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 1192, Chatswood NSW 2057. 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 and email (with your name and Policy Number as the subject line) to customerservice@letsinsure.com.au
2. Mail to PO Box 1192, Chatswood NSW 2057.
3. Fax to 1300 361 097.

This cover is issued by St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, AFSL 281731 and is subject to the terms and conditions as set out in the Product Disclosure Statement which was current at the Acceptance Date.