



PACIFIC GUARDIAN LIFE

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Change of Ownership Form

Before completing this form, please know:

- This form may not be used for Qualified Accounts.
- Depending on your personal financial situation, a change of ownership of a life insurance or annuity contract may be a taxable event. It is highly recommended you consult with a tax and/or legal professional to consider potential tax and estate implications.
- The new Owner will be listed as the Payor of the policy unless instructed otherwise.
- For Annuity contracts:
 - If the new owner is a revocable trust or an irrevocable grantor trust, the annuitant must be the grantor of the trust to assure compliance with Section 72(s) of the Internal Revenue Code. For joint grantor trusts, both grantors must be annuitants, unless only one grantor's separate property is used to fund the annuity, in which case that grantor must be the annuitant.

Section 1: Policy Information

Policy/Contract number

Section 2: Current Ownership Information

Individual (or individuals, if the policy is co-owned)

Owner - First name

Middle name

Last name

Social Security number

Phone number (Mobile)

Email address

Co-Owner - First name

Middle name

Last name

Social Security number

Phone number (Mobile)

Email address

Trust, Charity, or Business Entity:

Print full name of Trust/Charity/Business entity

Date of Trust (mm/dd/yyyy)

Tax ID number of Trust/Charity/Business

Contact person - First name

Middle name

Last name

Phone number (Mobile)

Email address

Section 3: Gifting /Value Received Information

1. Is the Change of Ownership due to a divorce?
 Yes (go to Section 4) No (go to next question)
2. Is this a transfer to a spouse, owner's revocable trust, owner's living trust, spouse's revocable trust, or spouse's living trust?
 Yes (go to Section 4) No (go to next question)
3. You hereby absolutely and unconditionally sell, transfer and convey. *If no option is selected the default is gift.*
 With the intention of making a gift For value received

**If gifting is selected, or defaulted to, a Form 1099 may be issued. Generally, transfer of annuity ownership, whether by gift or for value received, is a taxable event. Please consult your tax advisor.*

Section 4: Authorization to Transfer Ownership – must be signed by all present owners.

- Subject to the approval of Pacific Guardian Life, you absolutely and unconditionally transfer ownership of the above described life insurance policy(ies)/annuity contract(s) to the person(s) named in Section 5 and his/her successors.
- You have the right to make this change of ownership without the authorization, approval or permission of any court, person, firm or corporation.
- Pacific Guardian Life is not responsible for the sufficiency or validity of this transfer of ownership.
- If this policy(ies)/contract(s)/account(s) has been assigned as collateral, this transfer of ownership is made subject to that assignment.
- If any contingent owner has been named in this policy/contract, or by subsequent instrument, that designation of contingent owner is hereby revoked.
- The current beneficiary designation will remain in effect unless changed by the new owner(s).

Signature of Owner		Date (mm/dd/yyyy)
X		
Title (if acting in a representative capacity)		
Print - First name	Middle name	Last name
Signature of Co-Owner		Date (mm/dd/yyyy)
X		
Title (if acting in a representative capacity)		
Print - First name	Middle name	Last name

****For signature requirements – see page 5**

Notarization

State of: _____

County of: _____

On _____, 20____, _____ personally appeared before me,
Month, Date Year Name of Principal

- who is personally known to me
- whose identity I proved on the basis of _____
- whose identity I proved on the oath/affirmation of _____, a credible witness

To be the signer of the above document, and he/she acknowledged that he/she signed it.

Signature of Notary _____ **Date (mm/dd/yyyy)** _____

This notarization must include the Notary's official seal to be accepted as complete. The seal must be affixed by inked stamp imprint (preferred), or photocopyable emboss. Electronic notarizations will not be accepted.

Notary Seal:

Section 5: New Owner Information

5.A - Individual Owner Check here if previous Owner should be Payor. If unchecked, Payor will default to new Owner.

Name as it appears in IRS Records		SSN/TIN
<input type="text"/>		<input type="text"/>
Relationship to Current Owner(s)		Date of Birth (mm/dd/yyyy)
<input type="text"/>		<input type="text"/>
Citizenship (Select One): <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien		Phone number (<input type="checkbox"/> Mobile)
Country of Citizenship (Required if Resident Alien or Non-Resident Alien)		<input type="text"/>
<input type="text"/>		
Marital Status (Select One): <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Single <input type="checkbox"/> Widowed		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Street Address		
<input type="text"/>		
City	State	Zip code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address		
<input type="text"/>		

5.B - Joint Owner with Individual Owner in 5.A

With Rights of Survivorship – For annuities, rights of survivorship can only be used if joint owners are husband and wife. All others will be tenants in common.
 Tenants in Common

Name as it appears in IRS Records		SSN/TIN
<input type="text"/>		<input type="text"/>
Relationship to Current Owner(s)		Date of Birth (mm/dd/yyyy)
<input type="text"/>		<input type="text"/>
Citizenship (Select One): <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien		Phone number (<input type="checkbox"/> Mobile)
Country of Citizenship (Required if Resident Alien or Non-Resident Alien)		<input type="text"/>
<input type="text"/>		
Marital Status (Select One): <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Single <input type="checkbox"/> Widowed		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Street Address		
<input type="text"/>		
City	State	Zip code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address		
<input type="text"/>		

5.C – Trust or Organization

A trust document or Corporate Seal, Board Resolution or Certification of Corporate Records is required.

