

FULL / PARTIAL WITHDRAWAL MAY BE DISADVANTAGEOUS FOR YOU. PLEASE READ CAREFULLY BEFORE MAKING A DECISION TO FULLY / PARTIALLY WITHDRAW YOUR POLICY.

We wish to highlight to you that an insurance policy is intended to meet your long-term financial needs. Therefore, in fully or partially withdrawing a policy, you may be 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 is based on your attained age and health conditions at the time when your policy was written. Withdrawing your existing policy for another policy could result in loss of specific policy feature, due to changes in age or health condition.

• Additional Fees / Charges

If you withdraw your existing policy, fully or partially, to purchase a new investment-linked policy, or other investment product, or top up on existing investment-linked policy 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) Administration Charge

An initial sales charge of as high as 5% of your initial investment would be applicable for each new Investment product. In addition, there could be some policy / withdrawal fee that is charged for each new policy.

(iii) Increase in Insurance Charge

Premium rates for new policies may increase due to changes in entry age and/or health conditions.

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

ALTERNATIVE TO PARTIAL / FULL WITHDRAWAL**• Fund Switching Facility**

When the fund you have bought is not meeting your initial or current investment objective, you may choose to switch to other fund(s) including **Singapore Cash Fund** offered by the Company at its bid price without incurring any charges. Fund switch is free for Manulink, Manulink Investor, Manulink Flexi, Manulink Flexi Plus, Fortune Accumulator and Secure Retirement Plus/PrimerPLUS policy. On all other investment-linked plans, you are entitled to two free switches in each policy year.

• 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).

Important Notes:

1. This Form must be completed in ink and submitted to Policy Admin by 3 p.m. on a business day to be deemed submitted on that day. If it is submitted after 3 pm, it will be deemed submitted the next business day. Where submission is made via a representative, it is deemed submitted when the representative submits the form to us.
2. Signature(s) must be consistent with our records. Names should be written as they appear in our records. Please submit photocopies of NRIC or Passport and deed poll if applicable as documentary evidence if it is different from the name per your NRIC or Passport.
3. For Policy purchased using CPF or SRS fund, the amount withdrawn will automatically be credited into the Owner's CPFIS-OA Investment Account, CPFIS-SA or SRS Account.
4. For Policy purchased using cash and which falls under the purview of Section 73 of the CLPA, the amount withdrawn will automatically be made payable to the Trustee(s). Signature of the Trustee(s) will be required if Policy falls under the purview of Section 73 of the CLPA. Please note that any proceeds made payable to Trustee(s) are for the benefits of the beneficiary(ies).
5. For policy with surrender or redemption charge, any surrender or redemption charge levied will be deducted from the fund value.
6. For Company owned policy, please provide a list of signatories authorized to sign this Form. This Form must bear the Company stamp. A photocopy of the NRIC/PP of the authorized signatory and a copy of the ACRA report (within 3 months validity) must be submitted with this Form.

Owner/Assignee/Trustee's Declaration

I/We* declare that:

- **I/We* have read and understood the above statements. I/We* want to withdraw my policy (fully or partially). 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.**
- The receipt of the Cash Value in the Policyowner's CPFIS-OA Investment Account/CPFIS-SA/SRS Account will be a full and sufficient discharge of the Company's liabilities under this Policy.
- This Policy is not assigned to any other party.
- I/We* including the beneficiary(ies) am/are* not an undischarged bankrupt(s). There are currently no pending bankruptcy proceedings against me/us*.
- I/We* understand and agree that policy proceeds made payable to Trustee(s) are for the benefit of the beneficiary(ies).
- I/We* agree to indemnify and hold harmless the Company from and against all demands, claims, actions, damages, suits, proceedings, assessments, judgements, costs and legal and other expenses arising as a result of the Company acting strictly in accordance with these instructions.

Signature of Assignee/Owner/Trustee**Signature of Trustee**

Name (as per NRIC):

NRIC/Passport No.:

Contact No.:

Date:

Name (as per NRIC):

NRIC/Passport No.:

Contact No.:

Date:

Representative's Name & Code:

Branch: