



American Capital Funding

No One Makes It Easier To Get Paid Now.

Easy to Follow Guide

Step #1: Submit the ADVANCE REQUEST and IRREVOCABLE ASSIGNMENT forms

- Fill out the Advance Request Form.
 - If the insurance is provided through an employer, please provide the employing company name and a contact person's name and phone number in the Human Resources or Employee Benefits department.
- Fill out the Irrevocable Assignment Form.
 - You'll need one form per insurance company.
 - All beneficiaries must sign the form. If there are more than two beneficiaries, you'll need multiple forms.
 - **All signatures must be notarized.**
- FAX** the items listed below to **(800) 380-5504** to start the Advance Request Process.
 - Advance Request Form
 - Irrevocable Assignment Form
- Upon receipt of these documents, American Capital Funding will assign you a Case Manager who will send you the required claim forms and any additional instructions.
 - Have *each* beneficiary complete and **sign** an Insurance Claim form.
 - *Each* beneficiary must complete and sign a separate claim form.
 - There must be a separate claim form for *each* insurance company.
 - Have *each* beneficiary complete and sign all documents.
 - Your Case Manager will tell you if we need a Lost Policy Affidavit, Small Estate Affidavit, etc.
- Your Case manager will contact you once your policy is verified and any other needed for payment.
 - If all documents have been completed properly and submitted by 3:00 p.m. (ET), your Case Manager will submit your case for Payment Review.
 - Once your case is paid you will receive a Payment Memo that confirms your payment and lists what **original documents** need to be sent to American Capital Funding.

Step #2: Send Documents Listed On Payment Memo: ORIGINAL DOCUMENTS

- American Capital Funding will provide UPS envelopes. Use them to send us all original documents **within three business days of receiving payment**. You can drop the envelope in the nearest UPS drop box or store.
- Please include the following:
 - Original Irrevocable Assignment Form
 - Original Insurance Claim Form(S)
 - Copy of the Itemized Funeral Home Contract, ***signed by all beneficiaries***
 - Original Life Insurance Policy or Lost Policy Affidavit
 - Original Certified Death Certificate (**if available**)
 - Any other required documents (See your payment memo for complete list)

If you have any questions about our forms, their instructions can be found on our website, www.acfunding.com or, feel free to give us a call: **(800) 296-5053**.

Note: Please forward all available original documents to American Capital Funding, LLC even if the death certificate is unavailable at this time.

900 39th Street
Newport News, VA

Phone: 1-800-296-5053
Fax: 757-380-5587

E-mail: info@acfunding.com
Web: www.acfunding.com