



AIA SINGAPORE CONTINGENT OWNER OPTION FORM (POS)

Particulars of Insured and Policy Owner

Name of Insured

NRIC/Passport/Fin No.

Name of Policy Owner (if different from Insured)

NRIC/Passport/Fin No.

Policy Number

A. Appointment of Contingent Owner (To be Completed by Policy Owner)

Appointment of Contingent Owner

Particulars of Contingent Owner (For Appointment)

Name of Contingent Owner:	Date of Birth (DD/MMM/YYYY) :
	NRIC/Passport/FIN No.:
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Citizenship:
Contact Number:	Email:
Residential Address:	Postal Code:
Country:	Occupation:
Employer name:	Nature of Business:
Is the Contingent Owner now, or was he/her previously, an AIA Financial Services Consultant (FSC) or AIA Financial Adviser (FA)? <input type="checkbox"/> No <input type="checkbox"/> Yes, FSC Code: _____	
If yes, please state your relationship with the Contingent Owner: (Note: Proof of relationship is required between Contingent Owner and Policy Owner for appointment to FSC or FA)	
Note: 1) Contingent Owner must meet the minimum age of 18 years old and not exceed the maximum entry age of the plan	

B: Revocation of Contingent Owner (To be Completed by Policy Owner)

Revocation of Contingent Owner

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C. Transfer Policy Ownership (To be completed by Contingent Owner)

Part I: Particulars of Deceased Policy Owner

Name of Deceased Policy Owner:	Date of Birth (DD/MMM/YYYY) :
	NRIC/Passport/FIN No.:
1. Country and Place of death. Please specify the name of hospital if death occurred in hospital.	
2. What is the date of death? (DD/MMM/YYYY)	
Please submit a copy of Death Certificate, and Letter form ICA (Immigration and Checkpoint Authority) on the invalidation of Deceased's Singapore IC/ Passport - if death occurred overseas.	

Part II: Particulars of Contingent Owner (New Policy Owner)

Name of Contingent Owner:	Date of Birth (DD/MMM/YYYY) :
	NRIC/Passport/FIN No.:
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Citizenship:
Contact Number:	Email:
Mailing Address (All policy correspondences only for this policy will be sent to the address on your ID unless a different address is indicated here.)	
Postal Code:	Country:
Are you now, or were you previously, an AIA Financial Services Consultant (FSC) or AIA Financial Adviser (FA)? <input type="checkbox"/> No <input type="checkbox"/> Yes, FSC Code: _____	
If yes, please state your relationship with the deceased Policy Owner: (Note: Proof of relationship is required between Contingent Owner and Policy Owner if you answered "Yes" above)	
Requirements that apply to contingent owner:: 1) Please note that the Contingent Owner is required to complete and submit the POS Enhanced Due Diligence Form, FATCA Declaration Form and CRS Self-Certification Form. The transfer of ownership will not be processed if these forms are not properly completed, signed and submitted, or if the results of AIA Singapore's due diligence are unsatisfactory in anyway. 2) Please submit a copy of Contingent Owner's photocopy of NRIC/Passport/Long-Term Pass or other relevant identity documents (ID) with signature of an AIA Financial Services Consultant / Insurance Representative or an independent third party witnessing	

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Part III: Payor Details (To be completed by Contingent Owner)

Will premium payment for the policy be made by the Contingent Owner?	
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable – Fully Paid Policy	
If No, please complete the following:	
Name of Payor*:	Principal Business or Occupation of the Payor:
Address of the Payor:	Relationship to the Contingent Owner:
Source of Funds:	
<i>Note:</i> 1) Please submit a copy of Payor's identification document. OR (ii) Evidence of Incorporation, Ownership and Shareholdings (where the Payor is a Company)	

Declaration on U.S. person status

I hereby declare and agree that I am are not a "U.S. person" for U.S. federal income tax purposes and that I am are not acting for, or on behalf of a U.S. person. I understand that AIA Singapore, believing this statement to be true, will rely on it and act on it. In the event this statement is false, AIA Singapore reserves the right and shall be entitled to cancel or terminate this Policy/Policies and pay reasonable compensation to me in consideration of such cancellation or termination as may be required under Singapore laws.

I agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/ agree to indemnify AIA Singapore in respect of any false or misleading information regarding my "U.S. person" status for U.S. federal income tax purposes.

I hereby declare and agree that I am are a "U.S. person" for U.S. federal income tax purposes.

I agree to notify AIA Singapore within 30 days of any change in my status as a U.S. person for the purposes of U.S. federal income tax. I agree to indemnify AIA Singapore in respect of any false or misleading information regarding my "U.S. person" status for U.S. federal income tax purposes.

Note: Please submit W-9 form to us

CONDITIONS APPLICABLE TO APPOINTMENT OF CONTINGENT OWNER

1. I, as the Policyholder understand the appointment of the contingent owner is revocable.
2. If the Policy includes a Policy Split Option, on the exercise of the Policy Split Option, the appointment of the contingent owner remains valid and enforceable for the Basic Policy, but such appointment is not extended to and does not automatically apply to the Split Policy.
3. The appointed contingent owner has no rights, interest, obligations or liabilities under the Policy while the Policyholder is still the owner of the Policy.
4. The appointment of the contingent owner is automatically revoked or rendered invalid by an assignment of the Policy.
5. The appointment of the contingent owner is available only to a Policyholder who is a natural person.
6. I, as the Policyholder declare and accept that the details furnished on this form (including but not limited to those concerning the proposed Contingent Owner) are full, complete and accurate;
7. I agree that if a contingent owner has been validly appointed, on the death of the Policyholder:
 - (i) The rights, interest and benefits of the Policyholder in the Policy shall vest in the contingent owner only if the contingent owner accepts (a) the transfer of the Policy to him, and (b) the terms and the conditions of such transfer as imposed by us in our sole and absolute discretion.
 - (ii) If the conditions of paragraph 7(i) above are fulfilled, with effect from the time the contingent owner assumes ownership of the Policy, the rights, interest and benefits of the Policyholder in the Policy shall vest in the contingent owner, and the contingent owner shall be liable for the obligations and liabilities of the Policy, including all obligations and liabilities accrued by the Policyholder under the Policy that remain unfulfilled or remain outstanding.
 - (iii) If the contingent owner does not accept his appointment in accordance with paragraph 7(i) above within a reasonable period determined by us, we shall automatically invalidate the appointment of the contingent owner and administer the Policy as if a contingent owner had not been appointed at all.

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8. Subject to paragraph 7 above, I agree and warrant that the appointment of the contingent owner remains valid and legally binding on us notwithstanding any subsequent will or other testamentary disposition by the Policyholder revoking such appointment, regardless of whether the will or other instrument or document has been filed with us and regardless of whether we have notice of such will, instrument or document. In the event of any conflict between the provisions of the Policyholder's will or any other instrument or document and this Form, the provisions of this Form shall prevail.
9. Notwithstanding anything in the Policy, including this Form, if the contingent owner pre-deceases the Policyholder, the appointment is deemed revoked and shall no longer be valid. In such an event, the Policyholder may appoint another contingent owner, subject to such terms and conditions as we may in our sole and absolute discretion impose.
10. Any revocation of the appointment of the contingent owner shall be notified to us in a form that is acceptable to AIA Singapore.
11. Any change in the appointment of the contingent owner is subject to our prior approval and further subject to such terms and conditions as we may in our sole and absolute discretion impose.
12. I, my legal representatives and estate shall indemnify AIA Singapore and keep us harmless from and against any claim, action or demand for any damages, loss, interest, expenses, costs, penalties, and liabilities in connection with the appointment of the contingent owner and all transactions and acts carried out on the instructions of the contingent owner following the death of the Policyholder.
13. I agree that notwithstanding anything in the Policy or this Form,:
 - (i) AIA Singapore has no obligation and shall not be held responsible or liable for any delay or refusal to transfer the ownership of the Policy to the contingent owner in the absence of satisfactory proof of the death of the Policyholder;
 - (ii) If, after the death of the Policyholder, AIA Singapore receive any notice from a third party before the Policy has been transferred to the contingent owner, regardless of whether such third party has any rights in the estate of the Policyholder or to represent the estate of the Policyholder, disputing the appointment of the contingent owner or purporting to revoke the appointment of the contingent owner, AIA Singapore shall have the right to unilaterally invalidate the appointment of the contingent owner without being required to notify any person of such action, and administer the Policy accordingly as if a contingent owner had not been appointed.

