

ELIGIBILITY & SUBMISSION REQUIREMENTS FOR FORM 4 - REVOCABLE NOMINATION (S49M)



Please note that...

- ✓ The trustee(s) is/are required to consent to All policy related transactions.
- ✗ All the requisite fields must be filled in. You are advised to refer to "Your Guide to the Nomination of Insurance Nominees 2009" which is available from www.manulife.com.sg

A. Eligibility

1. Policy Owner and the Life Insured must be same person and be at least 18 years old.
2. Policy must not be a CPF Minimum Sum Annuity policy.
3. For Muslim policyholders making revocable nominations, a FATWA (religious ruling) issued on 21 March 2012 states that revocable insurance nominations is a contemporary form of hibah, and can be accepted. For details of the FATWA, please go to www.muis.gov.sg.
4. Life or Accident & Health policies which provide death benefit. Any supplementary plan/rider attached to the policy will follow the nomination under the policy.
5. If policy is subject of a trust nomination under Section 73 Conveyancing and Law of Property Act, it must be revoked with the trustee(s)' and beneficiary(ies)' consent before making a new nomination.

B. Submission Requirements

1. NRIC/Passport of Policy Owner.
2. Fully completed Form 4
 - (a) with NO amendments or cancellation
 - (b) with all dates dated on the same day
3. One set of Form 4 per policy.

Need Help?

Please contact your **Financial Representative** for further assistance. Alternatively, you may call our **Client Services Officers** at **6833 8188** or visit us at **8 Cross Street #01-01A, Manulife Tower, Singapore 048424** during service hours.

Completed?

You may submit the completed and signed form with all relevant documents to us through:

 **Mail –8 Cross Street #15-01, Manulife Tower, Singapore 048424**

INSURANCE ACT

INSURANCE (NOMINATION OF BENEFICIARIES)

REGULATIONS 2009

FORM 4 - REVOCABLE NOMINATION

PLEASE READ THE FOLLOWING BEFORE COMPLETING THIS FORM

1. This Form can only be used to make a revocable nomination in respect of one relevant policy.
2. Unless the context otherwise requires, this Form must be completed in full in order to make a valid revocable nomination.
3. A revocable nomination must comply with section 49M(2) and (3) of the Insurance Act (Cap. 142), and must be made using this Form, in order for it to be valid.
4. A revocable nomination, if valid, will take effect from the date this Form is lodged with the registered insurer that issued the relevant policy specified in Part 1.
5. Only a policy owner who has attained the age of 18 years may make a revocable nomination.
6. The policy owner must sign this Form in the presence of 2 witnesses, in order to make a valid revocable nomination.
7. This Form must be lodged with the registered insurer that issued the relevant policy specified in Part 1. Otherwise, the registered insurer will not be bound to give effect to the trust nomination purportedly made using this Form.

Part 1

INSTRUCTIONS

In accordance with section 49M(2) of the Insurance Act, I nominate each person named in Part 3 (referred to in this Form as a nominee) to receive the share (of the policy moneys payable under the relevant policy specified below) set down against his/her name.

I understand that only death benefits will be payable to the nominee(s) named in Part 3, and that all living benefits will continue to be payable to me. As such, if all benefits payable under the relevant policy are paid out during my lifetime, there is a possibility that there may not be any death benefits payable to the nominee(s) named in Part 3.

<p>Policy No. or other reference of the relevant policy</p> <p>Where the policy number or other reference is NOT available, please provide:</p> <ul style="list-style-type: none"> a) the plan name; and b) the Basic Sum Insured. 	
<p>Name of Insurer</p>	<p>Manulife (Singapore) Pte Ltd</p>
<p>Name of policy owner</p>	
<p>NRIC or Passport No. of policy owner</p>	
<p>Signature or right thumb print of policy owner</p>	
<p>Date</p>	

Part 2

WITNESSES

Notes:

1. Each witness must have attained the age of 21 years.
2. A witness must not be a nominee or the spouse of a nominee. Otherwise, the revocable nomination made using this Form will not be valid.
3. The date specified in this Part and the date specified in Part 1 must be the same date.

	(1)	(2)
Name of witness		
NRIC or Passport No. of witness		
Address of witness		
Telephone No. of witness		
Signature of witness	I confirm that this Form was signed by the policy owner in my presence.	I confirm that this Form was signed by the policy owner in my presence.
Date		

Part 3

NOMINEE(S)

Notes:

1. A revocable nomination will not be valid if any nominee's share is not specified.
2. A revocable nomination will not be valid if the total of the shares of all nominees does not add up to 100%.
3. A policy owner who wishes to name more than 4 nominees shall attach to this Form as many additional copies of Form 4 as may be necessary to cover all nominees.

Name of Nominee	NRIC, Birth Certificate or Passport No. of nominee (if an individual), or Unique Entity No. or registration number of nominee (if not an individual)	Address of nominee	Date of birth of nominee	Share of nominee (%)

Total (%)

Note:

1. If there is no additional Form 4 attached to this Form, the total must add up to 100%.
2. If there is any additional Form 4 attached to this Form, the sum of the totals for all Forms must add up to 100%.

Is there any additional copy of Form 4 attached to this Form?

Yes/No*

If the answer to the preceding question is "Yes", please state the number of additional copies of Form 4 attached to this Form.

* Please delete as appropriate.