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**No. S 390**

INSURANCE ACT  
(CHAPTER 142)

INSURANCE (NOMINATION OF BENEFICIARIES)  
REGULATIONS 2009

ARRANGEMENT OF REGULATIONS

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In exercise of the powers conferred by sections 49P, 61(9)(c) and 64(1) of the Insurance Act, the Monetary Authority of Singapore hereby makes the following Regulations:

**Citation and commencement**

1. These Regulations may be cited as the Insurance (Nomination of Beneficiaries) Regulations 2009 and shall come into operation on 1st September 2009.

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**Definitions, etc.**

2.—(1) In these Regulations —

“appropriate signatory” has the meaning given by regulation 3(9);

“audiovisual link” means technology that enables continuous and contemporaneous audio and visual communication between persons at different places (including a live video link or a live television link);

“relevant policy” and “will” have the meanings given by section 131 of the Act;

“secure electronic signature”, “signed” and “signature”, in relation to an electronic form, have the meanings given by section 2(1) of the Electronic Transactions Act 2010.

(2) In these Regulations, a document is taken to be lodged with a person —

(a) if the document is completed in hard copy form — at the time that the person receives an original copy of the document; or

(b) if the document is completed in electronic form — at the time that the person receives, in accordance with the Electronic Transactions Act 2010, an electronic communication containing the electronic form.

(3) Every reference in these Regulations to completing a form, or to a duly completed form, is to be construed as the completion of a form (whether in hard copy form or electronic form) in accordance with these Regulations.

*[S 502/2023 wef 02/01/2024]*

**Forms**

3.—(1) The forms to be used for the purposes of these Regulations are those set out in the Schedule.

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(2) Every form used for the purposes of these Regulations must be completed in the English language and in accordance with all instructions specified in the form.

*[S 502/2023 wef 02/01/2024]*

(3) Subject to paragraph (4), a form may be completed in hard copy form or in electronic form.

*[S 502/2023 wef 02/01/2024]*

(4) A form must be completed in hard copy form if the form pertains to —

- (a) the making of a nomination under section 132(2) of the Act;
- (b) the making of a nomination under section 133(2) of the Act on the policy owner's behalf in accordance with regulation 5A;
- (c) the revocation under section 132(7) of the Act of a nomination under section 132(2) of the Act, on the policy owner's behalf in accordance with regulation 5B; or
- (d) the revocation under section 133(4) of the Act of a nomination under section 133(2) of the Act, on the policy owner's behalf in accordance with regulation 5B.

*[S 502/2023 wef 02/01/2024]*

(5) Where an electronic form is used in respect of a relevant policy —

- (a) every signatory to the electronic form must sign the form using his or her secure electronic signature; and
- (b) the electronic form must be submitted to the licensed insurer that issued the relevant policy, by use of an electronic system designated by the licensed insurer for that purpose.

*[S 502/2023 wef 02/01/2024]*

(6) Subject to regulation 5A(3), a form that pertains to the making of a nomination under section 132(2) of the Act in respect of a relevant policy (Form 1) must be signed —

- (a) by the policy owner in the manner set out in the form; and

- (b) by 2 appropriate signatories who must witness the signing of the form by the policy owner in person, and make the declarations with respect to the matters set out in paragraph (10), in the manner set out in the form.

*[S 502/2023 wef 02/01/2024]*

(7) Subject to regulation 5B(3), a form that pertains to the revocation under section 132(7) of the Act of a nomination under section 132(2) of the Act in respect of a relevant policy (Form 2) must be signed —

- (a) by the policy owner in the manner set out in the form;

- (b) by either —

(i) any trustee of the policy moneys payable under the relevant policy (not being the policy owner) in the manner set out in the form; or

(ii) each nominee who has attained the age of 18 years, and a parent or legal guardian (not being the policy owner) of each nominee who is below the age of 18 years, in the manner set out in the form; and

- (c) by 2 appropriate signatories, both of whom must either —

(i) witness the signing of the form by the policy owner and each of the persons mentioned in sub-paragraph (b)(i) or (ii) (as the case may be) in person or by means of any audiovisual link, and make the declarations with respect to the matters set out in paragraph (10), in the manner set out in the form; or

(ii) sign the form without witnessing the signing mentioned in sub-paragraph (i), and make the declarations with respect to the matters set out in paragraph (10), in the manner set out in the form.

*[S 502/2023 wef 02/01/2024]*

(8) Subject to regulation 5A(3) or 5B(5) (whichever is applicable), a form that pertains to —

- (a) the appointment, or the revocation of the appointment, under section 132(12) of the Act of any trustee of the policy moneys payable under a relevant policy (Form 3);
- (b) the making of a nomination under section 133(2) of the Act in respect of a relevant policy (Form 4); or
- (c) the revocation under section 133(4) of the Act of a nomination under section 133(2) of the Act in respect of a relevant policy (Form 5),

must be signed —

- (d) by the policy owner in the manner set out in the form; and
- (e) by 2 appropriate signatories, both of whom must either —
  - (i) witness the signing of the form by the policy owner in person or by means of any audiovisual link, and make the declarations with respect to the matters set out in paragraph (10), in the manner set out in the form; or
  - (ii) sign the form without witnessing the signing mentioned in sub-paragraph (i), and make declarations with respect to the matters set out in paragraph (10), in the manner set out in the form.

*[S 502/2023 wef 02/01/2024]*

(9) In this regulation, an appropriate signatory, in relation to a form in respect of a relevant policy, must be an individual who —

- (a) is not the policy owner of the relevant policy;
- (b) has attained the age of 21 years; and
- (c) is not a nominee or the spouse of a nominee.

*[S 502/2023 wef 02/01/2024]*

(10) For the purposes of paragraphs (6), (7) and (8), every appropriate signatory must make a declaration that to the best of his or her knowledge and belief —

- (a) the policy owner completed and signed the form;

- (b) the policy owner understands the purpose of the form and the effect of his or her completion and signing of that form; and
- (c) no fraud or undue pressure has been used to induce the policy owner to make a nomination, appoint a trustee, revoke the appointment of a trustee or revoke a nomination (as the case may be) as set out in the form.

