

**NOMINATION – ARMY GROUP INSURANCE FUND**

1. I, No \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_, hereby nominate the person (s) mentioned below and confer on them/him/her, in various contingencies, indicated therein the right to receive the percentage of share of the benefits under the Army Group Insurance Scheme that may be admissible in the event of my death while in service and the right to receive the amount of benefits from the Army Group Insurance Fund which would become admissible to me on retirement/discharge/death and remain unpaid at my death :-

Ser No	Status	Contingency	Name/Names of Nominee & date of birth	Name/Names of Contingent Nominee & date of birth	Relationship	% of share
(a)	Unmarried	Retirement/ Discharge/ Death	(i)		Mother	
			(ii)		Father	
			(iii)		Unmarried/ Widowed Sister(s)	
			(iv)		Minor Brother (s)	
			(v)		Others	

**Note :-** (a) Dependant minor brothers and unmarried / widowed sisters only be nominated in the event when both the parents are not alive.

(b) If an individual has no one in family i.e. Parents, Brother, Sister, he may nominate in favour of a person or persons or a body of persons or a corporate body as others.

(c) 100% share can be done to one nominee as mentioned at Ser 1 (a). Such 100% share however, can be divided amongst persons stated therein but total of part shares should not exceed beyond 100%.

(b)	Married	Retirement/ Discharge/ Death	(i)		Wife	
			(ii)		Child (ren)	
			(iii)		Mother	
			(iv)		Father	
			(v)		Unmarried/Widowed Sister(s)	
			(vi)		Minor Brother (s)	

**Note :-** (a) The names of legally wedded wife and children shall be inserted by the person/unit/Records on the basis of Part-II order to the effect of marriage/birth on occurrence of such eventuality. If such event like marriage does not take place, the nomination in terms of Ser 1 (a) shall stand.

(b) The minor brother and unmarried/widowed sisters can only be nominated, if wife, children and both parents are not alive.

(c) Proportionate share of insurance benefits as per law of succession are paid to all class I legal heirs (mother, spouse and children), in the first place, therefore, nomination needs to be done accordingly irrespective of their financial status. For ease of reference the above details are tabulated below :-

Ser No	Dependents	Share of		
		Mother	Spouse	Dependent Children
(i)	Mother only*	100%	-	-
(ii)	Mother & Spouse	50%	50%	-
(iii)	Mother, Spouse & one child	33%	33%	33%
(iv)	Mother, Spouse with more than one child	One share proportionately to each CI-I legal heir.		

Notes for Ser (c) below, will be same as for Ser1 (b) above.

(c)	Married	Death due to Battle Casualty	(i)		Wife	
			(ii)		Child(ren)	
			(iii)		Mother	
			(iv)		Father	
			(v)		Unmarried/Widowed Sister(s)	
			(vi)		Minor Brother (s)	

2. I further direct that in the event of my death while in service the AGI will keep in deposit 100/75/50/25%\* of the insurance benefits in fixed deposits in the name of the nominee(s)/beneficiary(s) in a bank for a period of one/two/three/five years and the beneficiary(s) shall continue to receive the interest from the bank on the amount so deposited or can opt for cumulative option.

\*Strike out which is not applicable.

3. I have affixed the photographs of the person/personnel who have been nominated by me on a separate page and persons who are not part of my family as on date, their photographs will be affixed separately as a separate page later upon such occurrence, and such page can be kept in records alongwith earlier pages of photographs fixed by me.

4. This nomination supersedes nomination made by me earlier on \_\_\_\_\_ which stands cancelled.

(Delete where no previous nomination exists).

Place .....

Date : ..... 20.

(Signature of the Individual)

No ..... Rank.....

Name ..... Unit.....

Rubber Stamp of the Unit

Signature of Officer Commanding)

Name

Designation

**PHOTOGRAPHS OF NOMINEE/NOMINEES IN RESPECT OF No**

**RANK/TRADE**

NAME

**UNIT :**

S.No	Name	Date of Birth/age	Relation-ship	Passport Size Photographs (Attested by CO/OC Unit)

Station :

(Signature of the Individual)

No \_\_\_\_\_ Rank/Trade \_\_\_\_\_

Dated :

No. \_\_\_\_\_ Rank/Trade \_\_\_\_\_  
Name \_\_\_\_\_

**COUNTERSIGNED**

### **NOTES FOR GUIDANCE**

1. Family means Wife/Husband, Children, mother, father, minor brothers & unmarried/widowed sisters.
2. The clause at para 2 in Nomination Form is purely on a voluntary and optional basis and is left at the discretion of the individual. Those who do not wish to opt should score out such Para and affix their full signatures which will be countersigned by the CO/OC only.
3. Additions/alternations will render the nomination invalid.
4. Nomination should be made on this form using a single sheet. Both sides of the paper may be used and no other page/paper attached to it.

(To be filled by Officer Commanding in the case of personnel below officer rank).

