

# Using eService

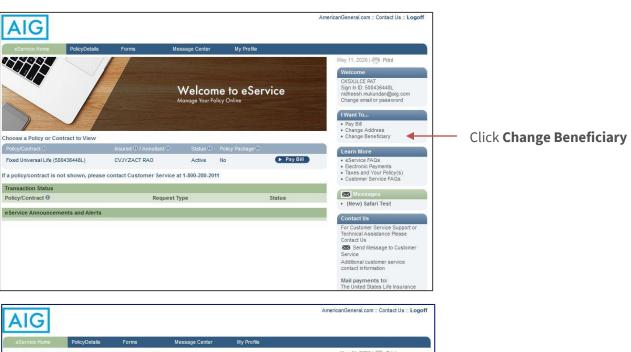


Tips for managing your life insurance policy online

# **Change Beneficiary**

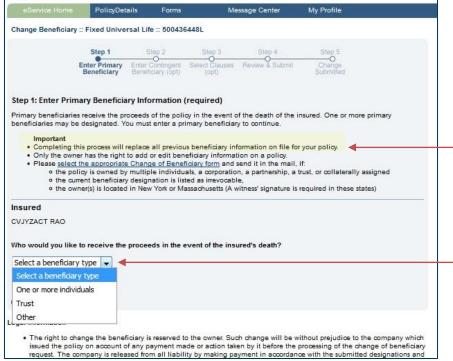
Completing this process will <u>replace all previous beneficiary information</u> on your policy, so please be sure to reenter information for any existing beneficiaries or contingent beneficiaries you wish to retain.

To get started, sign in to your account at aig.com/eService.





#### Page 2 of 5



# step 1. Enter Frimary Beneficiary information (required) Primary beneficiaries receive the proceeds of the policy in the event of the death of the insured. One or more primary beneficiaries may be designated. Completing this process will replace all previous beneficiary information on file for your policy Completing this process will reprise an previous continuary information on a policy. Only the owner has the right to add or edit beneficiary information on a policy. Please select the appropriate Change of Beneficiary form and send it in the mail, if: the policy is owned by multiple individuals, a corporation, a partnership, a trust, or collaterally assigned. the current beneficiary designation is listed as irrevocable, the owner(s) is located in New York or Massachusetts (A witness' signature is required in these states) Insured CVJYZACT RAO Who would you like to receive the proceeds in the event of the insured's death? One or more individuals Choosing this option will establish one or more named individuals as beneficiaries. Number of Beneficiaries Choose the number of beneficiaries you would like to designate Beneficiary Information \*Indicates required field. First Name \* Last Name \* Social Security Number Date of Birth (mm/dd/yyy/) Address Line 1 Address Line 2 Apt, Floor, etc Country Select a country City Select a state Zip Code Email Address Percentage ► Continue Legal Information

#### **Important:**

 Completing this process will <u>replace</u> <u>all previous beneficiary information</u> on a policy.

If you already have one or more beneficiaries that you want to remain listed, please be sure to re-enter their information.

**Select a beneficiary type**. You will have three options:

- · One or more individuals
- Trust
- Other

If you select **One or more individuals** (shown at left):

1 is the default number of beneficiaries that will be pre-populated on the expanded screen. Select the desired number of beneficiaries.

The only required fields are:

- First Name
- Last Name
- Relationship

## If you select the Trust option:

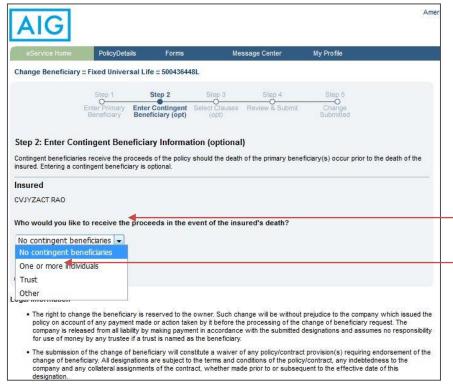
 You will be asked to provide the Trust Name, Trust Date, and TIN (optional).

#### If you elect the Other option:

 You will be provided with an empty field in which to enter a description.
For example, a percentage to be divided among children or grandchildren.

