

INVESTMENT GROWTH BOND NOMINATION OF BENEFICIARY.

CommInsure



Please note: if the policy is established as a Child Advancement Policy, you cannot nominate a beneficiary.

SECTION 1

Please provide us with your policy number (if known)

SECTION 2

Bond Owner 1

Title Surname Given name(s)

Entity/company/trust name

What is your address?

 State Postcode

Date of birth
 / /

Bond Owner 2

Title Surname Given name(s)

Entity/company/trust name

What is your address?

 State Postcode

Date of birth
 / /

SECTION 3

I wish to (please indicate (✓))

- Cancel all current beneficiary nominations for this policy
 Nominate the following beneficiaries, in addition to any existing beneficiaries
 Replace any existing beneficiaries with the following new beneficiaries

Nominated beneficiary 1

Title Surname Given name(s)

Charity, corporation or trust name

What is your beneficiary's address?

 State Postcode

Date of birth Split % Relationship
 / / %

SECTION 3 (CONTINUED)

Nominated beneficiary 2

Title	Surname	Given name(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Charity, corporation or trust name

What is your beneficiary's address?

Date of birth	Split %	Relationship
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> %	<input type="text"/>

Nominated beneficiary 3

Title	Surname	Given name(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Charity, corporation or trust name

What is your beneficiary's address?

Date of birth	Split %	Relationship
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> %	<input type="text"/>

Nominated beneficiary 4

Title	Surname	Given name(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Charity, corporation or trust name

What is your beneficiary's address?

Date of birth	Split %	Relationship
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> %	<input type="text"/>

SECTION 4

Beneficiary Nomination Rules

Under Section 48A of the Insurance Contracts Act 1984 your valid nomination will ensure that death benefit proceeds payable under the policy will be paid in the designated portions directly to the nominated beneficiary/ies, which may include a Life Insured or his/her estate.

Your nomination is subject to the following rules:

- A nominated beneficiary can be a natural person, charity, corporation or trust.
- Conditional nominations cannot be made.
- You may change a nominated beneficiary or revoke a previous nomination at any time prior to a claim event occurring.
- If a nominated beneficiary dies before a claim is made under the policy and no change in nomination has been made, then any money payable will be paid to the nominated beneficiary's legal personal representative.
- If ownership of the policy is assigned to another person or entity, then any previous nomination is automatically superseded (i.e. the nomination is revoked).
- A nominated beneficiary has no rights under the policy, other than to receive the nominated policy proceeds after a claim has been admitted by CMLA. He or she cannot authorise or initiate any policy transaction.

SECTION 5

Declaration

I/We have read and understand and accept the beneficiary nomination rules on this form and in the PDS.

I/We understand that this nomination;

- will apply to my Policy with CMLA until cancelled by me/us
- where indicated replaces any previous nomination made to CMLA
- may be cancelled at any time by writing to CMLA.

Signature of Bond Owner 1	Date	Signature of Bond Owner 2	Date
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Please mail this application to
Investment Growth Bond - Alterations PO Box 320, Silverwater NSW 2128