

**Please remember to...**

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

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

# 1 POLICY INFORMATION

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

# 2 GUARANTEED WITHDRAWAL AMOUNT (GWA)/INCOME FOR LIFE (IFL) OPTIONS

## A. Commence GWA/IFL Option (For Policies that have not elected GWA/IFL)

GWA Option 1: GWA entitlement divided by the following frequency

- ... Annually      ... Semi-Annually      ... Quarterly      ... Monthly

GWA Option 2: Specified amount of US/\$ Y Y Y Y at each frequency

- Annually      ... Semi-Annually      ... Quarterly      ... Monthly

IFL Option: IFL entitlement divided by following frequency

- ... Annually      ... Semi-Annually      ... Quarterly      ... Monthly

- y For GWA Option 1 & IFL Option : If there is any prior withdrawal in this Policy Year, we will pay you the remaining GWA/IFL entitlement.
- y For GWA Option 2 : If total withdrawals in the Policy Year exceed the GWA entitlement, redemption charges will be imposed on the excess.
- y For IFL option ~~W/ 30% (U.S. F)~~
- y Withdrawals are payable in US\$ (for US\$ denominated policy) and S\$ (for S\$ denominated policy).
- y Semi-annual, quarterly and monthly modes - we will only process if amount per frequency is at least US\$/S\$1000.

## B. Switch from GWA Option to IFL Option

Switch from GWA option to IFL option

- y If there is any prior withdrawal in this Policy Year, we will pay you the remaining IFL entitlement.
- y Where you elect to switch to IFL option, your entitlement in this Policy Year will be the IFL entitlement. As such, if the total withdrawals in this Policy Year had exceeded the IFL entitlement, payment will only commence the next Policy Year.
- y If you are currently under the semi-annual, quarterly or monthly mode and the IFL entitlement divided by frequency is less than US\$/S\$1000, we will change the frequency to annual.

## C. Change Amount and/or Frequency of Payments (For Policies that have already elected GWA/IFL Options)

Change amount for payment under GWA option to US/\$ Y Y Y Y Y Y Y Y at each frequency

- The amount indicated will be payable in addition to any prior withdrawal in this Policy Year. If total withdrawals in the Policy Year exceed the GWA entitlement, redemption charges will be imposed on the excess.
- Semi-annual, quarterly and monthly modes- we will only process if amount per frequency is at least US\$/S\$1000.

Change the frequency of payment under GWA/IFL option to

- ... Annually      ... Semi-Annually      ... Quarterly      ... Monthly

- y Payment will commence on current due date. *For e.g. current due date under annual is 31 Dec 2012. Request made on 31 Mar 2012 to change to semi-annual. First semi-annual payment will fall on 31 Dec 2012.*
- y Semi-annual, quarterly and monthly modes- we will only process if amount per frequency is at least US\$/S\$1000.

VA-1018

**INTERNAL USE FOR REPRESENTATIVE**

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

**INTERNAL USE FOR STAFF**

Doc ID    PA041    \_\_\_\_\_

### 3 DECLARATION & AUTHORISATION

1. This Policy is not assigned to any other party.
2. I/We/The beneficiaries are not undischarged bankrupt(s). There are currently no actual or pending bankruptcy proceedings against me/us.

Signature of Owner/Assignee

Name .....

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


VA-1018

If you wish to understand the list of purposes for which your personal data may be used or disclosed, you may refer to the Statement of Personal Data Protection located at our website ([www.manulife.com.sg](http://www.manulife.com.sg))

#### Need Help?

Please contact your **Financial Representative** for further assistance.  
Alternatively, you may call our **Client Services Officers** at **6833 8188** or visit us at **8 Cross Street #01-01A, Manulife Tower, Singapore 048424** during service hours.

#### Completed?

You may submit the completed and signed form with all relevant documents to us through:  
 **Mail –8 Cross Street #15-01, Manulife Tower, Singapore 048424**