

Application / policy no.



Memorandum of Transfer

Use this form to change ownership of the policy.

Please read the notes below, before completing the Memorandum of Transfer.

Notes:

1. An original Memorandum of Transfer is required by AIA to complete the change in ownership.
2. Ownership can only be transferred at a policy level and cannot be transferred at a benefit level.
3. Health cover cannot be transferred to another Policy Owner.
4. Ownership cannot be transferred to minors [persons aged under 18 years].
5. An Owner Details Form must be completed for all new Owners.
6. Certified copies of photo ID and address to be provided to AIA New Zealand if any of the benefits include Permanent Life, Universal Life, Permanent Term / Permanent Term Plus / Permanent Term 10 / Cash Back Life, Investlife, Golden Life / Lucky Capital or Expresslife.
7. **Note for trustees:** The Life Insurance Act 1908 requires that no notice of any trust be given on a policy. Therefore, you must not sign the transfer as 'trustee'. You must use your full name.

	Owner 1	Owner 2	Owner 3
Date of transfer			
Type of policy being transferred			
Cover transferred from: [Transferor]			
Full name			
Signature			
Witness To be witnessed by someone other than a member of the Life Assured's or Policy Owner's family.			
Full name			
Address			
Occupation			
Signature			
Cover transferred to: [Transferee]			
Full name			
Address			
Occupation			
Date of birth			
Signature			
Witness To be witnessed by someone other than a member of the Life Assured's or Policy Owner's family.			
Full name			
Address			
Occupation			
Signature			
Office use only			
Date of registration	Signature of authorised officer		

AIA New Zealand Financial Strength Rating: AIA International Limited, trading as AIA New Zealand, has a current insurer financial strength rating of **AA- (Very Strong)** from Standard & Poor's. A summary of Standard & Poor's rating scale is:

AAA – Extremely Strong AA – Very Strong A – Strong BBB – Good BB – Marginal B – Weak CCC – Very Weak CC – Extremely Weak R – Regulatory Action D – Default NR – Not Rated

Plus (+) or Minus (-): The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major rating categories.