CONDITIONS APPLICABLE TO CONTINGENT OWNER ON TRANSFER OWNERSHIP

14. I hereby request that the policy stated in this form be changed in accordance with the above application.
15. I am not an undischarged bankrupt and to my knowledge, there are no current, pending or threatened bankruptcy proceedings against me.
16. I agree and undertake to make reasonable endeavours to furnish any information and/or document(s) requested for by AIA Singapore for the purpose of processing this Form, including but not limited to information and/or document(s) in connection with the paragraph below on Prohibited Persons, and further understand and agree that AIA Singapore is entitled to reject or cease processing this Form should such information or document as required be withheld, or is not furnished for any reason whatsoever.

Additional Declarations

17. All details provided and declarations made in this Form are true, accurate and complete and I/we have not withheld any information. I/We undertake to inform AIA Singapore of any changes to the details. I/We have provided as soon as I/we become aware of such changes. I/We accept full responsibility for the details provided in this Form, whether written by me or by anyone else on my/our behalf.
18. In the event that any of the provisions herein shall be determined invalid, void or unenforceable, such provision shall be deemed to be deleted from this Form and the remaining provisions of this Form shall continue in full force and effect.
19. Should the appointed contingent owner be found at any time to be a Prohibited Person, AIA Singapore is entitled, at our absolute discretion and without any liability to the Policyholder, his legal representatives and estate to (i) decline, block, suspend or cancel any request, instruction, or transaction including any payment, transfer or receipt of money; (ii) decline to cover or to pay any claim or benefit under the Policy; and (iii) immediately terminate or void the Policy. Our decision in exercising this right shall be final. This right may only be waived in writing; no delay or failure in exercising this right shall be deemed as a waiver of the same. "Prohibited Person" includes a person subject to any sanction, prohibition or restriction administered by any regulatory authorities in any country or jurisdiction, such that the provision of such cover, payment of such claim or provision of such benefit may in our opinion expose us to any, or any risk of, sanction, prohibition or restriction. As an ongoing obligation, the Policyholder will immediately inform us if there are any changes to the residence, particulars and identification documents of the contingent owner. The Policyholder will indemnify us and hold us harmless from and against any and all related losses, damages, costs and/or expenses suffered and/or incurred, including but not limited to legal costs.
20. I/We hereby authorise, agree and consent to AIA Singapore, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore (collectively "AIA Persons") to collect, use, disclose, store, retain and/or process (collectively, "Use") all personal data and information ("Personal Data") that had/had been provided to AIA Persons and/or that AIA Persons possess about me/us (whether from me/us or a third party), in the manner and for the purposes described in the AIA Personal Data Policy ("PD Policy"), including but not limited to, processing of this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application/Policy/form/AIA Vitality Programme and/or any other existing or future policy/policies/programmes that I/we may hold/ participate with AIA Singapore. Without prejudice to the foregoing, I/we agree to comply with the terms of the PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/we represent and warrant that I/we have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to Use such Personal Data in the manner and for the purposes described in the PD Policy. I/We hereby specifically waive (on our own behalf and on behalf of each such other person, and I/we represent and warrant that such other person has granted me/us authority to so waive) any right to bring a claim of any nature against any of the AIA Persons in respect of any above-mentioned Use and/or any Use of Personal Data in the nature of or for any of the purposes described above or in the PD Policy. I/We hereby agree to indemnify AIA

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Persons for all losses and damages that AIA Persons may suffer in the event that I/we are in breach of any representation and warranty provided by me/us herein. This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective of whether or not my/our Application/form is accepted by AIA Singapore. A photocopy of this authorisation shall be valid and effective as the original.

