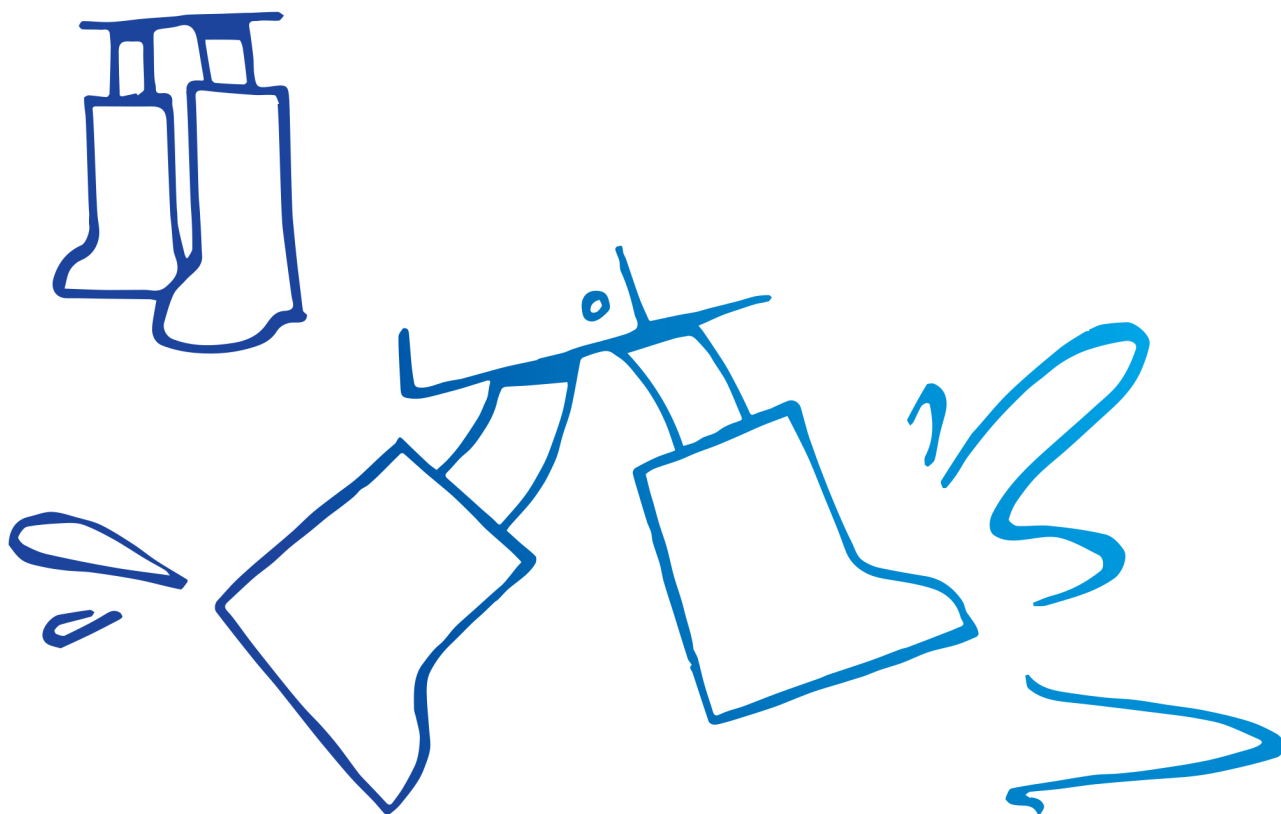




Income protection

This policy provides cash in the event you become sick or disabled, preventing you from working. Use the cash to replace your income.