*[S 502/2023 wef 02/01/2024]*

(11) A licensed insurer may refuse to accept a form if it is not completed in accordance with these Regulations.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 02/01/2024]*

### **Trust nomination**

4.—(1) For the purposes of section 132(2) of the Act, a policy owner of a relevant policy shall make a nomination under section 132(2) of the Act, and indicate each nominee's portion of the policy moneys, by completing Form 1 and lodging it with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(2) For the purposes of section 132(7) of the Act, a policy owner of a relevant policy shall revoke a nomination under section 132(2) of the Act by completing Form 2 and lodging it with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(3) For the purposes of section 132(12) of the Act, a policy owner of a relevant policy shall appoint one or more trustees of the policy moneys, or revoke the appointment of any trustee so appointed, by completing Form 3 and lodging it with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(4) For the purposes of section 132(15) of the Act, a relevant policy shall vest in the trustee or trustees of the policy moneys appointed under section 132(12)(a) or (b) of the Act, or pursuant to a provision

under section 132(12)(d)(i) of the Act, when the licensed insurer that issued the relevant policy has been given notice of the appointment by the lodgment with the licensed insurer of the duly completed Form 3 pursuant to which the trustee or trustees were so appointed.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(5) For the purposes of section 132(15) of the Act, a relevant policy shall vest in the trustee or trustees of the policy moneys appointed under section 132(13) of the Act when the licensed insurer that issued the relevant policy has been given notice of the appointment by the lodgment with the licensed insurer of a certified copy of the order of the General Division of the High Court pursuant to which the trustee or trustees were so appointed.

*[S 296/2015 wef 01/06/2015]*

*[S 1075/2020 wef 02/01/2021]*

*[S 502/2023 wef 31/12/2021]*

### **Disapplication of section 132 of Act**

**4A.**—(1) For the purposes of section 132(1)(c) of the Act, the following types of relevant policies are relevant policies to which section 132 (trust nomination) of the Act shall not apply:

(a) any relevant policy that is a supplementary disability insurance policy;

*[S 813/2021 wef 01/11/2021]*

(aa) *[Deleted by S 813/2021 wef 01/11/2021]*

(b) any relevant policy that is a medisave-approved plan;

*[S 632/2015 wef 01/11/2015]*

(c) any relevant policy purchased using funds from a person's SRS account under the Supplementary Retirement Scheme.

*[S 502/2023 wef 31/12/2021]*

(2) In paragraph (1) —

*[Deleted by S 813/2021 wef 01/11/2021]*

*[Deleted by S 813/2021 wef 01/11/2021]*

*[Deleted by S 632/2015 wef 01/11/2015]*

“medisave-approved plan” has the same meaning as in regulation 2(1) of the MediShield Life Scheme (Private Medical Insurance Scheme) Regulations 2015 (G.N. No. S 623/2015);

*[S 632/2015 wef 01/11/2015]*

“SRS account” has the same meaning as in section 2(1) of the Income Tax Act 1947;

*[S 502/2023 wef 31/12/2021]*

“supplementary disability insurance policy” has the meaning given by regulation 2 of the CareShield Life and Long-Term Care (Supplement Scheme) Regulations 2020 (G.N. No. S 850/2020);

*[S 813/2021 wef 01/11/2021]*

“Supplementary Retirement Scheme” means the Supplementary Retirement Scheme established by regulation 3 of the Income Tax (Supplementary Retirement Scheme) Regulations 2003 (G.N. No. S 30/2003).

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

### **Revocable nomination**

5.—(1) For the purposes of section 133(2) of the Act, a policy owner of a relevant policy shall make a nomination under section 133(2) of the Act, and indicate each nominee’s portion of the death benefits under the relevant policy, by completing Form 4 and lodging it with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(2) For the purposes of section 133(4) of the Act, a policy owner of a relevant policy shall revoke a nomination under section 133(2) of the Act by completing Form 5 and lodging it with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*



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(3) For the purposes of section 133(7)(b) of the Act, a will referred to therein shall specify the following particulars of the relevant policy:

(a) the name of the licensed insurer that issued the relevant policy;

*[S 296/2015 wef 01/06/2015]*

(b) the policy number;

(c) the name of each beneficiary to whom any portion (including the whole) of the death benefits under the relevant policy is bequeathed;

(d) where a beneficiary referred to in sub-paragraph (c) is an individual, the following particulars of the beneficiary:

(i) his or her Singapore National Registration Identity Card (NRIC) number or Singapore birth certificate number (if he or she is a citizen or permanent resident of Singapore), or his or her foreign passport number and the jurisdiction which issued his or her foreign passport (if he or she is not a citizen or permanent resident of Singapore);

*[S 502/2023 wef 02/01/2024]*

(ii) his or her address; and

*[S 502/2023 wef 02/01/2024]*

(iii) his or her date of birth;

*[S 502/2023 wef 02/01/2024]*

(e) where a beneficiary referred to in sub-paragraph (c) is not an individual, the following particulars of the beneficiary:

(i) the Singapore unique entity number of the beneficiary or, if the beneficiary does not have such a number, any other official registration number which identifies and is unique to the entity; and

(ii) the address of the beneficiary; and

(f) the portion of the death benefits under the relevant policy which is bequeathed to each beneficiary.

*[S 502/2023 wef 31/12/2021]*

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(4) Where a nomination made by the policy owner of a relevant policy under section 133(2) of the Act is deemed to be revoked under section 133(7)(a) of the Act, the policy owner shall give the licensed insurer that issued the relevant policy notice of the revocation of the nomination by lodging with the licensed insurer —

- (a) a duly completed Form 6 pertaining to the revocation; or
- (b) a letter informing the licensed insurer of the assignment or encumbering of, or the dealing with, the relevant policy or any interest under the relevant policy, and enclosing a certified copy of any document evidencing the assignment, encumbering or dealing.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(5) Where a nomination made by the policy owner of a relevant policy under section 133(2) of the Act is deemed to be revoked under section 133(7)(b) of the Act, the policy owner shall give the licensed insurer that issued the relevant policy notice of the revocation of the nomination by lodging with the licensed insurer —

- (a) a duly completed Form 6 pertaining to the revocation; or
- (b) a certified copy of a will referred to in section 133(7)(b) of the Act pertaining to the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

### **Nomination on behalf of policy owner lacking capacity**

**5A.—**(1) This regulation applies where a policy owner of a relevant policy lacks capacity within the meaning of section 4 of the Mental Capacity Act 2008, and the court makes an order under section 20(2)(a) of the Mental Capacity Act 2008 in relation to the making, on the policy owner's behalf, of a nomination under section 132(2) or 133(2) of the Act.

