



P.O. Box 10343  
 Des Moines, IA 50306-0343  
 888-221-1234  
 life.american-equity.com  
 Overnight Address: 6000 Westown Parkway, West Des Moines, IA 50266  
 Fax 515-226-3129

# Ownership Change

**WHILE WE STRIVE TO PROCESS REQUESTS IN A TIMELY AND EFFICIENT MANNER, REQUESTS MUST BE RECEIVED IN OUR OFFICE NO LATER THAN DECEMBER 20TH TO GUARANTEE PROCESSING WITHIN THE SAME TAX YEAR.**

Contract Number: \_\_\_\_\_ Annuitant(s): \_\_\_\_\_

Current Owner(s): \_\_\_\_\_

## SECTION I: TO BE COMPLETED BY CURRENT OWNER(S) AND NEW OWNER(S)

**OWNERSHIP CHANGE**  
 I/We, the current owner(s) of the above - captioned annuity contract (the "Contract"), hereby assign all rights, title and interest in and to the Contract to the party(ies) identified below:

New Owner:	Date of Birth:	SSN/TIN:	Relationship to Owner:
Mailing Address:		Phone Number:	Marital Status:
New Joint Owner (if applicable):	Date of Birth:	SSN/TIN:	Relationship to Owner:
Mailing Address:		Phone Number:	Marital Status:

## SPOUSAL CONSENT FOR OWNERSHIP CHANGE

If you reside in AZ, CA, ID, LA, NV, NM, TX, WA, or WI, your spouse must consent to this transaction by signing below. If spousal consent is required, but not provided, we may not be able to process the requested transaction. Unless otherwise provided on this form, we are entitled to rely on our good faith belief that no community property interest exists, and we assume no responsibility for inquiry.

x \_\_\_\_\_ x \_\_\_\_\_  
 Signature of Current Owner's Spouse Date Signature of Current Joint Owner's Spouse Date

By signing below I/We consent to the change of ownership of the Contract from the current owner(s) to the new owner(s). I/We understand that this change of ownership is irrevocable once processed by American Equity and that the current owner(s) will no longer have any right to take action or receive any information on the Contract.

This form must be signed by ALL current owners and ALL new owners. **NEW OWNERS MUST ALSO COMPLETE SECTION II BELOW.**

x \_\_\_\_\_ x \_\_\_\_\_  
 Current Owner's Signature Date Current Joint Owner's Signature (if applicable) Date

x \_\_\_\_\_ x \_\_\_\_\_  
 New Owner's Signature Date New Joint Owner's Signature (if applicable) Date

X \_\_\_\_\_ X \_\_\_\_\_  
 New Owner's Initials New Joint Owner's Initials

## SECTION II: TO BE COMPLETED BY NEW OWNER(S)

**BENEFICIARY DESIGNATION:** Upon change of ownership, all prior beneficiary designations are revoked. The new owner(s) must complete the following section to designate a beneficiary of the Contract. If you do not designate a new beneficiary or if this designation is ineffective or otherwise not accepted by American Equity before a claim is triggered, proceeds will be paid to the decedent's estate.

**Instructions for Beneficiary Designations:**

- All requested information below must be completed for this form to be in good order. This information is used to assist in paying out any death benefit proceeds in the event a claim is triggered.
- When multiple beneficiaries are named, you must indicate the percentage of the proceeds each beneficiary is to receive. Do NOT list a dollar amount. All percentages must total 100%. If no percentages are listed, or if percentages do not equal 100%, proceeds will be divided equally among surviving beneficiaries.
- **Some contracts require any joint owner to be named as the primary beneficiary in order to receive any death benefit. Please consult your contract for more details.**
- Spousal continuation is only available if the spouse is sole primary beneficiary.
- Do not list classes of beneficiaries (e.g., "My Children"). Instead, list each beneficiary individually.
- If you wish to name additional beneficiaries, please attach a Beneficiary Addendum – Form 4007.

**YOU MAY NOT NAME YOUR AGENT AS A PRIMARY OR CONTINGENT BENEFICIARY UNLESS YOUR AGENT IS DIRECTLY RELATED TO YOU.**

I/We, the NEW owner(s) of the Contract, designate the following beneficiary(ies) of the Contract:

Beneficiary Type	Beneficiary Name and Relationship	Date of Birth/ Trust Date	Social Security/ Tax ID#	Address (Street, City, State, Zip)	Percentage
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					

### SPOUSAL CONSENT FOR BENEFICIARY DESIGNATION

If the current owner(s) resides in AZ, CA, ID, LA, NV, NM, TX, WA, or WI, spousal consent is required to name someone other than the spouse as the primary beneficiary of the Contract. If spousal consent is required, but not provided, we may not be able to process the requested transaction. Unless otherwise provided on this form, we are entitled to rely on our good faith belief that no community property interest exists, and we assume no responsibility for inquiry.

x \_\_\_\_\_ x \_\_\_\_\_  
 Signature of New Owner's Spouse      Date      Signature of New Joint Owner's Spouse      Date

X \_\_\_\_\_ X \_\_\_\_\_  
 New Owner's Initials      New Joint Owner's Initials

**TAX IDENTIFICATION CERTIFICATION (SUBSTITUTE W-9)**

Under penalties of perjury, I certify that:

- 1. My Social Security number or taxpayer identification number shown on this form is correct;
- 2. I am not subject to backup withholding due to failure to report interest or dividend income;
- 3. I am a U.S. citizen or other U.S. person (as defined in the W-9 instructions); and
- 4. I am not subject to FATCA reporting because I am a U.S. person and the account is located within the United States.

**Certification Instructions – You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return. If you are not a U.S. citizen or other U.S. person for tax purposes, please cross out certifications 3 and 4 and complete and return to us the appropriate IRS documentation.**

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

**Trusts:** If a trust is the new owner, the trustee must sign for the new owner in his/her capacity as trustee and must submit to American Equity either (1) a full copy of the trust OR (2) the first page and all signature pages of the trust, along with form 4258 (Certification of Trust).

**Business Entities:** If a business entity is the New Owner, an officer of the business other than the annuitant must sign this form and indicate his/her official title. You must also submit documentation showing who is authorized to sign on behalf of the business.

**POAs, Guardianships, Conservatorships:** If you are signing on behalf of someone as their attorney-in-fact, guardian, or conservator, American Equity requires a copy of the applicable power of attorney, letters of guardianship, or letters of conservatorship.

American Equity is required to report any taxable event. If you have questions regarding your tax liability, please consult a tax advisor.

By signing below, I/We acknowledge that the information contained herein is true and accurate to the best of my belief.

x \_\_\_\_\_  
 New Owner's Signature Date

x \_\_\_\_\_  
 New Joint Owner's Signature (if applicable) Date