Draft



income protection

Welcome to Pinnacle Life. We are a 100% New Zealand-owned life insurance company operating from offices in Auckland, New Zealand. Contact us at ask@pinnaclelife.co.nz or call us on 0800-22-22-23 or internationally on +64 9 522-5515. Or find out more about us at www.pinnaclelife.co.nz. Pinnacle Life offers you income protection according to the policy terms included in this document.

your cover

| | |
|-------------------------|--|
| this policy | Policy number [Draft] First issued 16 October 2018 Last updated 16 October 2018 |
| 'you', the policy owner | James Jones , born 08 December 1987 , living in New Zealand. As policy owner, you're the only person who can authorise changes to this policy. (*see definitions for capitalised terms) |
| the 'insured person' | James Jones , a male , born 08 December 1987 , living in New Zealand, insured as a non-smoker . The insured person is the person whose health is insured under this policy. When you applied for this policy the Insured Person's Usual Occupation was identified as Web Developer . |
| what you're covered for | Income Protection (in the event the Insured Person is Unable to Work) <ul style="list-style-type: none">• Your Cover Amount (meaning how much we'll pay each month to replace your income) If the Insured Person is Unable to Work in their Usual Occupation as a result of an illness or injury, we'll replace the Insured Person's income with a monthly payment equal to 75% (the amount you selected) of their Monthly Income, limited to a Cover Limit of \$6,250.00 per month. This payment will be made to the person nominated as the Income Protection Beneficiary. These payments will be offset by the amount of any other income the Insured Person continues to receive (or is entitled to receive) in relation to carrying out any type of work (whether part time or full time), or from paid sick leave, other insurance policies, ACC or any other government agency.• Your Waiting Period (meaning how long before we'll start paying) We'll start making monthly payments on the last day of the month following a Waiting Period of 60 Days (the period you selected). The Waiting Period starts from the day the Insured Person becomes Unable to Work, provided that they remain continuously Unable to Work for the entire Waiting Period.• Your Cover Period (meaning how long we'll continue paying for) Provided that the Insured Person remains Unable to Work, then for any one claim, we'll continue making payments for 12 Months (the period you selected), or until the end of the month in which the Insured Person turns 65, whichever occurs first. |

what you're not covered for

We'll not be liable to pay an Income Protection claim under this policy, if the claim was directly or indirectly contributed to or caused by:

- a Mental Illness
- being made Redundant
- the Insured Person failing to follow reasonable medical advice to prevent, minimise or recover from the Illness or Injury that caused them to be Unable to Work
- normal pregnancy (including participation in an IVF or similar program, normal discomforts such as morning sickness, backache, varicose veins, ankle swelling or bladder problems), giving birth, miscarrying or having a pregnancy terminated
- the use of drugs, unless taken as prescribed by a Doctor
- participation in an unlawful act, including driving with excess blood alcohol levels
- a self-inflicted injury
- an act of war, civil war, terrorism, invasion, strike, riot, civil commotion, rebellion, revolution, insurrection, hostilities, military coup or usurped power, either within NZ or when travelling abroad
- participation in base jumping trans-ocean solo sailing caving or canyoning
- deployment in the armed forces/peace corps or as a journalist or news cameraman outside NZ, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore.

your cover starts

On **16 October 2018** if we receive your first payment within 14 days of this date. Otherwise the cover starts when we receive your first payment. If your first payment isn't received by **16 November 2018** this offer lapses and you'll need to reapply.

how much you'll pay us

Your payment is NZ\$35.05 per month.

This includes:

- A reduction of \$3.89 per month for the first 12 months because you applied online.

On **01 November** each year, your payment will be increased to take account of the insured person's advancing age plus the annual CPI increase (unless you've chosen to stop CPI increases). Your first increase will be effective on **01 November 2019**. GST is charged on Income Protection. An additional 3.95% will apply if you pay by credit card.

your cover ends

As long as you continue making your payments, your Income protection will end automatically on **31 December 2052**, being the last day of the month in which the insured person turns 65, or on the day Insured Person dies, whichever occurs first

eligibility

who can buy this policy

To buy this policy, you must be aged 18 to 59 (on the day you apply), live in NZ and be a NZ citizen or holder of a NZ residency visa/permit. Additionally, you must have been in Continuous, Full Time, paid employment in NZ for the past 2 years, either as an employee or self-employed. Only one person can be insured under this policy. A partner or spouse will need to purchase a separate policy.

