



# Irrevocable Assignment of Ownership to NGL Estate Planning Trust (herein called "Trust")

National Guardian Life Insurance Company (NGL)  
PO Box 1191 • Madison WI 53701-1191 • Phone: 800.988.0826

Insured \_\_\_\_\_

*For Home Office Use Only*  
Policy Number \_\_\_\_\_

Owner (If other than Insured) \_\_\_\_\_

Trust Beneficiary for excess proceeds \_\_\_\_\_

**Effective 45 days from the date NGL receives this form, I hereby assign ownership of this policy to the Trust.**

I understand that by transferring ownership of this policy to the Trust, as of the effective date:

1. This policy is accepted by the Trust subject to all the terms of the Trust which, if the Trust is the primary beneficiary on the policy, includes payment of the policy proceeds for the funeral, burial and cremation expenses for the Insured, as listed below;
2. The change of ownership is permanent and, except as stated herein, I renounce my power to control ownership of the policy;
3. I give up any remaining right to cancel the policy and receive a return of premium under the Right to Cancel provision;
4. I waive all rights under the policy to surrender it for cash, or to obtain a loan against the policy;
5. I give up the right to change the beneficiary on this policy or riders, if any;
6. I give up the right to change the Trust Beneficiary;
7. Any proceeds received by the Trust in excess of the amount required to cover the cost of the approved goods and services for the Insured's funeral, burial or cremation will be paid to the Trust Beneficiary named at the time of this assignment if any, otherwise, to the estate of the Insured;
8. It is my personal obligation to pay all premiums due on this policy (if any) and, if my failure to pay premiums results in the lapse of the policy, the Trust will have no obligation to pay my funeral or burial expenses; and
9. My ability to qualify for state and federal public assistance is not guaranteed.

**I may obtain a full copy of the Trust, at any time, upon written request to:**

**National Guardian Life Insurance Company (NGL) • Two East Gilman Street • Madison WI 53703**

\_\_\_\_\_  
Signature of Owner

\_\_\_\_\_  
Date

The Trust accepts this assignment and agrees to use the proceeds of the Policy for the payment of funeral expenses.

By: \_\_\_\_\_

\_\_\_\_\_  
Date

### Authorized Expense Directive

Insured hereby expressly authorizes and directs Trustee to expend Trust assets to service or product providers in payment of expenses related to the provision of the following services and/or products.

### List of possible goods and services qualifying for reimbursement

- |   |                           |                                   |
|---|---------------------------|-----------------------------------|
| Basic Services of Funeral Director & Staff    | Other Funeral Merchandise | Casket                            |
| Other Professional Funeral Services           | Clergy Honorarium         | Alternative Container             |
| Embalming                                     | Death Certificates        | Outer Burial Container            |
| Other Care of Deceased                        | Musicians                 | Other Services                    |
| Dressing/Cosmetology/Casketing                | Temporary Marker          | Transportation Equipment & Driver |
| Funeral Home Facilities and/or Staff Services | Stationery Package        | Transfer of Deceased              |
| Viewing/Visitation                            | Obituary Notices          | Funeral Vehicle/Hearse            |
| Funeral Service                               | Flowers                   | Car/Limousine                     |
| Memorial Service                              | Clothing                  | Utility/Service Vehicle           |
| Graveside Service                             | Open/Close                | Other                             |
| Other   |                           | Cemetery Charges                  |
| Cremation                                     |                           |                                   |