When you have entered the information, click **Continue** 

Page 3 of 5



Entering a contingent beneficiary is	Opiniona.
Insured	
CVJYZACT RAO	
Who would you like to receive t	he proceeds in the event of the insured's death?
One or more individuals	
Choosing this option will establish	one or more named individuals as beneficiaries.
Number of Beneficiaries	
1 🗸	
Choose the number of beneficiaries	s you would like to designate.
Beneficiary Information	
Indicates required field.	
First Name *	
Middle Name	
Last Name •	
Social Security Number	
Date of Birth (mm/dd/yyyy)	
Address Line 1	
Address Line 2	
Apt, Floor, etc	
Country	Select a country
City	<u> </u>
State	Select a state
Zip Code	,
Phone Number	
Email Address	
Relationship *	
Percentage	100 %
Irrevocable O	
	if checked, the beneficiary will become an Irrevocable beneficiary and must provide consent for future transactions. Milnors who are designated as Irrevocable beneficiaries will not be permitted to approve future transactions until they reach the age of majority.

On the next screen, you may will be asked to enter **Contingent Beneficiary Information**.

Contingent beneficiaries receive the proceeds of the policy should the death of the primary beneficiary(s) occur prior to the death of the insured.

Entering a contingent beneficiary is optional.

You will have **four options**:

- No contingent beneficiaries
- · One or more individuals
- Trust
- Other

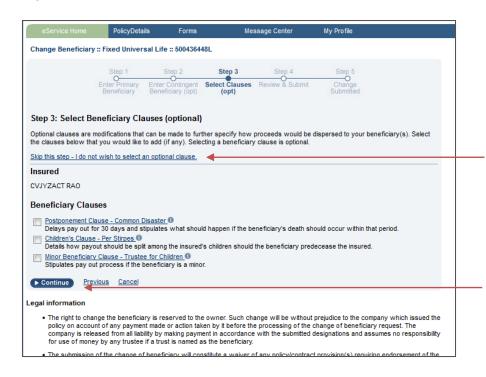
#### **Important:**

If you already have one or more contingent beneficiaries listed for your policy and wish to retain them, please remember to re-enter their information on this screen.

The expanded view will have the same default number and fields as the screen for beneficiaries.

When you have entered the information, click **Continue** 

#### Page 4 of 5



On the next screen, you will have the option to select one or more Beneficiary Clauses.

These are optional, and you may select more than one clause. A description is provided for each.

If you do not wish to select any clauses, click **Skip this step**.

If you do wish to select more than one clause, make your selection and click **Continue** 

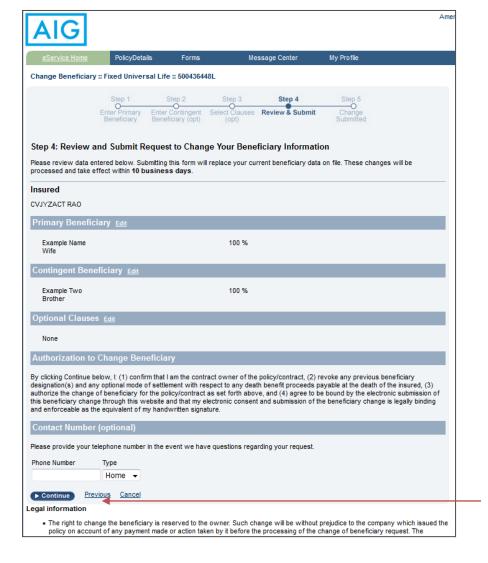
Review your beneficiary information before submitting the addition or change.

Remember, this process will replace all previous beneficiary information for your policy, so make sure any existing beneficiaries you wish to retain are included.

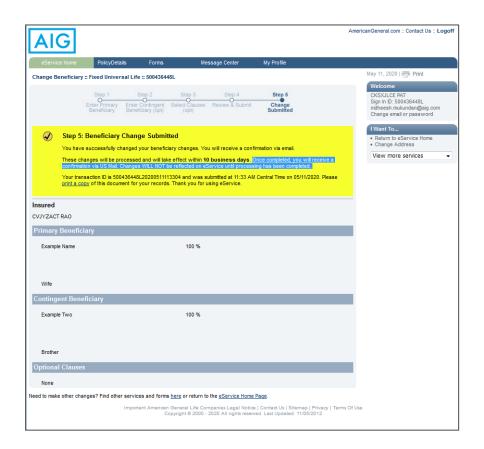
You may provide a telephone number where we can contact you if you have question. This is optional.

If your updated beneficiary information is accurate, click **Continue** to submit your request.

- If you need to change any of the information you provided, click the <u>Previous</u> link to navigate back to previous screens.
- Click <u>Cancel</u> if you wish to cancel the entire beneficiary addition or change.



Page 5 of 5



You will see a confirmation screen that your beneficiary change request is submitted. You will also receive a confirmation email.

- The changes will be processed and take effect within 10 business days.
- After the request is completed, you will receive a confirmation via U.S. Mail.
- Changes will not be reflected on eService until processing is completed.

You may logoff or return to the home screen.

Policies issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. Please refer to your policy.