

**Guide on Submitting a Nomination Form
(Trust Nomination under Insurance Act 1966)**

1. This Form can only be used to make a trust nomination in respect of one relevant policy.
2. To make a nomination over a policy, the policyowner must be the Life Assured under the policy and at least 18 years old.
3. Trust Nomination is not applicable to the following types of policies:
 - Policies funded by Minimum Sum Scheme (MSS).
 - Policies funded by CPF Investment Scheme (CPFIS)
 - Policies funded by Supplementary Retirement Scheme (SRS)
 - Joint-Life Policy / 3rd Party Policy
4. When you, being the policyowner make a trust nomination, you will lose all rights to ownership of the policy. This means that all proceeds (living benefits and death benefits) from the policy now belong to the nominee(s) you named. While you are still obliged to pay the premiums for the policy, all the benefits of the policy belong to the nominee(s).
5. You may nominate only your spouse and/or children. A trust nomination will not be valid if any person other than the spouse or children of the policyowner is named as a nominee.
6. You must appoint a trustee(s) who is/are at least 18 years of age.
7. You must sign the form in the presence of 2 Appropriate Signatories, in order to make a valid trust nomination. Each Appropriate Signatories must have attained the age of 21 years.
8. Please ensure that all dates on the forms are the same.
9. Only original copies of the nomination form can be registered.
10. No amendments or alteration is allowed on the form.
11. You must submit the following together with the nomination form:

If the Trustee is an individual

- Individual Tax Residency Self Certification to be completed by each trustee. This form can be downloaded and printed at Tokio Marine website <https://www.tokiomarine.com>.
- If trustee is a US Tax Person, U.S Tax Declaration (FATCA) needs to be completed. Form W-9 / Form W-8BEN / Form W-8BENE can be obtained from <http://www.irs.gov>.

If the Trustee is a business entity or charitable organization

- Entity Tax Residency Self Certification Form to be completed by each trustee. This form can be downloaded and printed from Tokio Marine website <https://www.tokiomarine.com>
- If trustee is a US Tax Entity, U.S Tax Declaration (FATCA) needs to be completed. Form W-9 / Form W-8BEN / Form W-8BENE can be obtained from <http://www.irs.gov>.

12. Please refer to the “Your Guide to the Nomination of Insurance Nominees” published by the Life Insurance Association (LIA) to understand the NOB framework before proceeding with the nomination. You can download the NOB Guide from:

LIA website at <http://www.lia.org.sg>

Tokio Marine website at <https://www.tokiomarine.com>

13. Please send the completed form to:

**20 McCallum Street #07-01
Tokio Marine Centre Singapore 069046**

Should you require any clarification, please do not hesitate to contact your adviser or email us at Customercare@tokiomarine-life.sg. Alternatively, you may contact our Customer Service Officers at 6592 6100.

**INSURANCE ACT 1966
INSURANCE (NOMINATION OF BENEFICIARIES)
REGULATIONS 2009
FORM 1
TRUST NOMINATION**

PLEASE READ THE FOLLOWING BEFORE COMPLETING THIS FORM

- 1. This Form can only be used to make a trust 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 trust nomination. The hard copy form of this Form must also be used.**
 - 3. A trust nomination must comply with section 132(2) and (3) of the Insurance Act 1966 ("Insurance Act"), and must be made using this Form, in order for it to be valid.**
 - 4. A trust nomination, if valid, will take effect from the date this Form is lodged with the licensed insurer that issued the relevant policy specified in Part 1A.**
 - 5. Only a policy owner who has attained the age of 18 years may make a trust nomination.**
 - 6. A person must agree to be appointed as a trustee before the policy owner makes the trust nomination, and the person may only agree so after being informed by the policy owner of the following matters in Parts 1A and 1B:**
 - a. the details of the relevant policy (Policy No. or other reference, and name of insurer);**
 - b. the person or persons whom the policy owner intends to nominate; and**
 - c. the share of the policy moneys that each of the persons mentioned in sub-paragraph (b) will receive.**
 - 7. If the policy owner wishes to amend Part 1A or 1B after obtaining a person's agreement to be appointed as a trustee, the policy owner must inform the person of the amendments to Parts 1A and 1B and obtain the person's agreement again.**
 - 8. The policy owner must sign this Form in person in the presence of 2 witnesses (who must make the declarations in Part 3), in order to make a valid trust nomination.**
 - 9. If this Form pertains to a relevant policy in respect of which a trust nomination has been made, this Form must be accompanied by a copy of Form 2 which revokes the earlier trust nomination. If Form 2 is completed in electronic form, the policy owner may provide the licensed insurer a printed copy of Form 2 or the reference number (if any) of the completed Form 2.**
 - 10. This Form must be lodged with the licensed insurer that issued the relevant policy specified in Part 1A. Otherwise, the licensed insurer will not be bound to give effect to the trust nomination purportedly made using this Form.**
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TOKIO MARINE
INSURANCE GROUP

