

Policy Number

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**i** This nomination will override any previous nomination.

**Policyholder Details**

Name	National ID No / Business ID No
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**Nomination**

Please choose one of the options below.

**Option 1**  
 In the event of the death of the life assured, I hereby request that the beneficiary for the death benefit is the life assured's:  
 Next of Kin    Spouse    Children    Spouse & Children  
 Present or future spouses of beneficiaries have no marital rights to death benefit paid out under this policy.

**Option 2**  
 Other beneficiaries (*percentage amount*):  
 In the event of the death of the life assured, I hereby request that the death benefit is paid to the following:

Name	National ID no / Business ID no	Death Benefit % <i>(only whole percentages)</i>	No Marital Rights <i>(Not applicable if company)</i>
		%	<input type="checkbox"/>
		%	<input type="checkbox"/>
		%	<input type="checkbox"/>
		%	<input type="checkbox"/>
		%	<input type="checkbox"/>
<b>Total</b>		<b>100%</b>	

Death benefit is divided equally between the beneficiaries

- Contingent beneficiaries:**  
 His/her children.  
 Other beneficiaries with equal shares.

If one of the above named beneficiaries dies or gives up the right to the death benefit, then the death benefit is payable to his/her children in the first instance and then to other beneficiaries

**Declaration**

The nomination of the beneficiary must be sent to SEB Life International in writing. The nomination is only valid after it has been registered by SEB Life International. If a nomination exists, the death benefit payable in the event of the life assured's death will not be included in the life assured's estate.

I understand my electronic signature of this documentation has the same legal effect as an original hand-written signature and is evidence of my consent and intent to be legally bound by the Policy terms and conditions.

Policyholder Signature <b>X</b>	Date      dd/mm/yy
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**Next of Kin**

- Death benefits are paid to the life assured's spouse and heirs so that the spouse gets half of the amount and the children share the other half of the death benefits.
- If the life assured is not married at the time of death, death benefits in full are paid to the heirs. If the child is deceased, death benefits are paid to his/her descendants.
- If the life assured does not have children at the time of death, or their descendants alive, death benefits are paid in full to the life assured's spouse.
- If the life assured at the time of death has neither spouse, children nor their descendants alive, death benefits are paid to the life assured's parents. If a parent is deceased, death benefits are paid to his/her children, alias the life assured's siblings, and if a sibling is deceased, death benefits are paid to his/her descendants.
- If neither parents nor any of the siblings nor their descendants are alive at the time of death of the life assured, the death benefits are paid to the life assured's grandparents. If one of the grandparents is deceased, the death benefit will be paid to his/her children, alias to life assured's uncles and aunts. Life Assured's cousins are not entitled to the death benefits under the "next of kin" nomination. If cousins are the closest relatives the death benefits are paid to the life assured's estate.

**Spouse**

- Death benefits are paid to the person to whom the life assured was married at the time of death.
- Death benefits are not paid to the spouse if the spouses divorce was pending before the court at the time of death. Death benefits are not paid to a cohabitant. If you wish to nominate a cohabitant as beneficiary, the cohabitant should be mentioned with name and national Id number.
- If the life assured is not married at the time of death, death benefits are paid to the life assured's estate.

**Children**

- Death benefits are paid to the life assured's heirs as inheritance under the Inheritance code. Payments are made equally between the life assured's children. If the child is deceased, death benefits are paid to his/her descendants.
- If the life assured at his/her death does not have children, or their descendants alive, death benefits are paid to the life assured's estate.

**Spouse and Children**

- Death benefits are paid to the life assured's spouse and heirs so that the spouse gets half of the amount and the children share the other half of the death benefits.
- If the life assured is not married at the time of death, death benefits in full are paid to the heirs.
- If the life assured does not have children at the time of death, or their descendants alive, death benefits are paid in full to the life assured's spouse.
- If the life assured at the time of death have neither spouse, children nor their descendants alive, death benefits are paid to the life assured's estate.

**Named person**

- If none of the named beneficiaries is alive at the death of the life assured, death benefits are paid to the life assured's estate.