ZURICH®

Nomination of beneficiaries

This form is to be completed if the policy owner wishes to nominate a beneficiary or change the existing nominated beneficiary on their Zurich policy, where a death benefit is payable. To avoid delays, check that all questions have been answered fully. Please use BLOCK LETTTERS.

Policy number(s) ____________________

Policy type ☐ Wealth Protection ☐ Active ☐ Sumo ☐ FutureWise ☐ Ezicover ☐ Other______________________

By making a new nomination you agree to the terms below. We recommend you seek professional estate planning advice before making a nomination. Once you make a nomination, you should also review the nomination regularly as nominations do not expire.

Nomination of beneficiaries

If you are the sole policy owner and the sole life insured you may nominate one or more beneficiaries to receive the benefit payable in the event of your death. If you make a nomination we will pay this benefit directly to the nominated beneficiaries in the proportions specified in the nomination.

Your nomination is subject to the following rules:

- you must be both the only policy owner and life insured to make a valid nomination (note that for the purpose of this requirement, you are still a sole life insured if there is also an insured child/children on the policy)
- a nominated beneficiary must be an individual, corporation or trust
- contingent nominations (e.g. nominations which provide for multiple scenarios) cannot be made
- you may change a nomination at any time or revoke a previous nomination but the change does not take effect until we receive and accept the new nomination
- the nomination must be properly executed in the form we specify before we can accept it
- you may have only one nomination in force at any time, and you cannot supplement a nomination (to add beneficiaries, you must replace your nomination by making a new one)
- an attempt at making a new nomination received by us revokes past nominations even if the attempt at making the nomination is defective (if this occurs, and we do not hold a valid nomination, we will pay any benefit to your Legal Personal Representative)
- if ownership of the policy is assigned to another person or entity, then any previous nomination is automatically revoked
- payment of the benefit in the event of your death will be made using the latest unrevoked valid nomination
- if a nominated beneficiary dies before you, the portion of the benefit nominated in respect of that beneficiary will be paid to your Legal Personal Representative
- if a nominated beneficiary is alive at the time of your death but we are notified of their subsequent death before we can pay him/her, then the entitlement will be paid to the deceased beneficiary's Legal Personal Representative
- a nominated beneficiary has no rights under the policy, other than to receive the nominated policy proceeds after a claim has been admitted by us. They cannot authorise or initiate any policy transaction
- we may delay payment if your nomination or nominations become the subject of legal proceedings or external dispute resolution processes
- a court order or decision of an external dispute resolution process in relation to a nomination overrides the nomination
- your nomination must be witnessed by an individual who is not a nominated beneficiary noted in Section 2. This witness must identify themself by name in the applicable section

Privacy

Zurich is bound by the Privacy Act 1988 (Cth). In completing the forms or questions herein you will be providing us with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the Privacy Act 1988. For a more detailed explanation of Zurich's Privacy Policy please visit our website at www.zurich.com.au or contact the Zurich Privacy Officer on 132 687 or email us at privacy.officer@zurich.com.au

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1 Policy owner's details

Title Surname

Given names Date of birth / /

Address State Postcode

Contact numbers

2 Nominations

Full name of beneficiary (including title)	Address	Date of birth	Relationship	% Split
1		/ /		.00
2		/ /		.00
3		/ /		.00
4		/ /		.00
5		/ /		.00
6		/ /		.00
		Total percentage must equal 100%		100.00

I agree to the terms of nominating a beneficiary.

Name of policy owner

Title Surname

Given name

Signature of policy owner Date

✗ / /

Name of witness (not named as a beneficiary)

Title Surname

Given name

Signature witness Date

✗ / /

Any questions? Call 131 551

Please return the completed form to us:

By post, to **Zurich Australia Limited, Customer Care, Locked Bag 994, North Sydney NSW 2059**, or

By email, as a scanned attachment, to **client.service@zurich.com.au**

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