payment

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| how we calculate your payments | Your payment is based on the Cover Amount, Waiting Period and Cover Period you select and the Insured Person's gender, smoking habits and declared state of health. We also take into account the Insured Person's occupation and pastimes. Each year on the anniversary of your policy your payment is automatically increased to take account of the Insured Person's advancing age plus the annual CPI increase to your cover (unless you've chosen to stop CPI increases). We'll notify you at least 20 days ahead of a price increase. If the Insured Person's health deteriorates from year to year, it has no impact on what you pay. |
| currency | All transactions are in New Zealand Dollars. |
| payment frequency & due-date | Your payments follow a monthly cycle, due by the 25th of each month to pay for the following month's cover. Depending on the day you apply, your first two deductions may be as little as 1 week apart or as much as 5 weeks apart. We can offer six-monthly or annual payment cycles. Contact us to arrange. |
| when you're not required to pay us | <ul style="list-style-type: none">• If the Insured Person is made Redundant If the Insured Person is made Redundant from their Usual Occupation, we'll waive your monthly payments to us until the Insured Person resumes working, provided that:<ul style="list-style-type: none">- the Insured Person was not self - employed; and- they were made redundant at least 90 days after the cover start date; and- they were unaware they were likely to be made Redundant prior to the cover start date; and- we'll only waive your payments for a maximum of 6 months in any 2-year period.• If the Insured Person becomes Unable to Work If, during a period in which we're making payments to replace the Insured Person's income, the Insured Person is Unable to Work, we'll waive your payments due to us for that period. |
| 2 or more policies | If you have two or more policies with Pinnacle Life and they are paid by direct debit from a single bank account, you qualify for a discount of \$2.00 per month on the second and all subsequent policies. Contact us to arrange this. |
| payment methods | You can pay by direct debit or credit card. You can switch between payment methods at any time. To pay by direct debit you'll need a New Zealand bank account. If you're currently paying by credit card and you wish to change to direct debit, simply visit our website where you can apply to change. |
| additional bank charges | There are no additional charges if you pay by direct debit. If you pay by credit card you'll pay an additional fee of 3.95%. If you pay in a currency other than NZ Dollars, your bank may charge an additional fee for exchanging your currency. |
| cover suspended for non-payment | If your monthly payment is not made on or before the 25th and you fail to pay before the 1st of the next month your cover will immediately be suspended. If this happens; <ul style="list-style-type: none">• We'll notify you of the suspension at your last known contact address• We'll not pay a claim relating to disability, illness or injury occurring while cover was suspended• Your cover will restart once you've caught up all missed payments. |
| policy terminated for non-payment | If you miss any 3 payments within a 24-month period without catching them up, your policy will terminate the next time you miss a payment. If this happens; <ul style="list-style-type: none">• We'll notify you of the termination at your last known contact address• Your cover stops on the 1st of the month following the last due-date missed• There are no refunds for the payments you have made to date. |

changes

| | |
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| change policy owner | When your policy is first issued you are automatically both the 'Policy Owner' and the 'Insured Person'. You can change the owner of your policy to someone else at any time by completing the 'change of ownership' form attached to this policy document. |
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| change income protection beneficiary | The person to whom we'll pay an Income Protection claim under this policy is called the Income Protection Beneficiary. When your policy is first issued, the Income Protection Beneficiary is the Policy Owner. You, the Policy Owner, can apply at any time to change the Income Protection Beneficiary to someone else by completing a 'change of beneficiary form'. This form is available on request from Pinnacle Life or it can be downloaded from the Pinnacle Life website. |
| increase your cover amount because of inflation | Each year on the anniversary of your policy, until the Insured Person is aged 60, we'll automatically increase your Income Protection Cover Amount to help your policy keep pace with inflation. The amount of the increase will be based on the Consumer Price Index ('CPI') published by Statistics New Zealand in September of each year, with the proviso that we'll not increase your Cover Amount by more than 5% in any given year and the Income Protection Cover Amount can't be increased beyond our Cover Limit for Income Protection. To stop the next CPI increase, just tell us in writing before your next policy anniversary. |
| change your cover amount because you want to | It's important to periodically review your Cover Amount under this policy to ensure it continues to meet your needs. If your income changes, you may want to change your Cover Amount. You can choose either 60% or 75% of your Income. You can apply in writing at any time to increase the Cover Amount. If the increase is sought within 60 days of an increase in the Insured Person's Income, we'll approve a proportional increase in the Cover Amount (up to the new income amount). Otherwise, we're not obliged to approve such increase; our approval will depend on several factors such as reasons for the increase and the Insured Person's health at the time the increase is requested. We'll also need the Insured Person's written consent. The Income Protection Cover Amount can't be increased beyond our Cover Limit for Income Protection. An increase in the Cover Amount will increase the amount you pay us. |
| change your waiting period | You can apply in writing at any time to change the Waiting Period, but we're not obliged to agree a change; the change will depend on the Insured Person's health at the time of the request. Your options for the Waiting Period are 30, 60 or 90 days. We'll always apply the Waiting Period that was in place on the day the Insured Person suffered the Injury or first sought medical advice for the symptoms of the Illness that caused them become Unable to Work. |
| change your cover period | You can apply in writing at any time to change the Cover Period, but we're not obliged to agree a change; the change will depend on the Insured Person's health at the time of the request. Your options for the Cover Period are 6, 12, 24 or 36 months. We'll always apply the Cover Period that was in place on the day the Insured Person suffered the Injury or first sought medical advice for the symptoms of the Illness that caused them to then become Unable to Work. |
| stop smoking | If the Insured Person is currently insured as a Smoker and they stop smoking for 12 consecutive months or more, you can request that we reduce your monthly payments. We'll need the Insured Person to complete a non-smoking declaration before payments can be reduced. |
| law or tax changes | If the law or tax regulation or their interpretation changes and these changes increase the costs we incur in managing your policy then, at our discretion, we can increase your payments to absorb these additional costs. If this occurs we'll notify you at least 30 days ahead of any increase. |

