

To
The First International Bank of Israel Ltd.

Branch _____

Date: _____

**CHOICE OF LONGEVITY CLAUSE IN ACCOUNT NO. _____
(HEREAFTER – "THE ACCOUNT")**

Within the framework of the account management terms and conditions, you are requested to choose how the account is to be managed by the surviving joint account holders (hereafter – "the survivor") in the unfortunate event of the death of one of the joint account holders. This choice may be changed by you in the future by giving appropriate notice to the Bank.

If you want to allow the Bank (as a general rule) to execute instructions of the survivor in the account subsequent to the death of a joint account holder and that the heirs of the deceased / his executors will not have a right to manage the account – you must choose a Longevity Clause.

If you want the Bank not to allow (as a general rule) transactions to be executed in the joint account subsequent to the death of a joint account holder, until an order of succession or an order of probate is produced and the consent of the heirs under said order is received, you must choose not to apply a Longevity Clause to the account.

We would like to emphasize that a Longevity Clause only relates to the ability of the surviving account holders to give instructions to the Bank. A Longevity Clause does not alter the ownership relations among the joint account holders themselves or between them and their heirs.

If the signature rights in the account are implemented severally – you are advised to consider applying a Longevity Clause to the account.

In accordance with the aforesaid, we the undersigned, who are all the account holders, hereby request:

- To apply a Longevity Clause to the account so that in the event of the death of a joint account holder the surviving account holder/s or anyone acting under his/their authority, shall be allowed to continue to manage the account and that the heirs of the deceased / his executors will have no right to manage the account.
We are aware that this instruction does not alter the ownership relations in the account, as stated above.
- Not to apply a Longevity Clause to the account so that in the event of the death of a joint account holder, the surviving account holder/s or anyone acting under his/their authority shall not be allowed to continue to manage the account.

Name _____ Customer signature  _____

Name _____ Customer signature  _____

Name _____ Customer signature  _____