Part 1A: POLICY OWNER'S INSTRUCTIONS

In accordance with section 132(2) of the Insurance Act, I nominate each person named in Part 1B (called in this Form a nominee) to receive the share (of the policy moneys payable under the relevant policy specified below) set down against his or her name.

I understand that this nomination will not be revoked by my marriage or divorce. I also understand that this nomination will create a trust of the policy moneys in favour of every nominee named in Part 1B. I am aware that thereafter I will no longer have any interest in, or any right or control over, all or any of the policy moneys payable under the policy specified below (whether paid out during my lifetime or after my death). I will also not be allowed to vary any term or condition of the policy, or give any instruction in relation to the policy which may directly or indirectly alter the benefits payable under the policy, except in accordance with section 132(9) of the Insurance Act.

Policy No. or other reference of the relevant policy Where the policy number or other reference is NOT available, please provide: (a) the plan name; and (b) the Basic Sum Insured	
Name of insurer	Tokio Marine Life Insurance Singapore Pte. Ltd.
Name of policy owner	
NRIC or Passport No. of policy owner	
Signature or right thumb print* of policy owner	
Email Address of policy owner	
Date (dd/mm/yyyy)	

* Please delete as appropriate.





Part 1B: NOMINEE(S)

Notes:

1. Only the spouse, or a child, of the policy owner is eligible to become a nominee under a trust nomination. The policy owner cannot name himself or herself as a nominee. A trust nomination will not be valid if any person other than the spouse or a child of the policy owner is named as a nominee.
2. A trust nomination will not be valid if any nominee's share is not specified.
3. The shares of the nominee(s) must be reflected as a percentage (up to 2 decimal places).
4. A trust nomination will not be valid if the total of the shares of all nominees does not add up to 100%.
5. A policy owner who wishes to name more than 4 nominees must attach to this Form as many additional copies of Form 1 as may be necessary to cover all nominees.

	(1)	(2)	(3)	(4)
Name of nominee				
NRIC, Birth Certificate or Passport No. of nominee				
Date of birth of nominee (dd/mm/yyyy)				
Address of nominee				
Telephone No. of nominee				
Email address of nominee				
Relationship of nominee to policy owner				
Share of nominee (%)				
Total shares of all nominees (%)				
<u>Note:</u> 1. If there is no additional Form 1 attached to this Form, the total shares of the nominees listed in this Form must add up to 100%. 2. If there is any additional Form 1 attached to this Form, the sum of the total shares of all nominees listed in all Forms must add up to 100%.				
Is there any additional copy of Form 1 attached to this Form?				Yes/No*
If the answer to the preceding question is "Yes", please state the number of additional copies of Form 1 attached to this Form.				

* Please delete as appropriate.



Part 2: TRUSTEE(S)

Notes:

1. A trustee who is an individual must have attained the age of 18 years.
2. A policy owner must appoint at least one trustee. However, a policy owner may appoint more than one trustee. If a policy owner wishes to appoint more than 2 trustees, he or she may do so by completing Form 3.
3. The policy owner, a witness or a nominee may be named as trustee. However, if the policy owner is named as a trustee —
 - a. he or she will not be able to consent to the revocation of the trust nomination;
 - b. he or she will not be able to consent to the variation of a term or condition of the relevant policy, or to the execution by the licensed insurer that issued the relevant policy of any instruction in relation to the relevant policy which may directly or indirectly alter the benefits payable under the relevant policy; and
 - c. he or she will not be able to give a valid discharge to the licensed insurer that issued the relevant policy for any payment made, pursuant to the trust nomination, from the policy moneys payable under the relevant policy.
4. In this Part, “licensed trust company”, “director” and “resident manager” have the meanings given by section 2 of the Trust Companies Act 2005.