cancellation

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|--|--|
| 30-day free look | If you change your mind and cancel this policy within 30 days of it first being issued, we'll immediately stop your cover and refund your payments. |
| cancelling this policy | We'll cancel this Policy at any time, subject to the Policy Owner's written request. If the Policy is cancelled within 30 days of it first being issued, we'll refund all premiums paid. After the 30-day free look, premiums are not refundable. The only exception is where the Policy Owner has paid either 6-months or annually in advance, in which case we'll refund the unused amount that's been pre-paid. |
| no cash value | This policy contains no savings or investment, nor does it participate in the profits of Pinnacle Life. The policy has no cash value if cancelled. |

claims

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| information we'll need to assess your claim | <p>If the Insured Person becomes Unable to Work, they must complete and submit a claim form together with any other information we require to make an assessment.</p> <ul style="list-style-type: none">• We'll need details of the Illness or Injury that has caused the Insured Person to become Unable to Work and the names and contact information of all Doctors and Medical Specialists that have treated the Insured Person in relation those Illnesses or Injuries.• We'll also need financial evidence of the Insured Person's Income and any other Income they're either receiving or are entitled to receive while they're Unable to Work. We may also need information about the Insured Person's employment status from either their employer or accountant.• While we're making monthly payments, the Insured Person, at their own cost, will need to provide ongoing medical and financial evidence satisfactory to us. The Policy Owner will also need to let us know when the Insured Person returns to work. <p>We're not obliged to pay an Income Protection claim until we've received all the information we require.</p> |
| who we'll pay | <p>The proceeds of any Income Protection claim made under this policy will only be paid to the Income Protection Beneficiary; or to the Policy Owner if the Income Protection Beneficiary is deceased.</p> |
| claiming more than once | <p>Multiple claims can be made on this policy.</p> <p>If the Illness or Injury causing a current claim is unrelated to the Illness or Injury that caused an earlier claim, then the current claim will be treated as a new claim.</p> <p>If the Illness or Injury causing a current claim is related to (or is a recurrence of) the Illness or Injury that caused an earlier claim, then the current claim will be treated as a continuation of the earlier claim. However, if the gap between such claims is more than 6 months, then the claim will be regarded as a new claim and a further 'Waiting Period' will apply.</p> |

