





**Please remember to...**

-  Countersign any amendments
- Ensure that the appropriate boxes are checked
-  Note that Submission Cut-off time is 3pm

**And for Corporate Policies...**

- ✓ Enclose photocopies of NRIC/Passport of authorised signatories
- ✓ Enclose copy of the latest ACRA business profile not more than 3 months from submission date

## 1 POLICY INFORMATION

Full Name of Owner ..... NRIC/Passport No. ....

Policy Number .....

## 2 WHAT YOU SHOULD KNOW ABOUT EARLY PARTIAL/FULL WITHDRAWAL OR SURRENDER

We wish to highlight to you that an insurance policy (whether an investment-linked policy(ILP), traditional participating or non-participating policy) is intended to meet your long-term financial needs. Therefore, in withdrawing(fully or partially) or surrendering your policy, you are losing valuable benefits and may not meet your long term financial objectives. In addition, it may not be possible for you to obtain a similar level of protection on the same terms in the future.

• **Changes in Terms & Conditions**

Your existing policy was issued based on your attained age and health conditions at the time when your policy was underwritten by us. In withdrawing or surrendering your existing policy for another policy, you could be paying higher premiums and possibly losing specific policy features due to changes in age or health.

• **Additional Fees / Charges**

If you withdraw(fully or partially) or surrender your existing policy to purchase a new policy or other investment products, or top up on existing ILP or other investment product, you will incur new charges. These may include:

- I) Distribution Fee  
Commission is paid to Financial Representatives on all new insurance policies/investment products.
- II) Policy Fee  
A policy fee is usually incurred for each policy.
- III) Administration Charge (For ILPs)  
An initial sales charge of as high as 5% of your initial investment could be applicable for a new purchase of an ILP or investment product. In addition, you may be subject to new withdrawal terms and conditions that may impose a withdrawal fee when you withdraw on your new ILP or investment product.

Fees and charges can impact your overall investment return. Hence it is usually disadvantageous for you to withdraw a policy and then effect a new policy.

**ALTERNATIVES TO PARTIAL / FULL WITHDRAWAL (for ILPs)**

• **Fund Switching Facility**

When the fund you have bought is not meeting your initial or current investment objectives, you may have an option to switch to other fund(s) offered by us at its bid price without incurring any charges.

For Golden Fund Series and E-Series, the first 2 fund switches in each policy year are free and thereafter a chargeable fee of \$50 per switch. The switching fee for variable annuity is currently waived. There is no switching fee for all other policies.

• **Other Options**

You may enquire whether there are other options available under your policy to meet your short term financial needs. These may include reduction of premiums, or applying for premium holidays (if applicable).

**ALTERNATIVES TO SURRENDER (for Traditional Plans)**

If your policy has acquired a cash value, you may choose to apply for a cash loan to meet your short term financial needs or convert to a reduced paid up insurance policy.

INTERNAL USE - FOR REPRESENTATIVE

Submitted by  Servicing Rep  Others \_\_\_\_\_ (Code)

INTERNAL USE - FOR STAFF

Doc ID  PA021  PA023  \_\_\_\_\_



## 4 SURRENDERS / WITHDRAWALS

### C. Easi Investor - Endowment Component (EC)

- Partial Surrender of the EC. The remaining Sum Insured of the EC will be reduced to S\$ .....
- Please note that there must be a minimum of S\$5,000 after reduction*
- Full Surrender of the EC

## 5 DECLARATION & AUTHORISATION

1. I/We have read and understood the above statements. I/We choose to withdraw (fully or partially) or surrender my policy(ies). I/We am/are aware that should I/we wish to buy a similar policy in future, I/we may incur additional charges and may not be able to secure similar terms and conditions.
2. This Policy is not assigned to any other party.
3. I/We/The beneficiaries are not undischarged bankrupt(s). There are currently no actual or pending bankruptcy proceedings against me/us.
4. I/We agree to indemnify and hold harmless the Company from and against all claims, losses, damages (including legal costs) arising as a result of the Company acting in accordance with these instructions.

Signature of Owner/Assignee

Name .....

Contact No. .... Date .. / .. / ..

### Additional Authorisation for Policy under a Trust

#### Section 49L (Insurance Act)

- Who to sign:  
Any Trustee of the policy who is not the Owner  
**OR** all Beneficiaries 18 years and above  
*Trustee can be appointed by the Owner via Nomination of Beneficiary Form 3*
- Proceeds payable to:  
Trustee(s) **OR** All Beneficiary(ies)

#### Section 73 (Conveyancing & Law of Property Act)

- Who to sign:  
All Trustee(s) of the Policy
- Proceeds payable to:  
Trustee(s) for the benefit of the Beneficiary(ies)

.....  
Signature of Trustee/Beneficiary

Name .. Date .. / .. / ..

NRIC No. .... Contact No. ....

.....  
Signature of Trustee/Beneficiary

Name .. Date .. / .. / ..

NRIC No. .... Contact No. ....

.....  
Signature of Trustee/Beneficiary

Name .. Date .. / .. / ..

NRIC No. .... Contact No. ....

.....  
Signature of Trustee/Beneficiary

Name .. Date .. / .. / ..

NRIC No. .... Contact No. ....

FORM VERSION 1111a

**Need Help?** Please contact our Client Service Centre at ☎ 6833 8188 or your Financial Representative for further assistance.

**Completed?** Please mail this form with all relevant documents to ✉ 51 Bras Basah Road #09-00 Manulife Centre Singapore 189554