5. Contents of Paras ..... of AO ...../2002 regarding nomination have been explained to the individual.

6. For Ser No 1 (a)
  - (i) Mother/Father includes adopted parents in the case of individuals whose personal law permits adoption.
  - (ii) Dependant minor brothers and unmarried / widowed sisters only be nominated in the event when both the parents are not alive.
  - (iii) If an individual has no one in family i.e. Parents, Brother, Sister, he may nominate in favour of a person or persons or a body of persons or a corporate body as others.
  - (iv) Nomination shall be redone, in the event of death, insanity, marriage of mother/father, sisters or attaining majority of brother.
  - (v) 100% share can be done to one nominee as mentioned at Ser 1 (a). Such 100% share however, can be divided amongst persons stated therein but total of part shares should not exceed beyond 100%.
7. For Ser No 1 (b)
  - (i) Mother/Father includes adopted parents in the case of individuals whose personal law permits adoption.
  - (ii) The names of legally wedded wife and children shall be inserted by the person/unit/Records on the basis of Part-II order to the effect of marriage/birth on occurrence of such eventuality. If such event like marriage does not take place, the nomination in terms of Ser 1 (a) shall stand.
  - (iii) The minor brother and unmarried/widowed sisters can only be nominated, if wife, children and both parents are not alive.
  - (iv) Proportionate share will be paid to all Class I legal heirs (Mother, Spouse and children as per Law of Succession in case of dispute among legal heirs or nomination being faulty or when no nomination made.
  - (v) If the wife, children and mother, being the class I legal heir all are alive, then they all shall mandatorily be nominated in terms of equal percentage of share.

- (vi) In case mother predeceases and not alive, then only nomination will be done in favour of father, wife and children. Father in such eventuality will mandatorily be nominated, in equal share with wife and children. If mother is not alive, her share will be paid to father of deceased service member. If both parents are not alive, share will be equally paid to wife and children.
- (vii) Share of surviving parents can be given to widow and/or children of the deceased upon their consent in writing. The amount of their share will not be paid to other Class II legal heirs even if they render their consent.
- (viii) In case wife and children are alive then they will be nominated in equal shares.
- (ix) If the wife, children, mother and father are not alive then only nomination of brother and unmarried/widowed sisters can be done.
- (x) Nomination shall be redone in the event of occurrence of death, birth insanity, divorce or remarriage etc in the family.
- (xi) Nomination for husband is not essential for a female member of AGIF.
- (xii) **Proportionate share of insurance benefits are paid to all class I legal heirs (mother, spouse and children), therefore, nomination needs to be done accordingly irrespective of their financial status in line with the laws of succession.** For ease of reference the above details are tabulated below :-

Ser No	Dependents	Share of		
		Mother	Spouse	Dependent Children
(a)	Mother only*	100%	-	-
(b)	Mother & Spouse	50%	50%	-
(c)	Mother, Spouse & one child	33%	33%	33%
(d)	Mother, Spouse with more than one child	One share proportionately to each CI-I legal heir.		

**\*Note.** If mother is not alive, her share will be paid to father of deceased service member. If both parents are not alive, share will be equally paid to all surviving Class I legal heirs.

8. For Ser 1 (c) (i) All Note for Ser 1 (b) also will apply but the share of mother or father would not be nominated for less than 50% to take care of their needs because in such eventuality of death, the widow in any case gets large amount from other sources which she does not share with in-laws. Therefore, balance amount 50% will be paid to CI-I legal heirs. If parents are not alive, then distribution will be done as per para 7 (vi) above or para 7 (ix), as the case may be.

9. In case there is no nomination/faulty nomination, then payment of insurance benefits will be made as per provision of the Law of Succession or as per direction of the court on the matter if the dependents take the matter to a Court of Law.

10. In the case of minor sons and daughters, their mother will be deemed to be the natural guardian and their shares can be paid to the mother without production of guardianship certificate.

11. Cases of disputes, if any, between legal heirs shall be referred to the Claim Committee Meeting of AGIF whose decision will be final. However, if the case is in the court of law, its decision will be complied with. Money till then will be kept in SSD in the name of AGIF.

12. Nomination may be reviewed and be re-done by the individual every five years, if he/she so desires *or on any change in family status*.

13. If there is a difference in the percentage of share/ shares of Nominee/Nominees in the Nomination form and the WILL (if any made by the Army personnel) then, unless in the WILL, the Nomination made in Nomination Form has been specifically revoked, the details given in the Nomination Form will prevail over the details given in the WILL. In this regard Para 4 of AO 4/1991, being relevant is quoted below:-

**A “Will” executed in general terms bequeathing all movable and immovable property may not be sufficient to revoke any nomination already registered with the insurer. Where it is intended to bequeath monies payable under a life insurance policy to a person other than the nominee already registered with the Insurer, it should be specifically provided in the “Will” in the following form:-**

**“I also revoke the nomination(s) made by me in respect of policy(s) of Life Insurance on my own life”.**