





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 extracted 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

An insurance policy is intended to meet your long-term financial needs. Therefore, it may be disadvantageous for you to fully or partially withdraw or surrender a policy before its maturity date. Some disadvantages are:

- You are losing valuable benefits from the policy:
 - You are losing the insurance protection offered by your policy;
 - You may not be able to achieve your intended financial objective;
 - This may result in losing the financial benefit accumulated over the years.
- It may not be possible for you to obtain a similar level of protection on the same terms in the future.
 - You may not be insurable on standard terms;
 - You may have to pay a higher premium in view of higher age;
 - Surrendering/Withdrawing your insurance policy for another policy could result in higher premiums and/or loss of specific policy features due to changes in age or health.

Additional Fees / Charges

If you fully/partially withdraw 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 would be applicable for a new purchase of an ILP or investment product. Hence, on a single premium investment of S\$10,000, a sales charge of as high as S\$500 would be deducted.
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.

ALTERNATIVES TO PARTIAL / FULL WITHDRAWAL (for ILPs)

Fund Switching Facility

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

For Golden Fund Series and E-Series, Regular Premium Unit-linked and Single Premium Unit-linked plans, 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.

Some options are :

- Opt for a premium holiday if your policy has accumulated cash value. This allows you to temporarily stop paying premiums; or
- Reduce the policy regular premiums (applicable only to regular premiums policies). This allows you to reduce your ongoing financial commitment to the policy.

ALTERNATIVES TO SURRENDER (for Traditional Plans)

Other Options

If your policy has acquired a cash value, you may choose to:

- Apply for a cash loan to meet short term financial needs; or
- Convert to a reduced or paid up extended term insurance policy; or
- Reduce the policy regular premiums (applicable only to regular premiums policies).

Seeking Advice From Your Adviser

Therefore, it is important to seek advice from your Adviser before early full/partial withdrawal or surrender of your policy. Your Adviser can advise you on your options other than withdrawing the policy, explain the implications of each option and provide appropriate recommendations to you, taking into account your investment objectives, financial situation and particular needs.

SW-1018-3

INTERNAL USE - FOR REPRESENTATIVE

Submitted by Servicing Rep Others _____ (Code)

INTERNAL USE - FOR STAFF

Doc ID PA021 PA023 _____

3 ACKNOWLEDGEMENT (Owner/Assignee/Trustee) *Please note this is compulsory*

Q1. Please indicate your reason(s) for withdrawing (fully or partially) or surrendering this Policy.

.....

Q2. Were you advised by your Representative to fully/partially withdraw or surrender this Policy ?

NO YES *If your answer is "Yes", your Representative and his/her Manager need to complete the section below.*

Representative's Acknowledgement	Representative's Manager Acknowledgement
<p>I have explained to the Policyowner/Assignee/Trustee the options and the implications of the requested transaction(s).</p> <p>I have recommended the transaction(s) for the following reasons:</p> <p>.....</p> <p>.....</p> <p>Signature</p> <p>Rep Name</p> <p>Rep Code Date / /</p>	<p><input type="checkbox"/> I agree with the recommendation.</p> <p><input type="checkbox"/> I disagree with the recommendation.</p> <p>The following actions have been taken:</p> <p>.....</p> <p>.....</p> <p>Signature</p> <p>Mgr Name</p> <p>Mgr Code Date / /</p>

4 SURRENDERS / WITHDRAWALS

A. ■ Full Surrender / Withdrawal / Termination of Policy

- *Please enclose the following with this form:*
Photocopy (both sides) of NRIC / Passport / Birth Certificate of Owner / Assignee, Life Insured (s), Payor, Trustee (s)/ Beneficiary (ies)

B. ■ Partial Withdrawal (ILPs)

- *Please note the following criteria. S\$/US\$ depending on the currency denomination of the Policy.*
- *Please note that any existing automatic fund rebalancing arrangement will cease upon this partial withdrawal application. To continue this feature, you will need to submit a new automatic fund rebalancing request.*

Criteria	Flexi / Fortune Accumulator	Variable Annuity	Signature Series & Fusion Plans	ManuRetire Secure	Other Plans
Minimum Withdrawal	\$500 per Policy	\$5,000 per Policy	\$1,000 per Fund	\$200 per Policy	\$500 per Policy
Minimum Balance Remaining (Per Policy)	\$1,000	SRP - \$10,000 Others - \$100,000	\$5,000	\$5,000	\$3,000
Minimum Balance Remaining (Per Fund)	NA	\$10,000	\$1,000	NA	NA

	Name of Fund(s)	Amount (\$ or %)
1.		
2.		
3.		
4.		
5.		
6.		

