



Update Beneficiary

To get started, login your account at aig.com/lifeinsurance.

Log Out

Overview Manage Learn Documents & Forms Contact Us

Policy Details
Billing and Payments
Beneficiary(s)
Addresses

Welcome to Life Insurance Portal

Enjoy the ease and convenience of electronic policy correspondence and billing.
Sign up for email and text notifications.

UPDATE COMMUNICATION PREFERENCES

Choose a policy: Blades, Shirley L | ...8TC5 | Indexed Universc

Select **Beneficiary(s)** from the Manage drop-down menu from the main navigation.

Beneficiaries

Choose a policy: Blades, Shirley L | ...8TC5 | Indexed Universal Lif

Primary Beneficiaries Policy #: QC21428TC5

Name	Relationship	Allocation%
BLUE, WENDY	Cousin	100.0%

UPDATE PRIMARY BENEFICIARIES

Contingent Beneficiaries Policy #: QC21428TC5

Name	Relationship	Allocation%
Jonas, Sophie W	Half Sister	100.0%

UPDATE CONTINGENT BENEFICIARIES

Quick Actions

- ADD A BENEFICIARY >
- CHANGE A BENEFICIARY >
- UPDATE BENEFICIARY ADDRESS >
- VIEW BENEFICIARY REQUIREMENTS >

Select **Add A Beneficiary** or **Change A Beneficiary** from the Quick Actions menu to get started.

Update Beneficiary

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The screenshot shows the 'Update Beneficiary' interface. At the top, there is a dark blue header with the title 'Update Beneficiary'. Below the header, a white bar contains a 'Choose a policy:' dropdown menu with the text 'Blades, Shirley L | ...8TC5 | Indexed U' and a blue button labeled 'ADD A NEW BENEFICIARY'. A red arrow points to this button from the right. Below this bar is a light blue box with the title 'Indexed Universal Life' and 'Policy #: QC21428TC5 | Insured: Blades, Shirley L'. A link 'View Beneficiary Requirements' is in the top right of this box. Below the policy info is a plus sign icon and the text 'Designate existing beneficiaries from another policy to this policy'. The main area is divided into two sections: 'Primary' and 'Contingent'. Each section has a header with 'Allocation 100%/100%' and an 'Equal Proportions' checkbox. Under the 'Primary' section, there is a beneficiary entry for 'BLUE, WENDY, Cousin' with an 'Allocation %' input field set to '100.0' and a trash icon. Below the 'Contingent' section, there is a beneficiary entry for 'Jonas, Sophie W, Half Sister' with an 'Allocation %' input field set to '100.0' and a trash icon. At the bottom of the light blue box are two buttons: 'CANCEL' and 'UPDATE'.

To add a new beneficiary, click the **Add A New Beneficiary** button at the top of the screen.

The screenshot shows a 'Beneficiary Type' dialog box. It has a title 'Beneficiary Type' and two dropdown menus. The left dropdown menu is open, showing options: 'Individual' (selected), 'Individual', 'Trust', 'Company', and 'Other'. The right dropdown menu is closed and shows 'Primary Beneficiary'. Below the dropdowns is a blue 'OK' button. At the bottom right of the dialog, the text 'Allocation 100%/100%' is visible.

Select the **Beneficiary Type**.

First, select **Individual, Trust, Company, or Other** from the drop-down menu on the left.

Then select either **Primary Beneficiary** or **Contingent Beneficiary** from the drop-down menu on the right.

Click **OK**.

Update Beneficiary

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Update Beneficiary

* First Name <input type="text"/>	Middle Name <input type="text"/>
* Last Name <input type="text"/>	* Relationship <input type="text" value="Choose a Relationship"/>

Additional Details
All fields are optional

Use my address for this beneficiary

Birth Date <input type="text" value="MM / DD / YYYY"/>	Social Security Number <input type="text"/>
Address Line 1 <input type="text"/>	Address Line 2 <input type="text"/>
City <input type="text"/>	ZIP Code <input type="text"/>
State <input type="text"/>	Country <input type="text" value="USA"/>

Phone Number

Beneficiary Clauses

Minor Beneficiary Clause ⓘ
Stipulates payout process if the beneficiary is a minor when the proceeds are payable. This clause is mandatory if the beneficiary is currently a minor. Either a Trustee or an UTMA Custodian/State for custodial relationship must be selected.

Postponement Clause - Common Disaster ⓘ
No payment will be made to any beneficiary designated in this designation until thirty (30) days or state mandated period have elapsed following the Insured's death.

Children's Clause - Per Stirpes
If a child of the Insured who is designated in this request as a beneficiary predeceases the Insured, leaving children who survive the Insured, then the shares the deceased beneficiary would have received shall be payable in equal shares to the surviving children of the deceased beneficiary.

CANCELSAVE

Please complete the fields with your beneficiary information.

If you select Individual (shown at left), the required fields are:

- First Name
- Last Name
- Relationship

If you select Trust, you will be asked to provide:

- Trust Type
- Trust Name and Date of Trust
- Or Name and Date of Will

If you select Company, you will be asked to provide:

- Company Name
- Relationship

If you select Other, you will be provided a text box in which to enter a description. For example, a percentage to be divided among children or grandchildren.

Once you have entered the beneficiary information, click **Save**.