*[S 859/2020 wef 01/10/2020]*

*[S 502/2023 wef 31/12/2021]*

(2) The order must authorise a person (referred to in this regulation as the authorised person) to sign the nomination on the policy owner's behalf.

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(3) Every form pertaining to the making of a nomination under section 132(2) or 133(2) of the Act on the policy owner's behalf in pursuance of the order shall —

- (a) state that it is signed by the policy owner acting by the authorised person;
- (b) be signed by the authorised person with the names of the policy owner and the authorised person;
- (c) be signed by the authorised person in the presence of 2 witnesses (each being an individual who has attained the age of 21 years and is not a nominee or the spouse of a nominee, and each of whom shall also sign the form); and
- (d) be sealed with the official seal of the court.

*[S 502/2023 wef 31/12/2021]*

(4) For the purposes of section 132(2) of the Act, a nomination under section 132(2) of the Act shall be made, and each nominee's portion of the policy moneys shall be indicated, on the policy owner's behalf in pursuance of the order by —

- (a) the completion of Form 1 in accordance with paragraph (3); and
- (b) the lodgment of that Form with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(5) For the purposes of section 133(2) of the Act, a nomination under section 133(2) of the Act shall be made, and each nominee's portion of the death benefits under the relevant policy shall be indicated, on the policy owner's behalf in pursuance of the order by —

- (a) the completion of Form 4 in accordance with paragraph (3); and
- (b) the lodgment of that Form with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

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(6) A nomination under section 132(2) or 133(2) of the Act which is made on the policy owner's behalf in accordance with this regulation has the same effect for all purposes as if —

- (a) the policy owner had the capacity to make the nomination; and
- (b) the nomination had been made by the policy owner in accordance with Part 3C of the Act and these Regulations.

*[S 130/2010 wef 01/03/2010]*

*[S 502/2023 wef 31/12/2021]*

### **Revocation of nomination on behalf of policy owner lacking capacity**

**5B.**—(1) This regulation applies where a policy owner of a relevant policy lacks capacity within the meaning of section 4 of the Mental Capacity Act 2008, and the court makes an order under section 20(2)(a) of the Mental Capacity Act 2008 in relation to the revoking, on the policy owner's behalf, under section 132(7) or 133(4) of the Act, of any nomination under section 132(2) or 133(2) of the Act, as the case may be, made by the policy owner (before he or she lacked capacity) or by the court on the policy owner's behalf.

*[S 859/2020 wef 01/10/2020]*

*[S 502/2023 wef 31/12/2021]*

*[S 502/2023 wef 02/01/2024]*

(2) The order must authorise a person (referred to in this regulation as the authorised person) to sign the form pertaining to the revocation of the nomination on the policy owner's behalf.

(3) Every form pertaining to the revocation under section 132(7) of the Act of a nomination under section 132(2) of the Act, on the policy owner's behalf in pursuance of the order, shall —

- (a) state that it is signed by the policy owner acting by the authorised person;
- (b) be signed by the authorised person with the names of the policy owner and the authorised person;
- (c) be signed, in the presence of 2 witnesses (each being an individual who has attained the age of 21 years and is not a

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nominee or the spouse of a nominee, and each of whom shall also sign the form), by the authorised person and by —

- (i) any trustee of the policy moneys payable under the relevant policy (not being the policy owner); or
- (ii) each nominee who has attained the age of 18 years and a parent or legal guardian (not being the policy owner) of each nominee who is below the age of 18 years; and

(d) be sealed with the official seal of the court.

*[S 502/2023 wef 31/12/2021]*

(4) For the purposes of section 132(7) of the Act, a nomination under section 132(2) of the Act shall be revoked on the policy owner's behalf in pursuance of the order by —

- (a) the completion of Form 2 in accordance with paragraph (3); and
- (b) the lodgment of that Form with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(5) Every form pertaining to the revocation under section 133(4) of the Act of a nomination under section 133(2) of the Act, on the policy owner's behalf in pursuance of the order, shall —

- (a) state that it is signed by the policy owner acting by the authorised person;
- (b) be signed by the authorised person with the names of the policy owner and the authorised person;
- (c) be signed by the authorised person in the presence of 2 witnesses (each being an individual who has attained the age of 21 years and is not a nominee or the spouse of a nominee, and each of whom shall also sign the form); and
- (d) be sealed with the official seal of the court.

*[S 502/2023 wef 31/12/2021]*

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(6) For the purposes of section 133(4) of the Act, a nomination under section 133(2) of the Act shall be revoked on the policy owner's behalf in pursuance of the order by —

- (a) the completion of Form 5 in accordance with paragraph (5); and
- (b) the lodgment of that Form with the licensed insurer that issued the relevant policy.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(7) Where a nomination under section 132(2) or 133(2) of the Act is revoked on the policy owner's behalf in accordance with this regulation, the revocation has the same effect for all purposes as if —

- (a) the policy owner had the capacity to revoke the nomination; and
- (b) the nomination had been revoked by the policy owner in accordance with Part 3C of the Act and these Regulations.