compliance

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|-------------------------|--|
| we protect your privacy | <p>All information you provide us will be held securely and confidentially. The only use of this information will be to process your application, to administer your policy and ultimately to pay any claim. From time to time we may like to offer you other products, however, if you don't want this information you can request that we don't send it to you.</p> |
| NZ law applies | <p>This policy is governed by New Zealand law. Any legal action in relation to this policy must be conducted in New Zealand.</p> |
| our statutory fund | <p>All payments that we receive from you (or pay to you) in relation to this policy will be transacted through our 'Rimu Statutory Fund'. We are required under New Zealand law to have such a fund to protect your interests by ensuring accounting transparency.</p> |
| being truthful | <p>It's your responsibility to be absolutely truthful with us. We rely on your information to issue your policy and pay any claim. If you're not absolutely truthful or if you fail to disclose all relevant information to us, we can at our discretion Void your policy or change the terms of your policy as we deem appropriate. If your claim is based on false or incomplete information we won't be liable to pay the claim and we can, at our discretion, void your policy. If, after we pay any claim, we find that it was based on false or incomplete information, all claim payments must be refunded to us.</p> |

definitions

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|-------------------------------|--|
| we, our, us | We', 'our' or 'us' means Pinnacle Life. |
| you, your | 'You' or 'your' means the Policy Owner. |
| policy owner | Means the person who can authorise changes to this policy. When your policy is first issued you are automatically both the 'Policy Owner' and the 'Insured Person'. You can change the owner of your policy to someone else at any time; see the section entitled 'change policy owner'. |
| insured person | Means the person whose health is insured under this policy. |
| income protection beneficiary | Means the person to whom we'll pay an Income Protection claim if the Insured Person becomes Unable to Work. When your policy is first issued you, the Policy Owner, are automatically nominated as the Income Protection Beneficiary. However, you're entitled to change the Income Protection Beneficiary to someone else; see the section entitled 'change income protection beneficiary'. |
| smoker / non-smoker | If a person has smoked a cigarette or any other substance including e-cigarettes in the past 12 months, they're a 'smoker'. If not, they're a 'non-smoker'. |
| full time employment | Means working on average at least 30 hours per week, but does not need to be continuously with the same employer. |
| continuous employment | Means the Insured Person has been employed without a break during the past 2 years (where annual leave or other paid leave is not counted as a break). If the Insured Person changed jobs or moved to a different company within the past 2 years, we'll still regard their employment as 'continuous' provided that they've not changed jobs more than 3 times during this period and that no period between jobs exceed 30 days. |
| usual occupation | Means the occupation (or occupations) that the Insured Person was employed in for at least 30 hours per week and received an income from immediately prior to their becoming Unable to Work. If they were unemployed at the time they became Unable to Work (for any reason), then their Usual Occupation will be determined as follows: <ul style="list-style-type: none">• If they were unemployed for 6 months or less prior to becoming Unable to Work, their Usual Occupation is the occupation they were engaged in immediately prior to their unemployment• If they were unemployed for more than 6 months (for any reason) prior to becoming Unable to Work, they will be considered to have no Usual Occupation and will not be entitled to claim. |
| annual income | If the Insured Person is an employee, 'Annual Income' means their highest gross taxable annual income derived directly and solely from engaging in their Usual Occupation measured over a 12 month period in the 2 years immediately prior to their becoming Unable to Work. If the Insured Person is self-employed, 'Annual Income' means their gross taxable annual income derived directly and solely from engaging in their Usual Occupation as last reported to the IRD at the time they became Unable to Work. |
| monthly income | Means one twelfth of the Insured Person's Annual Income. |
| cover limit | Means the maximum Cover Amount we'll ever pay for an Income Protection claim. <ul style="list-style-type: none">• When covering 60% of the Insured Person's Monthly Income, our Cover Limit is \$9,600 per month if the Insured Person is aged 20 to 50, \$8,000 per month if they're aged 51 to 54 and \$6,400 per month if they're aged 55 to 65• When covering 75% of the Insured Person's Monthly Income means our Cover Limit is \$12,000 per month if the Insured Person is aged 20 to 50, \$10,000 per month if they're aged 51 to 54 and \$8,000 per month if they're aged 55 to 65. |
| unable to work | Means a Doctor has confirmed that solely as a result of an Illness or Injury, the Insured Person; <ul style="list-style-type: none">• Is unable to perform all of the duties of their Usual Occupation for more than 10 hours per week, and• Is not currently engaged in their Usual Occupation or any other paid work whatsoever, and |