Signature of Policy Owner
(Required only for Appointment / Revocation)

Date (DD/MMM/YYYY)
* Contact Number:

Signature of Contingent Owner
(Required only for Transfer of Policy to Contingent Owner)

Date (DD/MMM/YYYY)
* Contact Number:

* We will call you at this number if we need any clarifications regarding your request. This contact number will not be updated into our records. If you wish to update your contact details, please complete the Update of Address & Contact Details form.

SIGNATURE AND PARTICULARS OF WITNESS/FSC/IR

I confirm that this form was completed and signed in my presence.

Signature of Witness

Date (DD/MMM/YYYY)

Name of Witness	NRIC/Passport/FIN

Address of Witness	Contact No.

FSC DECLARATION (TO BE COMPLETED BY FSC ONLY)

FSC/IR's Name	FSC/IR's Code	FSC/IR Unit Name	Mobile No.

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CONTINGENT OWNER OPTION FORM CHECKLIST

Please check that you have included all the necessary documents. Any omissions may result in a delay of the processing of your Contingent Owner Option request

Appointment of Contingent Owner

S/N	Required Documents	Points to Note	Tick
1	Contingent Owner Option Form	Following fields in this form must be completed: - Section A - Declaration on U.S. Person Status - Signature and Particulars of Witness/FSC/IR	<input type="checkbox"/>
2	Photocopy of proof of relationship showing relation between Policy Owner and Contingent Owner (i.e marriage or birth certificate)	Applicable for Appointment to AIA Financial Service Consultant / Financial Advisor	<input type="checkbox"/>
3	FATCA Declaration Form if Policy Owner declares that he/she is a US Person, to complete: - W9 if you are a U.S Person; or - W8BEN if you are not a U.S Person	Completed by Policy Owner	<input type="checkbox"/>

Transfer Policy Ownership

S/N	Required Documents	Points to Note	Tick
1	Contingent Owner Option Form	Following fields in this form must be completed: - Section C - Declaration on U.S. Person Status - Signature and Particulars of Witness/FSC/IR	<input type="checkbox"/>
2	A copy of Death Certificate, and Letter form ICA (Immigration and Checkpoint Authority) on the invalidation of Deceased's Singapore IC/ Passport - if death occurred overseas.	Satisfactory proof of the death of the Policy Owner	<input type="checkbox"/>
3	Photocopy of proof of relationship showing relation between deceased Policy Owner and Contingent Owner (i.e marriage or birth certificate)	Applicable for Transfer of policy ownership to AIA Financial Service Consultant / Financial Advisor	<input type="checkbox"/>
4	Enhanced Due Diligence Form	Completed by Contingent Owner	<input type="checkbox"/>
5	CRS Individual Self Certification Form	Completed by Contingent Owner Proof of Residential Address if your ID does not contain your residential address. We accept letters from government agency/ bank statement/ utility/ telephone bills addressed to you (dated within the last 6 months)	<input type="checkbox"/>
6	FATCA Declaration Form if Contingent Owner declares that he/she is a US Person, to complete: - W9 if you are a U.S Person; or - W8BEN if you are not a U.S Person.	Completed by Contingent Owner	<input type="checkbox"/>
7	ID/ Passport Copy (Contingent Owner)	Photocopy of NRIC/Passport/Long-Term Pass or other relevant identity documents (ID) with signature of an AIA Financial Services Consultant / Insurance Representative or an independent third party witnessing	<input type="checkbox"/>
8	Additional Documents for Payor's identification	Photocopy of Payor's identification document. OR (ii) Evidence of Incorporation, Ownership and Shareholdings (where the Payor is a Company)	<input type="checkbox"/>

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