*[S 130/2010 wef 01/03/2010]*

*[S 502/2023 wef 31/12/2021]*

### **Register of nominees**

6.—(1) For the purposes of section 134(1) of the Act —

- (a) a licensed insurer shall have received written notice of a nomination under section 132(2) of the Act when the duly completed Form 1 pursuant to which the nomination was made is lodged with the licensed insurer; and

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

- (b) a licensed insurer shall have received written notice of a nomination under section 133(2) of the Act when the duly completed Form 4 pursuant to which the nomination was made is lodged with the licensed insurer.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(2) For the purposes of section 134(2) of the Act, a licensed insurer shall have received written notice of the revocation, under section 132(7) of the Act, of a nomination under section 132(2) of

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the Act when the duly completed Form 2 pertaining to the revocation is lodged with the licensed insurer.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(3) For the purposes of section 134(3) of the Act —

(a) a licensed insurer shall have received written notice of the revocation, under section 133(4) of the Act, of a nomination under section 133(2) of the Act, when the duly completed Form 5 pertaining to the revocation is lodged with the licensed insurer;

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(b) a licensed insurer shall have received written notice of the revocation, under section 133(5)(a) of the Act, of a nomination under section 133(2) of the Act, when a letter informing the licensed insurer of the death of every nominee, and enclosing, in respect of each deceased nominee, a certified copy of the deceased nominee's death certificate, is lodged with the licensed insurer;

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

(c) a licensed insurer shall have received written notice of the revocation, under section 133(7)(a) of the Act, of a nomination under section 133(2) of the Act pertaining to a relevant policy, when —

(i) a duly completed Form 6 pertaining to the revocation is lodged with the licensed insurer; or

(ii) a letter informing the licensed insurer of the assignment or encumbering of, or the dealing with, the relevant policy or any interest under the relevant policy, and enclosing a certified copy of any document evidencing the assignment, encumbering or dealing, is lodged with the licensed insurer;

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

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- (d) a licensed insurer shall have received written notice of the revocation, under section 133(7)(b) of the Act, of a nomination under section 133(2) of the Act pertaining to a relevant policy, when —
- (i) a duly completed Form 6 pertaining to the revocation is lodged with the licensed insurer; or
  - (ii) a certified copy of a will referred to in section 133(7)(b) of the Act pertaining to the relevant policy is lodged with the licensed insurer; and

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

- (e) a licensed insurer shall have received written notice of the revocation, under section 133(7)(c) of the Act, of a nomination under section 133(2) of the Act pertaining to a relevant policy, when a Form 1 or Form 4 pertaining to the relevant policy which was duly completed after the making of the nomination is lodged with the licensed insurer.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*

### **Written notice of will**

7. For the purposes of section 150(9)(c) of the Act, a licensed insurer shall have received written notice of a will referred to in section 150(9) of the Act pertaining to a policy referred to in section 150(2) of the Act (including a will referred to in section 133(7)(b) of the Act pertaining to a relevant policy) when a letter signed by the policy owner and enclosing a certified copy of the will is lodged with the licensed insurer.

*[S 296/2015 wef 01/06/2015]*

*[S 502/2023 wef 31/12/2021]*



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**THE SCHEDULE**

Regulation 3(1)

**FORMS****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.

THE SCHEDULE — *continued*

- 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.

**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.

<p><b>Policy No. or other reference of the relevant policy</b></p> <p>Where the policy number or other reference is NOT available, please provide:</p> <p>(a) the plan name; and</p> <p>(b) the Basic Sum Insured.</p>	
<p><b>Name of insurer</b></p>	
<p><b>Name of policy owner</b></p>	
<p><b>NRIC or Passport No. of policy owner</b></p>	

THE SCHEDULE — *continued*

<b>Signature or right thumb print* of policy owner</b>	
<b>Email Address of policy owner</b>	
<b>Date (dd/mm/yyyy)</b>	

\* 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.

<b>Name of nominee</b>	(1)	(2)	(3)	(4)
<b>NRIC, Birth Certificate or Passport No. of nominee</b>				
<b>Date of birth of nominee (dd/mm/yyyy)</b>				
<b>Address of nominee</b>				
<b>Telephone No. of nominee</b>				
<b>Email address of nominee</b>				

THE SCHEDULE — *continued*

<b>Relationship of nominee to policy owner</b>				
<b>Share of nominee (%)</b>				
<b>Total shares of all nominees (%)</b>				
<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

THE SCHEDULE — *continued*

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.		
<b>Name of trustee</b>	(1) (mandatory)	(2) (optional)
<b>NRIC or Passport No. of trustee (if trustee is an individual) or Unique Entity No. of trustee (if trustee is a licensed trust company)</b>		
<b>Date of birth of trustee (if trustee is an individual) or date of incorporation of trustee (if trustee is a licensed trust company)</b>		
<b>Address of trustee</b>		
<b>Telephone No. of trustee</b>		
<b>Email Address of trustee</b>		
<b>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)</b>	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.
<b>Date (dd/mm/yyyy)</b>		

\* Please delete as appropriate.

**Part 3: DECLARATIONS BY APPROPRIATE SIGNATORIES**
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.

THE SCHEDULE — *continued*

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.

<b>Name of appropriate signatory</b>	(1)	(2)
<b>NRIC or Passport No. of appropriate signatory</b>		
<b>Address of appropriate signatory</b>		
<b>Telephone No. of appropriate signatory</b>		
<b>Email Address of appropriate signatory</b>		
<b>Signature or right thumb print* of appropriate signatory</b>	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.
<b>Date (dd/mm/yyyy)</b>		

\* Please delete as appropriate.

<p><b>INSURANCE ACT 1966</b></p> <p><b>INSURANCE</b></p> <p><b>(NOMINATION OF BENEFICIARIES)</b></p> <p><b>REGULATIONS 2009</b></p> <p><b>FORM 2</b></p> <p><b><u>REVOCATION OF TRUST NOMINATION</u></b></p> <p><b>PLEASE READ THE FOLLOWING BEFORE COMPLETING THIS FORM</b></p>
--