Update Beneficiary

The screenshot shows the 'Update Beneficiary' interface for an Indexed Universal Life policy. At the top, it says 'Choose a policy: BLADES, SHIRLEY L | ...8TC5 | IN' and has an 'ADD A NEW BENEFICIARY' button. Below that, it says 'View Beneficiary Requirements'. The policy is titled 'Indexed Universal Life' with 'Policy #: QC21428TC5 | Insured: Blades, Shirley L'. There is a link to 'Designate existing beneficiaries from another policy to this policy'. Under the 'Primary' section, there is a green line indicating 100%/100% allocation. Below this, there is an 'Equal Proportions' checkbox which is unchecked. Two beneficiaries are listed: 'BLUE, WENDY, Cousin' with an 'Allocation %' of 100.0, and 'Dunn, Michael, Significant Other' with an 'Allocation %' of 0.0. The '0.0' input field is highlighted with a red box. A red arrow points from the text on the right to the green line.

Once you have added a new beneficiary, their allocation will be 0.0%. Type a percentage for the new beneficiary in the **Allocation %** box.

Remember the allocations must equal 100% for both Primary Beneficiaries (100%) and Contingent Beneficiaries (100%).

You will see a green line when the allocations equal 100% in each beneficiary section.

The screenshot shows the same 'Update Beneficiary' interface. In this view, the 'Equal Proportions' checkbox is checked. The allocation percentages for both 'BLUE, WENDY, Cousin' and 'Dunn, Michael, Significant Other' are now 50. A red arrow points from the text on the right to the checked checkbox.

To automatically divide your allocation into equal proportions for all Primary Beneficiaries or Contingent Beneficiaries, select the checkbox next to **Equal Proportions** at the top of each beneficiary section.

Update Beneficiary

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Update Beneficiary

Choose a policy: BLADES, SHIRLEY L | ...8TC5 | IN ADD A NEW BENEFICIARY

[View Beneficiary Requirements](#)

Indexed Universal Life

Policy #: QC21428TC5 | Insured: Blades, Shirley L

[+](#) Designate existing beneficiaries from another policy to this policy **i**

Primary

Allocation 100%/100%

Equal Proportions

BLUE, WENDY , Cousin Change this beneficiary to Contingent. ↓	Allocation % 50	
Dunn, Michael , Significant Other Change this beneficiary to Contingent. ↓	Allocation % 50	

Contingent

Allocation 100%/100%

Equal Proportions

Jonas, Sophie W , Half Sister Change this beneficiary to Primary. ↑	Allocation % 100.0	
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CANCEL UPDATE

If you want to import beneficiaries from other active policies you own to this policy, click **Designate existing beneficiaries from another policy to this policy** and select the beneficiary(s) you want to add.

To delete a beneficiary, click the trash can icon next to the beneficiary you want to delete.

To quickly change a Primary Beneficiary to a Contingent Beneficiary, or a Contingent Beneficiary to a Primary Beneficiary click **Change this beneficiary to Contingent / Change this beneficiary to Primary** below the beneficiary you want to move.

When you have completed your beneficiary changes click **Update**.

Update Beneficiary

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Update Beneficiary

Indexed Universal Life

Policy #: QC21428TC5 | Insured: Blades,Shirley L

Previous Election

Primary Beneficiaries

BLUE, WENDY,Cousin	100.0
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Contingent Beneficiaries

Jonas, Sophie W,Half Sister	100.0
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New Election

Primary Beneficiaries

BLUE, WENDY,Cousin	50
Dunn Michael Significant Other	50

On the next screen, you will have a chance to view your previous beneficiary elections and your new elections.

Please review your requested changes for accuracy.

Update Beneficiary

Indexed Universal Life

Policy #: QC21428TC5 | Insured: Blades,Shirley L

Jonas, Sophie W,Half Sister 100.0

I: (1) confirm that I am the contract owner of the policy/contract, (2) confirm that the insured is not deceased, (3) revoke any previous beneficiary designation(s) and any optional mode of settlement with respect to any death benefit proceeds payable at the death of the insured, (4) authorize the change of beneficiary change through this website and that my electronic consent and submission of the beneficiary change is legally binding and enforceable as the equivalent of my handwritten signature. I understand this beneficiary change is subject to the terms of my policy/contract, including these terms and conditions.

[+ TERMS AND CONDITIONS](#)

CANCEL **CONFIRM**

Scroll down and read through the **Terms and Conditions**.

Select the checkbox to authorize the beneficiary change.

Once you have selected the checkbox, click **Confirm**.

Update Beneficiary

Choose a policy: Blades,Shirley L ...BTC5 | Indexed U... **ADD A NEW BENEFICIARY**

Beneficiary change successfully submitted.

OK

Next, you will see a confirmation message that your Beneficiary change was successfully submitted.

Click **OK** to return to the Beneficiaries landing page.

Update Beneficiary

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Beneficiaries

Choose a policy: Blades, Shirley L | ...8TC5 | Indexed Universal Life ▾

Beneficiary change in process



Primary Beneficiaries

Policy #: QC21428TC5

Name	Relationship	Allocation%
BLUE, WENDY	Cousin	100.0%

UPDATE PRIMARY BENEFICIARIES

Quick Actions

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Contingent Beneficiaries

Policy #: QC21428TC5

Name	Relationship	Allocation%
Jonas, Sophie W	Half Sister	100.0%

UPDATE CONTINGENT BENEFICIARIES

On the **Beneficiaries** landing page, you will see a second confirmation message about your recent beneficiary change.

For more resources

Visit our [Customer Service page](#) at [AIG.com/lifeinsurance](https://www.aig.com/lifeinsurance) for more tips and pointers on using your account.

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