 (Monday – Friday, 8 a.m. – 8 p.m. ET). Simply complete the form and mail or fax it to The Standard using the contact information on the form.