THE SCHEDULE — *continued*

- 1 This Form can only be used to revoke a trust nomination made in respect of one relevant policy.
- 2 Unless the context otherwise requires, this Form must be completed in full in order for the revocation of a trust nomination to be valid.
- 3 The revocation of a trust nomination must comply with section 132(7) of the Insurance Act 1966 (“Insurance Act”), and must be carried out using this Form, in order for the revocation to be valid.
- 4 The revocation of 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 1.
- 5 The revocation of a trust nomination, if valid, will apply to the entire trust nomination.
- 6 In order for the revocation of the trust nomination to be valid, this Form must be signed —
  - (a) by the policy owner;
  - (b) by either —
    - (i) any trustee of the policy moneys payable under the relevant policy specified in Part 1 (not being the policy owner); or
    - (ii) each nominee who has attained the age of 18 years and a parent or legal guardian (not being the policy owner) of each nominee who is below the age of 18 years; and
  - (c) by 2 appropriate signatories, both of whom must either —
    - (i) witness the signing of this Form by the policy owner and each of the persons mentioned in sub-paragraph (b)(i) or (ii) (as the case may be) in person or by means of any audiovisual link, and make the declarations in Part 3; or
    - (ii) sign this Form without witnessing the signing mentioned in sub-paragraph (i), and make the declarations in Part 3.
- 7 This Form must be lodged with the licensed insurer that issued the relevant policy specified in Part 1. Otherwise, the licensed insurer will not be bound to give effect to the purported revocation of the trust nomination by this Form.

**Part 1: POLICY OWNER’S INSTRUCTIONS**

THE SCHEDULE — *continued*

<p>In accordance with section 132(7) of the Insurance Act, I revoke the trust nomination which I had made on _____ (dd/mm/yyyy) in respect of the relevant policy specified below.</p>	
<p><b>Policy No. or other reference of the relevant policy</b></p> <p>Where the policy number or other reference is NOT available, please provide:</p> <p>(a) the plan name; and</p> <p>(b) the Basic Sum Insured.</p>	
<b>Name of insurer</b>	
<b>Name of policy owner</b>	
<b>NRIC or Passport No. of policy owner</b>	
<b>Signature<sup>^</sup> or right thumb print* of policy owner (where applicable)</b>	
<b>Email Address of policy owner</b>	
<b>Date of revocation of trust nomination (dd/mm/yyyy)</b>	

<sup>^</sup> “Signature”, in relation to a signatory for an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**Part 2: CONSENT OF TRUSTEE, OR OF NOMINEE(S) AND PARENT(S) OR LEGAL GUARDIAN(S) OF NOMINEE(S)**

Notes:

- 1 In this Part, “licensed trust company”, “director” and “resident manager” have the meanings given by section 2 of the Trust Companies Act 2005.
- 2 The prior written consent specified in this Part must be given before the date of revocation of trust nomination specified in Part 1.
- 3 A policy owner who wishes to name more than 2 nominees who have not attained the age of 18 years must attach to this Form as many additional copies of Form 2 as may be necessary to cover all such nominees.

In accordance with section 132(7) of the Insurance Act, I/we expressly consent/the named licensed trust company expressly consents\* to the revocation



THE SCHEDULE — *continued*

of the trust nomination made on _____ (dd/mm/yyyy) in respect of the relevant policy specified in Part 1.	
<b>Trustee: If trustee(s) is an individual and not the policy owner**</b>	
<b>Name of trustee</b>	(1) (2) ...
<b>NRIC or Passport No. of trustee</b>	
<b>Signature^ or right thumb print* of trustee</b>	
<b>Telephone No. of trustee</b>	
<b>Email Address of trustee</b>	
<b>Date of consent (dd/mm/yyyy)</b>	
<b>Trustee: If trustee(s) is a licensed trust company**</b>	
<b>Name of trustee</b>	(1) (2) ...
<b>Unique Entity No. of trustee</b>	
<b>Signature^ or right thumb print*, name and designation of authorised director or resident manager of trustee</b>	
<b>Telephone No. of trustee</b>	
<b>Email Address of trustee</b>	
<b>Date of consent (dd/mm/yyyy)</b>	
<b>Nominee: If nominee(s) has attained the age of 18 years**</b>	
<b>Name of nominee</b>	(1) (2) ...
<b>NRIC or Passport No. of nominee</b>	
<b>Signature^ or right thumb print* of nominee</b>	
<b>Telephone No. of nominee</b>	
<b>Email Address of nominee</b>	

THE SCHEDULE — *continued*

<b>Date of consent (dd/mm/yyyy)</b>	
<b>Nominee: If nominee(s) has not attained the age of 18 years**</b>	
<b>Name of Nominee 1</b>	
<b>Name of parent or legal guardian of Nominee 1</b>	(1) (2) ...
<b>NRIC or Passport No. of parent or legal guardian</b>	
<b>Signature<sup>^</sup> or right thumb print* of parent or legal guardian</b>	
<b>Telephone No. of parent or legal guardian</b>	
<b>Email Address of parent or legal guardian</b>	
<b>Date of consent (dd/mm/yyyy)</b>	
<b>Name of Nominee 2</b>	
<b>Name of parent or legal guardian of Nominee 2</b>	(1) (2) ...
<b>NRIC or Passport No. of parent or legal guardian</b>	
<b>Signature<sup>^</sup> or right thumb print* of parent or legal guardian</b>	
<b>Telephone No. of parent or legal guardian</b>	
<b>Email Address of parent or legal guardian</b>	
<b>Date of consent (dd/mm/yyyy)</b>	

<sup>^</sup> “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

\*\* Please delete section(s) as appropriate.

THE SCHEDULE — *continued***Part 3: DECLARATIONS BY APPROPRIATE SIGNATORIES**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.
- 3 Where the revocation of trust nomination in Part 1 is witnessed, the date specified in this Part must be the same date as the date specified in Part 1.
- 4 Where the revocation of trust nomination in Part 1 is not witnessed, the date specified in this Part must be within 7 calendar days starting on the date specified in Part 1.

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 revoke the trust nomination as set out in Part 1 of this Form.