| | |
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| unable to work | <ul style="list-style-type: none"> Is following the advice of a Doctor in relation to the Illness or Injury for which they are claiming <p>Pinnacle Life, at its sole discretion, can seek a second opinion from a Doctor or Medical Specialist of its choice to confirm (or otherwise) the prognosis of being 'Unable to Work'.</p> |
| doctor | Means a doctor or medical practitioner licensed to legally practice medicine within NZ. |
| medical specialist | Means a medical specialist licensed to legally practice his or her medical specialty within NZ and, in Pinnacle Life's sole discretion, whose specialty qualifies him or her to determine a person's ability to work in relation to an illness or injury. |
| ACC | The Accident Compensation Corporation (ACC) is the Crown organisation in New Zealand that provides comprehensive, no-fault personal injury cover for all New Zealand residents, as well as visitors to New Zealand. |
| redundant or redundancy | Means the Insured Person's employer has disestablished their position and, as a result of this disestablishment, they've remained unemployed for at least 30 consecutive days. |
| accidental death | The Insured Person's death is accidental if they die within 180 days of sustaining an Injury that caused their death; where the injury occurred after the cover start date and was directly and solely caused by external, violent and accidental means. Death caused by a self-inflicted injury or suicide is not regarded as accidental. |
| mental illness | Means any psychiatric, psychosomatic, mental or nervous condition including, but not limited to depression, anxiety, stress, post-traumatic stress, psychoneurosis, psychosis, emotional or behavioural disorders, disorders related to substance abuse and dependency which includes alcohol, drugs or chemical dependency, chronic fatigue or other psychological or psychiatric disorders or the side effects of their treatment for such conditions. |
| referring partner | Means a company, club, union, broker group or other association that offers our life insurance products to its employees, members or associates. If you're referred to us by a referring partner you'll receive specific additional benefits which they've negotiated on your behalf. |
| to 'void' your policy | This means your policy will be considered never to have existed, payments you have made will not be refunded and no claim will ever be paid. |

how you answered our application

when you applied for this policy on **16 October 2018** we asked you, **James Jone**, the following questions and these were your answers;

| | |
|---|------------------|
| you are | Male |
| have you smoked tobacco or any other substance in the past 12 months? | No |
| your birthdate is | 08 December 1987 |
| your height is | 169cm |
| your weight is | 64kg |
| Do you have either New Zealand Citizenship or a valid NZ Residency Visa? | Yes |
| In the past 2 years, have you been in continuous paid employment averaging at least 30 hours per week, either as an employee or self-employed? | Yes |
| Are you intending to live or work outside New Zealand? | No |
| Have you had cancer of any kind, including melanoma, skin cancer, a malignant tumour, leukaemia, lymphoma or any tumour of the brain or spinal cord? | No |
| Have you ever been diagnosed with diabetes ? | No |
| Do you have any blood disorder including haemophilia, anaemia or haemochromatosis? | No |
| Have you ever been diagnosed with high blood pressure ? | No |
| Have you ever been diagnosed with high cholesterol ? | No |
| Have you ever had a heart or vascular problem including a stroke, heart attack, rheumatic fever, heart murmur, heart valve problem, chest pain or heart palpitations? | No |
| Have you had any gastro-intestinal problems associated with your liver, gall bladder, stomach, bowel or colon, including hepatitis B or C? | No |
| Have you been diagnosed with a kidney or bladder problem including kidney failure, nephritis, pyelitis or lupus nephritis? | No |
| Have you ever been diagnosed with a breathing or lung problem including asthma, emphysema, chronic obstructive airways disease, TB, cystic fibrosis or sleep apnoea? | No |
| Have you ever been diagnosed with a neurological disorder including paralysis, RSI, chronic fatigue, chronic pain, epilepsy, MS, Parkinson's, eye problem or hearing impairment? | No |
| Have you ever been diagnosed with a muscular-skeletal or joint problem including arthritis, gout, lupus, osteoporosis or tendonitis? | No |
| Within the past 5 years have you had a mental health or psychological condition including depression, anxiety or stress that required professional advice, treatment or time off work? | No |
| Do you usually drink more than 8 standard alcoholic drinks in a single session or more than 28 alcoholic drinks in a typical week? | No |
| In the past 5 years, have you injected or otherwise used illegal drugs ? | No |
| To the best of your knowledge, are you infected with HIV or are you carrying antibodies to HIV, or have you ever engaged in any high risk activity related to HIV? | No |
| Aside from what you've already told us, do you have any other medical condition for which you're currently seeking medical advice , receiving treatment, awaiting surgery or undergoing tests? | No |
| Have you ever had a parent, brother or sister who, prior to age 60, was diagnosed with cancer, heart disease, stroke, diabetes, kidney disease, multiple sclerosis (MS); muscular dystrophy, Parkinson's, motor neurone disease, Huntington's disease or familial polyposis? | No |
| Do you participate in any of these recreational activities ? | |
| competitive boxing | No |
| competitive car, bike or powerboat racing | No |
| hang gliding or other self launch flying | No |
| micro-light or ultra-light flying | No |
| mountaineering, outdoor rock climbing or abseiling | No |
| private fixed wing or helicopter flying exceeding 100hrs per year | No |
| scuba diving deeper than 40 meters or any cave or wreck diving | No |