Trust or Organization Name	Date of Trust (mm/dd/yyyy)

Trustee or Officer of Organization Name	Trust or Organization TIN

SSN/TIN of Trustee	Phone number (<input type="checkbox"/> Mobile)	Email Address

Trustee or Officer of Organization Name

SSN/TIN of Trustee	Phone number (<input type="checkbox"/> Mobile)	Email Address

- If Trust is new owner (Select One):
- Revocable
 - Irrevocable Grantor Trust
 - Irrevocable Non-Grantor Trust

Trust or Business Address

City	State	Zip code

Trustee/Corporate Officer or Corporate Representative Email Address

Section 6: Authorization and Acknowledgements (Must be signed by all new owners or fiduciaries)

- You confirm that you are at least 18 years of age and full legal age in your state of residence.
- You acknowledge that you will be bound by the terms of the insurance policy(ies)/annuity contract(s), as are your heirs, executors, administrators and successors.

Taxpayer Identification Number (TIN) to Be Used on This Account(s)

Name (on IRS Records) associated with this Taxpayer Identification Number (TIN)

Form W-9 TIN Certification

Check appropriate box for federal tax classification (required):

- | | |
|--|--|
| <input type="checkbox"/> Individual/Sole proprietor/Single Member LLC | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Trust |
| <input type="checkbox"/> C-Corporation | <input type="checkbox"/> Revocable |
| <input type="checkbox"/> S-Corporation | <input type="checkbox"/> Irrevocable |
| <input type="checkbox"/> Limited Liability Company (LLC) | <input type="checkbox"/> Irrevocable Grantor |
| <input type="checkbox"/> C-Corporation | <input type="checkbox"/> Estate |
| <input type="checkbox"/> S-Corporation | <input type="checkbox"/> Other |
| <input type="checkbox"/> Partnership | |

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is a "disregarded entity", unless the owner of the LLC is another LLC that is not a "disregarded entity" for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Check here if owner is an Exempt Payee (defined in Form W-9 instructions)

Exempt Payee Code:

Exemption from FATCA reporting code (if any):

As used below, the word "I" refers to the applicant who is the taxpayer on the account.

Under penalty of perjury, I, certify that:

1. The number shown in this document is my correct social security or taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because:
 - a. I am exempt from backup withholding, or
 - b. I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - c. The IRS has notified me that I am no longer subject to back up withholding; and
3. I am a U.S. Citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct; and
5. I have the right to make this change of ownership without the authorization, approval or permission of any court, person, firm or corporation.

Certification Instructions:

As used below, the word "You" refers to the application who is the taxpayer on the account.

Check this box if you have been notified by the IRS that you are currently subject to back up withholding because you have failed to report all interest and dividends on your tax return.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

If you are not a U.S. citizen or non-U.S. residing U.S. resident alien, you must submit the applicable IRS Form W-8 with this form to certify your foreign status and, if applicable, claim treaty benefits. If you are not a U.S. person, your signature below only applies to the provisions of this document other than the provisions contained in this Owner Tax certification section.

Form W-9 and Form W-8 and their instructions are available upon request or on irs.gov.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Section 7: Signatures

Signature requirements

Owner type	Signature requirement
Individual acting on behalf of the Owner	The full name of the Owner's fiduciary or Agent and the legal documentation of the authority to act (e.g. <i>power of attorney, guardianship papers, etc.</i>).
Trust	Signatures, followed by the word "Trustee," of all required Trustees.
Partnership	The full name of the firm should be printed with the signature of all general partners (not limited partners). Partnership Resolution or Partnership Records is required.
Sole Proprietorship	The full name of the business should be printed with the signature of the Owner followed by the word "Owner".
Corporation/Charity	The signature and title of one officer (other than the insured). Most common authorized officers include: Chief Financial Officer, President, Vice President, Treasurer, Corporate Secretary, Principal (LLC), Managing Member (LLC), or Loan Officer (on behalf of collateral assignee). Corporate Seal, Board Resolution or Certification of Corporate Records is required.

I declare under penalty of perjury under the laws of the State/Territory of _____ and the laws of the United States of America that the foregoing is true and correct. State*

Executed this _____ day of _____, 20____ at _____, _____.
Day Month Year City* State*

**If you are not currently residing in the United States, the city and state should be the location of your policy's issuance.*

Signature of New Owner(s)/Fiduciaries		Date (mm/dd/yyyy)
X		
Title (if acting in a representative capacity)		
Print - First name	Middle name	Last name
Signature of New Owner(s)/Fiduciaries		Date (mm/dd/yyyy)
X		
Title (if acting in a representative capacity)		
Print - First name	Middle name	Last name

How to submit this form

Mail:
 Pacific Guardian Life
 Attn: Client Relations Department
 1440 Kapiolani Blvd., Suite 1700
 Honolulu, HI 96814

Email:
clientrelations@pacificguardian.com

Fax:
 1.800.946.1295

Pacific Guardian Life is here to help

You can reach us at 1.800.367.5354. Monday – Friday 8:00 a.m. to 5:00 p.m., Hawaii Standard time.