- *Indicate "100%" for full withdrawal of a particular fund*
- *The Sum Insured may be reduced and the Sum Insured Guarantee Benefit may cease for some plans*
- *For Easi-Investor plan, withdrawal triggers surrender of the Endowment Component if it is still effective. Surrender charges may apply (where applicable)*
- *Units will be cancelled at the bid prices applicable on the next applicable valuation date after our acceptance of this request*
- *For ManuRetire Secure, please refer to your Policy Contract for information on the applicable valuation on your transaction*
- *If you need the list of funds, please refer to our website at www.manulife.com.sg*

C. Easi Investor - Endowment Component

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 INSTRUCTIONS FOR RECEIVING PROCEEDS (Cash-Funded Policy)

You will receive your proceeds via Cheque if you do not have an Electronic Fund Transfer (EFT) account.

A. ■ Electronic Fund Transfer

1. EFT to the following Bank Account:

■ Please note that one of these **MUST** be submitted for verification of account number:

 Copy of Bank Statement OR  Copy of Bank Passbook

Bank account must be a Singapore Bank account and the amount payable via EFT must be denominated in Singapore dollars

i) Bank Account Number *This account must belong to the Owner*

ii) Name of Bank

iii) Branch Code *Applicable to OCBC/HSBC/SBI bank accounts only*

Please note:

■ These instructions will supersede any previous instructions regarding the mode of payment.

■ EFT facility will **NOT** be applicable to the following:

- i) Policy that is the subject of any trust created under Section 49L of the Insurance Act (Cap. 142) or Section 73 of the Conveyancing and Law of Property Act (Cap. 61)
- ii) Any claim involving reimbursement to CPF Board and/or insurers providing integrated Shield Plan
- iii) Any claim for death, critical illness, disability, special benefit or other benefit besides medical reimbursement and weekly income under personal accident plan

B. ■ Cheque Collection by Servicing Representative

1. Representative's Name Representative's Contact No.

C. ■ Cheque Collection by Owner

2. Owner's Contact No.

D. ■ Others

3. Transfer \$ to Policy No. for the purpose of Premium Loan Prepayment

4. Transfer \$ to Policy No. for the purpose of Premium Loan Prepayment

6 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. I/We confirm that this Policy is not assigned to any other party or is assigned only to the assignee who has signed this form.
3. I/We confirm that I/we/the beneficiaries am/are not undischarged bankrupt(s), in winding up, receivership or judicial management and there are currently no pending or threatened bankruptcy proceedings, winding up proceedings, receivership or judicial management proceedings against me/us/the beneficiaries.
4. I/We agree to indemnify and hold harmless Manulife from and against any and all demands, claims, actions, damages, suits, proceedings, assessments, judgments, costs, losses (whether direct, indirect, special or consequential) including legal costs, and other expenses arising from or in connection with Manulife accepting and acting on these instructions.
5. I/We am/are aware that this form will not be effective until it is formally accepted by Manulife.
6. I/We agree that the personal data collected in this form will be used by Manulife for the purpose of complying with my/our request and other related purposes only.
7. I/We confirm that the above information is true and correct, and I/we authorise Manulife to effect the request on my/our policy(ies).
8. I/We further confirm that I/we have read and understood Manulife Statement of Personal Data Protection which may be amended by Manulife from time to time ("Manulife Statement"), and I/we hereby consent to collection, use, disclosure and processing of personal data in accordance with Manulife Statement and agree to be bound by Manulife Statement. I/We have obtained a hard copy of the Manulife Statement from Manulife and/or downloaded a soft copy of the Manulife Statement from www.manulife.com.sg

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.

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)

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**