



### Nomination form check list

1. **Policy number.** Please write your FMI policy number in the space provided on the nomination form.
2. **Full name and surname.** Please write your first names and surname in the space provided on The nomination form.
3. **Beneficiary name, surname and ID number.** Please state the name and surname of each beneficiary, together with their ID number and relationship to you. Please specify the percentage portion of benefit for each beneficiary and remember to check that these total to 100% when added. Please note that a death benefit cannot be settled to the beneficiary without a valid identity document.
4. **Dependant details.** Please state the name and surname of each dependant, together with their ID number and relationship to you. Please be advised that only your immediate family, i.e. spouse and biological children qualify as dependants. Other family member's, i.e. parents, siblings or in-laws, need to be covered under a separate extended family funeral benefit or policy. Please note that a death benefit cannot be settled without a valid identity document.
5. **Common-law partners** listed as dependants. Please note that proof of this common-law relationship will be required at claim stage.
6. **Stepchildren** listed as dependants. Stepchildren are only cover under immediate family, providing the Principle Member can produce documentation proving legal adoption, at claim stage.
7. **Dependants over 21 not yet 26 years of age** are only covered as dependants, providing they have a letter from a recognised education institution confirming **full-time** study.
8. **Dependants over 21 years of age or mentally / physically disabled** are only covered as dependants, providing the Principal Member can provide a copy of the dependant's grant book.
9. **Older dependants** who don't qualify under these two categories can only be covered under a separate extended family funeral benefit or policy.
10. **Benefits non-assignable and non-deductible.** Neither a Principal Member insured nor the Policyholder shall be under any circumstances whatsoever, able to cede or assign any benefits under an FMI policy.

**NB: No employer may be the beneficiary!** The employer cannot be nominated as a beneficiary, due to non-insurable interest.