FORM

let's INSURE

Nomination of Beneficiaries

As the Policy Owner, you have the option to nominate a beneficiary or beneficiaries to receive benefits payable under your Policy, upon your death. The option to nominate a beneficiary is subject to the completion and return of this Nomination of Beneficiaries Form to Let's Insure and to the conditions listed below.

Conditions

The following conditions apply:

- Nominations must be in writing on a Nomination of Beneficiaries Form;
- There can be up to 5 nominees and nominations must be of a natural person;
- You may vary the nomination at any time by completing and signing a new Nomination of Beneficiaries Form and forwarding it to Let's Insure at PO Box 7395, Cloisters Square WA 6850. The variation takes effect when it is received and processed by Let's Insure;
- Payment of benefits will be made on the basis of the latest valid nomination received and processed by Let's Insure;
- If a nominated beneficiary is a minor when the payment is made, it will be made to the minor's legal guardian; and
- If a nominee pre-deceases the Policy Owner, that nominee's share is payable to the Policy Owner's legal personal representative, or such other person that we are permitted to pay under the Life Insurance Act 1995.

Where no valid nomination applies:

- Benefit payments will be made to you, the Policy Owner; or
- If you (the Policy Owner) die, the Benefit Amount will be paid to your legal personal representative, or other person that we are permitted to pay under the Life Insurance Act 1995.

Policy number	
Name of Policy Owner	

Full name of beneficiary	Address	Date of birth	Relationship to Policy Owner	Proportion of Benefit Amount

Total = 100% of Benefit Amount

Signature of Policy Owner		Date	/ /

Please return the completed form to Let's Insure. You can either:

1. Scan & email to customercare@letsinsure.com.au (please put 'CONFIDENTIAL, Policy Owner's surname, Policy Number' in the subject line); or
2. Mail to Customer Care, Let's Insure, PO Box 7395, Cloisters Square WA 6850 (please mark the envelope as CONFIDENTIAL).

This insurance policy is issued by St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, AFSL 281731. At the time of purchase, this policy was distributed and promoted by Let's Insure which is a trading name of Select AFSL Pty Limited ABN 34 151 931 618, AFSL 408647 of PO Box 551, Chatswood NSW 2057. This communication provides general product information only. Terms, conditions & exclusions apply. Please consider the relevant Product Disclosure Statement that was current at the acceptance date.