| | |
|---|-----|
| skydiving or parachuting | No |
| trans-ocean racing | No |
| recreational quad-biking or trail-bike riding | No |
| white water rafting exceeding 80hrs per year | No |
| rugby (any code) or soccer | No |
| none of these | Yes |

DRAFT

insured person's details

| | | | |
|--------------|--------------|--------------|-------------------------------|
| first name | James | middle name | |
| last name | Jone | email | maryandjames@maryandjames.com |
| mobile phone | 020000000000 | other phone | |
| address | draft draft | suburb | draft |
| city | draft | postal code | 0000 |
| country | draft | doctors name | |

declaration

It's your responsibility to be absolutely truthful with us and to disclose all information that is relevant to our decision to provide you cover. If not, we may refuse to pay any claim and/or change the terms of this policy or be entitled to void this policy.

- I, **James Jone** confirm that effective 16/10/2018;
- The information in this application is true and correct; and
 - I am not aware of any other information which could lead me to have a shortened lifespan or to suffer any of the illnesses or conditions covered under this policy; and
 - I am aware of no other medical, lifestyle or family history information which might be relevant to Pinnacle Life's decision to offer me cover; and
 - I have read and understood this policy and I agree to abide by the terms as set out in this policy document.
 - If the start date of my policy is delayed I will notify Pinnacle Life of any changes that occur to my health or lifestyle or family history before the new policy start date.
 - I understand that Pinnacle Life may review my application even after I have been advised my policy is in force. Pinnacle Life may contact me within 14 days with questions and will notify me if my answers change the terms and conditions of the policy.
-
- I cannot confirm, because;
There are other circumstances which might be relevant to Pinnacle Life's decision to provide me cover. I would like Pinnacle Life to contact me.



Freeport Authority No. 114353

pinnaclelife.co.nz



Pinnacle Life
PO Box 1471
Auckland 1140

change the owner of your policy

Fold last and seal down

This change of ownership can only be authorised by the current policy owner(s). If there are more than 2 policy owners, you can print off and use as many of these forms as you need. If you want to add an owner and wish to continue being one yourself, you'll need to fill in your details as both a current owner and a new owner. To own this policy you must be at least 18 years old. A Trust can't own a policy but the Trustees can, provided that all the Trustees are owners. In this case we'll need a copy of the Trust deed. **All the owners' signatures must be witnessed, but owners can't witness each others' signatures.**

PINNACLE LIFE ONLY

| | | |
|----------------|----------------------|--|
| policy number | date registered | |
| date of change | authorised signature | |

current owner 1

current owner 2

| | |
|--------------------|--------------------|
| owner's name | owner's name |
| signature | signature |
| witness: name | witness: name |
| witness: signature | witness: signature |
| witness: address | witness: address |

Fold up first

new owner 1

new owner 2

| | |
|--------------------|--------------------|
| new owner's name | new owner's name |
| address | address |
| e-mail | e-mail |
| mobile number | mobile number |
| signature | signature |
| witness: name | witness: name |
| witness: signature | witness: signature |
| witness: address | witness: address |