<b>Name of appropriate signatory</b>	(1)	(2)
<b>NRIC or Passport No. of appropriate signatory</b>		
<b>Address of appropriate signatory</b>		
<b>Telephone No. of appropriate signatory</b>		
<b>Email Address of appropriate signatory</b>		
<b>Signature<sup>^</sup> of or right thumb print* of appropriate signatory who witnessed the signing of this Form (where applicable)</b>	I confirm that I witnessed the signing of Parts 1 and 2 of this Form.	I confirm that I witnessed the signing of Parts 1 and 2 of this Form.
<b>Signature<sup>^</sup> of or right thumb print* of appropriate signatory who did not witness the signing</b>		

THE SCHEDULE — *continued*

<b>of this Form (where applicable)</b>		
<b>Date (dd/mm/yyyy)</b>		

^ “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**INSURANCE ACT 1966**  
**INSURANCE**  
**(NOMINATION OF BENEFICIARIES)**  
**REGULATIONS 2009**

**FORM 3**

**APPOINTMENT, OR REVOCATION OF APPOINTMENT,**  
**OF TRUSTEE OF POLICY MONEYS**

**PLEASE READ THE FOLLOWING BEFORE COMPLETING THIS FORM**

- 1 This Form can only be used to appoint, or to revoke the appointment, of one or more trustees of policy moneys payable under one relevant policy.
- 2 Unless the context otherwise requires, Parts 1, 2A and 3 must be completed in full in order to appoint a trustee of policy moneys payable under a relevant policy.
- 3 Unless the context otherwise requires, Parts 1, 2B and 3 must be completed in full in order to revoke the appointment of a trustee of policy moneys payable under a relevant policy.
- 4 Unless the context otherwise requires, Parts 1, 2A, 2B and 3 must be completed in full in order to revoke the appointment of a trustee of policy moneys payable under a relevant policy, and to appoint a new trustee for those policy moneys.
- 5 An appointment of a trustee of policy moneys payable under a relevant policy must comply with section 132(12) and (14) of the Insurance Act 1966 (“Insurance Act”), and must be made using this Form, in order for it to be valid.
- 6 The revocation of the appointment of a trustee of policy moneys payable under a relevant policy must comply with section 132(12) of the Insurance

THE SCHEDULE — *continued*

Act, and must be carried out using this Form, in order for the revocation to be valid.

- 7 The appointment, or the revocation of the appointment, of a trustee pursuant to this Form, if valid, will take effect from the date this Form is lodged with the licensed insurer that issued the relevant policy specified in Part 1.
- 8 A person must agree to be appointed as a trustee before the policy owner makes the appointment, and the person may only agree so after being informed by the policy owner of the details of the relevant policy in Part 1 (Policy No. or other reference and name of insurer).
- 9 If the policy owner wishes to amend Part 1 after obtaining a person's agreement to be appointed as a trustee, the policy owner must inform the person of the amendments to Part 1 and obtain the person's agreement again.
- 10 In order for the appointment or the revocation of the appointment, of any trustee of the policy moneys payable under a relevant policy, to be valid, this Form must be signed —
- (a) by the policy owner; and
  - (b) by 2 appropriate signatories, both of whom must either —
    - (i) witness the signing of this Form by the policy owner in person or by means of any audiovisual link, and make the declarations in Part 3; or
    - (ii) sign this Form without witnessing the signing mentioned in sub-paragraph (i), and make the declarations in Part 3.
- 11 This Form must be lodged with the licensed insurer that issued the relevant policy specified in Part 1. Otherwise, the licensed insurer will not be bound to give effect to the purported appointment, or the purported revocation of the appointment, of any trustee of policy moneys pursuant to this Form.

**Part 1: POLICY OWNER'S INSTRUCTIONS**

In accordance with section 132(12) of the Insurance Act, I —

- (a) appoint each person specified in Part 2A as a trustee of the relevant policy specified below./; and\*
- (b) revoke the appointment(s) of the trustee(s) specified in Part 2B.\*

<b>Policy No. or other reference of the relevant policy</b>	
---	--

THE SCHEDULE — *continued*

Where the policy number or other reference is NOT available, please provide:  (a) the plan name; and  (b) the Basic Sum Insured.	
<b>Name of insurer</b>	
<b>Name of policy owner</b>	
<b>NRIC or Passport No. of policy owner</b>	
<b>Signature<sup>^</sup> or right thumb print* of policy owner</b>	
<b>Email Address of policy owner</b>	
<b>Date (dd/mm/yyyy)</b>	

<sup>^</sup> “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**Part 2A: APPOINTMENT OF TRUSTEE(S)**Notes:

- 1 A trustee who is an individual must have attained the age of 18 years.
- 2 A trustee appointed under this Part will be in addition to any trustee appointed earlier whose appointment has not been revoked.
- 3 The policy owner 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.

THE SCHEDULE — *continued*

4 In this Part, “licensed trust company”, “director” and “resident manager” have the meanings given by section 2 of the Trust Companies Act 2005.		
<b>Name of trustee</b>	(1)	(2)
<b>NRIC or Passport No. of trustee (if trustee is an individual) or Unique Entity No. of trustee (if trustee is a licensed trust company)</b>		
<b>Date of birth of trustee (if trustee is an individual) or date of incorporation of trustee (if trustee is a licensed trust company) (dd/mm/yyyy)</b>		
<b>Address of trustee</b>		
<b>Telephone No. of trustee</b>		
<b>Email Address of trustee</b>		
<b>Signature<sup>^</sup> 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)</b>	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 1.	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 1.
<b>Date (dd/mm/yyyy)</b>		

<sup>^</sup> “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**Part 2B: REVOCATION OF APPOINTMENT OF TRUSTEE(S)**

Notes:

THE SCHEDULE — *continued*

<p>1 A policy owner may revoke the appointment of a trustee if, after the revocation of that trustee's appointment, there is at least one remaining trustee.</p> <p>2 The revocation of the appointment of a trustee under this Part does not affect the appointment of any other trustee.</p> <p>3 In this Part, "licensed trust company" has the meaning given by section 2 of the Trust Companies Act 2005.</p>		
<b>Name of trustee</b>	(1)	(2)
<b>NRIC or Passport No. of trustee (if trustee is an individual) or Unique Entity No. of trustee (if trustee is a licensed trust company)</b>		

**Part 3: DECLARATIONS BY APPROPRIATE SIGNATORIES**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.
- 3 Where the appointment/revocation of appointment of trustee(s) of policy moneys is witnessed, the date specified in this Part must be the same date as the date specified in Part 1.
- 4 Where the appointment/revocation of appointment of trustee(s) of policy moneys is not witnessed, the date specified in this Part must be within 7 calendar days starting on the date specified in Part 1.