	(1) (mandatory)	(2) (optional)
Name of Trustee		
NRIC or Passport No. of trustee (if trustee is an individual) or Unique Entity No. of trustee (if trustee is a licensed trust company)		
Date of birth of trustee (if trustee is an individual) or date of incorporation of trustee (if trustee is a licensed trust company)		
Address of trustee		
Telephone No. of trustee		
Email Address of trustee		
Signature or right thumb print* of trustee (if trustee is an individual) or signature or right thumb print*, name and designation of authorised director or resident manager of trustee (if trustee is a licensed trust company)	I agree/The abovenamed licensed trust company agrees* to be appointed as a trustee of the policy moneys payable under the relevant policy specified in Part 1A.	I agree/The abovenamed licensed trust company agrees* to be appointed as a trustee of the policy moneys payable under the relevant policy specified in Part 1A.
Date (dd/mm/yyyy)		

* Please delete as appropriate.



Part 3: DECLARATIONS BY APPROPRIATE SIGNATORIE

Notes:

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

Declaration:

By signing below, I confirm that to the best of my knowledge and belief —

- a. the policy owner completed and signed this Form;
- b. the policy owner understands the purpose of this Form and the effect of his or her completion and signing of this Form; and
- c. no fraud or undue pressure has been used to induce the policy owner to make the nomination as set out in Parts 1A and 1B of this Form.

Name of appropriate signatory	(1)	(2)
NRIC or Passport No. of appropriate signatory		
Address of appropriate signatory		
Telephone No. of appropriate signatory		
Email Address of appropriate signatory		
Signature or right thumb print* of appropriate signatory	I confirm that this Form was signed by the policy owner in person in my presence.	I confirm that this Form was signed by the policy owner in person in my presence.
Date (dd/mm/yyyy)		

* Please delete as appropriate.

DECLARATION & AUTHORISATION

I understand and agree that:

- (a) Tokio Marine Life Insurance Singapore Pte. Ltd. (the "Company") shall not be deemed to provide cover and neither should the Company be liable to pay any claim, provide any benefit under the Policy/relevant Policy or be required to process any request made to the extent that the provision of such cover, payment of such claim, provision of such benefit or processing of such request would expose the Company (or its parent company or holding company (in both instances, whether direct or indirect) or the subsidiaries of its parent or holding company) to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the applicable jurisdiction, Singapore, the European Union, United Kingdom or United States of America;
- (b) where the Company becomes aware that I/We, the Life Assured or **any person or entity connected with the Policy/relevant Policy** (see paragraph (c) below) is/are subject to any sanction, prohibition or restriction under such resolutions, trade or economic sanctions, laws or regulations mentioned in paragraph (a), the Company shall be entitled to block, suspend and/or terminate the Policy/relevant Policy at any time including but not limited to, not making or receiving any payments under the Policy/relevant Policy. The decision of the Company on the aforementioned is final and;
- (c) a person or entity connected with the Policy/relevant Policy includes an assignee, a beneficiary, a trustee, an executor, an administrator, a director or direct/indirect shareholder or person having executive authority or natural persons appointed to act on my/our behalf, for my/our beneficial owners or beneficiaries' beneficial owners. As an ongoing obligation, I/We will immediately inform the Company if there are any changes to the identities, status/constitution/establishment, particulars and identification documents of these persons;
- (d) I hereby request that the policy(ies) stated in this form be changed in accordance with the above applications; and
- (e) I understand and agree that my application is subject to the terms and conditions as stated in the Policy Contract and is effective only when it has been officially accepted and notified in writing to me by the Company.

Personal Data Notice

I / We agree and consent that Tokio Marine Life Insurance Singapore Pte. Ltd. may collect, use, process and disclose the personal data in accordance with the terms and conditions as stated in the insurance application form and/or the Tokio Marine Insurance Group's Data Protection Policy available at www.tokiomarine.com, which I / we have read, understood and agreed to the same.

Signature^ or right thumb print* of
policy owner (where applicable)

Date

