



WESTERN CATHOLIC UNION

A FRATERNAL BENEFIT SOCIETY
510 Maine Street, Quincy, Illinois 62301
(800) 223-4928 – (217) 223-9721
Fax (217) 223-9726
www.wculife.org



**IRREVOCABLE ASSIGNMENT
LIFE INSURANCE OR ANNUITY CERTIFICATE**

I, _____ of _____ hereby irrevocably assign to representative as his/her/its interest may appear in the life insurance or annuity certificate designated below (policy) issued by Western Catholic Union, subject to paragraph 3 below and subject to all terms and conditions of the certificate.

1. This irrevocable assignment is made to Funeral Home in consideration of the Prearranged Funeral contract with Funeral Home executed by me on the date shown below, or to any funeral provider as its interest may arise by the fact of providing funeral services and/or merchandise after my death.
2. I understand that by signing this document I have irrevocably waived, and may not here after exercise any of the following rights:
 - a. The right to collect from Western Catholic Union the net proceeds of the certificate when it becomes a claim by my death;
 - b. The right to designate as primary beneficiary of the certificate anyone other than Funeral Home or any other funeral provider as its interest may appear;
 - c. The right to hereafter surrender the certificate and receive its surrender value;
 - d. The right to obtain a loan or advance on the certificate or pledge or assign it as collateral;
 - e. The right to exercise any nonforfeiture rights in the certificate;
 - f. The right to receive any income from the certificate, if the certificate is an annuity.
3. I understand that I, or my legal representative, retain the right to change the irrevocable assignee to another funeral provider.
4. The irrevocable assignee shall be under no obligation to pay any premium or any other charges in the certificate.
5. Western Catholic Union is hereby authorized to recognize as valid this assignment and any exercise of rights by the assignee hereunder without any further investigation or inquiry on the part of Western Catholic Union. The liability of Western Catholic Union under this agreement shall be fully discharged upon the payment of the sums herein assigned to the irrevocable assignee as its interests may appear.
6. I hereby declare that no proceedings in bankruptcy are pending against me and that my property is not subject to any assignment for the benefit of creditors.
7. In the event of any conflict between or among provisions of this assignment, the Prearranged Funeral Contract and the certificate, the provisions of this assignment shall prevail.
8. I ACKNOWLEDGE AND UNDERSTAND THAT I SHALL HAVE NO RIGHT TO REVOKE, CANCEL OR OTHERWISE TERMINATE THIS IRREVOCABLE ASSIGNMENT.

X _____ **Date:** _____
(Signature of Owner)

Certificate Owner Address: _____

Accepted by: _____ **X** _____
(Name of Funeral Provider) (Authorized Signature)

Funeral Provider Address: _____

-----**For Company Use Only**-----

The certificate to which this assignment relates is Certificate Number _____ issued by the Western Catholic Union. Recorded and copy filed at the Home Office of Western Catholic Union in Quincy, IL on the date shown below.

Western Catholic Union, PO Box 410, Quincy, IL 62306-0410

By: _____ **Date:** _____