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 appoint the trustee(s) or revoke the appointment of trustee(s) (as the case may be) as set out in Part 2A/Part 2B/Parts 2A and 2B\* of this Form.

<b>Name of appropriate signatory</b>	(1)	(2)
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THE SCHEDULE — *continued*

<b>NRIC or Passport No. of appropriate signatory</b>		
<b>Address of appropriate signatory</b>		
<b>Telephone No. of appropriate signatory</b>		
<b>Email Address of appropriate signatory</b>		
<b>Signature<sup>^</sup> of or right thumb print* of appropriate signatory who witnessed the signing of this Form (where applicable)</b>	I confirm that I witnessed the signing of this Form.	I confirm that I witnessed the signing of this Form.
<b>Signature<sup>^</sup> of or right thumb print* of appropriate signatory who did not witness the signing of this Form (where applicable)</b>		
<b>Date (dd/mm/yyyy)</b>		

<sup>^</sup> “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**INSURANCE ACT 1966**  
**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.

THE SCHEDULE — *continued*

- 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 133(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 revocable 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 revocable nomination.
- 6 In order for the revocable nomination to be valid, this Form must be signed —
  - (a) by the policy owner; and
  - (b) by 2 appropriate signatories, both of whom must either —
    - (i) witness the signing of this Form by the policy owner in person or by means of any audiovisual link, and make the declarations in Part 2; or
    - (ii) sign this Form without witnessing the signing mentioned in sub-paragraph (i), and make the declarations in Part 2.
- 7 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 revocable nomination purportedly made using this Form.

**Part 1A: POLICY OWNER’S INSTRUCTIONS**

In accordance with section 133(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 death benefits payable under the relevant policy specified below) set down against his or her name.

I understand that only death benefits will be payable to the nominee(s) named in Part 1B, 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 1B.

**Policy No. or other reference of the relevant policy**

Where the policy number or other reference is NOT available, please provide:

THE SCHEDULE — *continued*

(a) the plan name; and (b) the Basic Sum Insured.	
<b>Name of insurer</b>	
<b>Name of policy owner</b>	
<b>NRIC or Passport No. of policy owner</b>	
<b>Signature<sup>^</sup> or right thumb print* of policy owner</b>	
<b>Email Address of policy owner</b>	
<b>Date (dd/mm/yyyy)</b>	

<sup>^</sup> “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**Part 1B: NOMINEE(S)**Notes:

- 1 A revocable nomination will not be valid if any nominee’s share is not specified.
- 2 The shares of the nominee(s) must be reflected as a percentage (up to 2 decimal places).
- 3 A revocable nomination will not be valid if the total of the shares of all nominees does not add up to 100%.
- 4 A policy owner who wishes to name more than 4 nominees must attach to this Form as many additional copies of Form 4 as may be necessary to cover all such nominees.

<b>Name of nominee</b>	(1)	(2)	(3)	(4)
<b>NRIC, Birth Certificate or Passport No. of nominee (if an individual), or Unique Entity No. or registration number of</b>				

THE SCHEDULE — *continued*

<b>nominee (if not an individual)</b>				
<b>Date of birth of nominee (if an individual), or date of issue of Unique Entity No. or registration number of nominee (if not an individual) (dd/mm/yyyy)</b>				
<b>Address of nominee</b>				
<b>Telephone No. of nominee</b>				
<b>Email Address of nominee</b>				
<b>Share of nominee (%)</b>				
<b>Total shares of all nominees (%)</b>				
<u>Note:</u>				
1 If there is no additional Form 4 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 4 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 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.

**Part 2: DECLARATIONS BY APPROPRIATE SIGNATORIES**
Notes:

- 1 Each appropriate signatory must have attained the age of 21 years.

THE SCHEDULE — *continued*

- 2 An appropriate signatory must not be a nominee or the spouse of a nominee. Otherwise, the revocable nomination made using this Form will not be valid.
- 3 Where the nomination is witnessed, the date specified in this Part must be the same date as the date specified in Part 1A.
- 4 Where the nomination is not witnessed, the date specified in this Part must be within 7 calendar days starting on the date specified in Part 1A.

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.

<b>Name of appropriate signatory</b>	(1)	(2)
<b>NRIC or Passport No. of appropriate signatory</b>		
<b>Address of appropriate signatory</b>		
<b>Telephone No. of appropriate signatory</b>		
<b>Email Address of appropriate signatory</b>		
<b>Signature<sup>^</sup> of or right thumb print* of appropriate signatory who witnessed the signing of this Form (where applicable)</b>	I confirm that I witnessed the signing of this Form.	I confirm that I witnessed the signing of this Form.
<b>Signature<sup>^</sup> of or right thumb print* of appropriate signatory who did not witness the signing of this Form (where applicable)</b>		
<b>Date (dd/mm/yyyy)</b>		

THE SCHEDULE — *continued*

^ “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**INSURANCE ACT 1966**  
**INSURANCE**  
**(NOMINATION OF BENEFICIARIES)**  
**REGULATIONS 2009**

**FORM 5**

**REVOCAION OF REVOCABLE NOMINATION**

**PLEASE READ THE FOLLOWING BEFORE COMPLETING  
THIS FORM**

- 1 This Form can only be used to revoke a revocable nomination made in respect of one relevant policy.
- 2 Unless the context otherwise requires, this Form must be completed in full in order for the revocation of a revocable nomination to be valid.
- 3 The revocation of a revocable nomination under section 133(4) of the Insurance Act 1966 (“Insurance Act”) must comply with that provision, and must be carried out using this Form, in order for the revocation to be valid.
- 4 The revocation of a revocable 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 1.
- 5 The revocation of a revocable nomination, if valid, will apply to the entire revocable nomination.
- 6 In order for the revocation of the revocable nomination to be valid, this Form must be signed —
  - (a) by the policy owner; and
  - (b) by 2 appropriate signatories, both of whom must either —
    - (i) witness the signing of this Form by the policy owner in person or by means of any audiovisual link, and make the declarations in Part 2; or
    - (ii) sign this Form without witnessing the signing mentioned in sub-paragraph (i), and make the declarations in Part 2.
- 7 This Form must be lodged with the licensed insurer that issued the relevant policy specified in Part 1. Otherwise, the licensed insurer will not be bound to

THE SCHEDULE — *continued*

give effect to the purported revocation of the revocable nomination by this Form.

**Part 1: POLICY OWNER'S INSTRUCTIONS**

In accordance with section 133(4) of the Insurance Act, I revoke the revocable nomination which I had made on \_\_\_\_\_ (dd/mm/yyyy) in respect of the relevant policy specified below.

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

<sup>^</sup> "Signature", in relation to a signatory of an electronic form, means the signatory's secure electronic signature.

\* Please delete as appropriate.

**Part 2: DECLARATIONS BY APPROPRIATE SIGNATORIES**

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.
- 3 Where the revocation of revocable nomination in Part 1 is witnessed, the date specified in this Part must be the same date as the date specified in Part 1.
- 4 Where the revocation of revocable nomination in Part 1 is not witnessed, the date specified in this Part must be within 7 calendar days starting on the date specified in Part 1.

THE SCHEDULE — *continued*

<b>Declaration:</b>		
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 revoke the nomination as set out in Part 1 of this Form.		
<b>Name of appropriate signatory</b>	(1)	(2)
<b>NRIC or Passport No. appropriate signatory</b>		
<b>Address of appropriate signatory</b>		
<b>Telephone No. of appropriate signatory</b>		
<b>Email Address of appropriate signatory</b>		
<b>Signature<sup>^</sup> of or right thumb print* of appropriate signatory who witnessed the signing of this Form (where applicable)</b>	I confirm that I witnessed the signing of this Form.	I confirm that I witnessed the signing of this Form.
<b>Signature<sup>^</sup> of or right thumb print* of appropriate signatory who did not witness the signing of this Form (where applicable)</b>		
<b>Date (dd/mm/yyyy)</b>		

<sup>^</sup> “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**INSURANCE ACT 1966**



THE SCHEDULE — *continued*

**INSURANCE  
(NOMINATION OF BENEFICIARIES)  
REGULATIONS 2009**

**FORM 6**

**NOTICE OF REVOCATION OF REVOCABLE NOMINATION**

**PLEASE READ THE FOLLOWING BEFORE COMPLETING  
THIS FORM**

- 1 This Form can only be used to give notice of the revocation, under section 133(7)(a) or (b) of the Insurance Act 1966 (“Insurance Act”), of a revocable nomination made in respect of one relevant policy.
- 2 Part 1 must be completed in full, if a policy owner wishes to use this Form to give notice of the revocation, under section 133(7)(a) of the Insurance Act, of a revocable nomination made by him or her.
- 3 Part 2 must be completed in full, if a policy owner wishes to use this Form to give notice of the revocation, under section 133(7)(b) of the Insurance Act, of a revocable nomination made by him or her.
- 4 This Form must be lodged with the licensed insurer that issued the relevant policy specified in Part 1 or 2, as the case may be.

**Part 1: DECLARATION THAT RELEVANT POLICY OR INTEREST THEREUNDER HAS BEEN ASSIGNED, ENCUMBERED OR DEALT WITH**

For the purposes of section 134(3) of the Insurance Act and regulation 5(4) of the Insurance (Nomination of Beneficiaries) Regulations 2009, I declare that —

- (a) I have on \_\_\_\_\_ (dd/mm/yyyy) assigned, encumbered or otherwise dealt with the relevant policy specified below or an interest under that relevant policy; and
- (b) accordingly, the revocable nomination which I had made on \_\_\_\_\_ (dd/mm/yyyy) in respect of that relevant policy is deemed to be revoked on the date referred to in paragraph (a).

**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.

THE SCHEDULE — *continued*

<b>Name of insurer</b>	
<b>Name of policy owner</b>	
<b>NRIC or Passport No. of policy owner</b>	
<b>Signature<sup>^</sup> or right thumb print* of policy owner</b>	
<b>Email Address of policy owner</b>	
<b>Date (dd/mm/yyyy)</b>	

<sup>^</sup> “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

**Part 2: DECLARATION THAT POLICY OWNER HAS MADE WILL PROVIDING FOR DISPOSITION OF ALL DEATH BENEFITS UNDER RELEVANT POLICY**

For the purposes of section 134(3) of the Insurance Act and regulation 5(5) of the Insurance (Nomination of Beneficiaries) Regulations 2009, I declare that —

- (a) I have on \_\_\_\_\_ (dd/mm/yyyy) made a will in accordance with the Wills Act 1838 which —
- (i) provides for the disposition of all death benefits under the relevant policy specified below; and
  - (ii) specifies the particulars of that relevant policy referred to in regulation 5(3) of the Insurance (Nomination of Beneficiaries) Regulations 2009; and
- (b) accordingly, the revocable nomination which I had made on \_\_\_\_\_ (dd/mm/yyyy) in respect of that relevant policy is deemed to be revoked on the date referred to in paragraph (a).

<b>Policy No. or other reference of the relevant policy</b>	
Where the policy number or other reference is NOT available, please provide:	
(a) the plan name; and	
(b) the Basic Sum Insured.	
<b>Name of insurer</b>	
<b>Name of policy owner</b>	

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 THE SCHEDULE — *continued*

<b>NRIC or Passport No. of policy owner</b>	
<b>Signature<sup>^</sup> or right thumb print* of policy owner</b>	
<b>Date (dd/mm/yyyy)</b>	

<sup>^</sup> “Signature”, in relation to a signatory of an electronic form, means the signatory’s secure electronic signature.

\* Please delete as appropriate.

*[S 502/2023 wef 02/01/2024]*

Made this 27th day of August 2009.

HENG SWEE KEAT  
*Managing Director,*  
*Monetary Authority of Singapore.*

[ID 010/2000/Pt13; AG/LEG/SL/142/2002/3 Vol. 1]