

# Partial or full cash-in form

## Notes to help you

This form lets you take a one-off partial withdrawal from your bond or to cash it in completely.

**Notes** are provided at the end of each section to help you to complete the section.

Please use black ink and write in CAPITAL LETTERS or tick  as appropriate.

Any corrections must be initialled – please don't use correction fluid as this will invalidate your application.

Please email a scanned copy of this form to **prudentialinternational@prudential.co.uk**

If you are sending by email please ensure your mail is encrypted, if not encrypted we recommend that you submit your request by post.

If you wish to submit a request by post – please send this completed form to: **Prudential International Assurance, PO Box 13395, Chelmsford CM99 2GH**

## Important tax warning – please read before completing this form

For UK resident individuals, withdrawals taken across all policies in a bond are compared against the 5% tax deferred allowance, available every year for the first 20 years. Any unused allowance in any year can be carried forward and used later, until you've withdrawn 100% of the amount you invested. Where those withdrawals exceed the 5% tax-deferred allowance, the excess is known as a 'gain'. This differs from withdrawals taken by cashing in one or more individual policies within your bond where generally a gain will arise if the cash-in value of a policy exceeds the amount invested in it. The two methods can sometimes

produce substantially different gains. Any gain made will have to be reported in the Self Assessment tax return for the individual(s) potentially liable to tax on it and may create an income tax liability. Gains made may affect entitlement to personal allowances and certain tax credits.

**If you have any questions on how your withdrawal will be taxed, please speak to your financial adviser BEFORE submitting this request. Any tax liability may vary depending on whether the withdrawal is made by cashing in full policies or from across all policies.**

Tax rules can change and the impact of taxation (and any tax relief) depends on your circumstances.

## For Prudential International Investment Portfolio Only

Any Ad-hoc, Ongoing Adviser Charges or Ongoing Investment Adviser Charges that are met from the bond will count towards the 5% tax-deferred allowance.

## Section A – Details

Bond Number

I/We are entitled to the proceeds of the above numbered bond and wish to ask for payment to be made as specified below.

Bondholder's name

Email address(es)

Bondholder's signature

Bondholder's name

Email address(es)

Bondholder's signature

All bondholders must sign this form in order for the cash-in amount to be paid. If we don't receive these necessary signatures, payment may be delayed. If the bond is in a trust, then all trustees must sign this form on page four. If the bond is assigned then the assignees must sign on page four, if there are more than two bond owners please photocopy this page.

## Section B – Partial withdrawals<sup>1, 2</sup>

### Option 1 – Fully cash-in a specified number of policies

I wish to cash-in  (insert number) policies.

Please also complete the funds table below.

### Option 2 – Withdraw a specified amount by fully cashing in policies

I wish to withdraw  (insert amount and currency)

Please also complete the funds table below.

We'll cash-in the appropriate number of policies to reach the closest possible figure below the amount you require. The balance will then be taken across all the remaining policies, from the funds you specify in the table below.

### Option 3 – Withdraw a specified amount from across all policies

I wish to withdraw  (insert amount and currency)

from across all the policies in my bond, taken from the funds specified below.

Please also complete the funds table below.

The table below should be completed if you select Option 2 or 3.

I wish to sell the following

Fund manager/ Discretionary Asset Manager	Full name of fund and/ or Discretionary Asset Manager currency	Sedol number/ ISDN*	Please complete ONE column only	
			Value (£/€ / US\$)	% (whole number)
<b>Total</b>				<b>100%</b>

\* Not required for investments with a Discretionary Asset Manager

For holdings managed by a Discretionary Asset Manager, it's up to the Discretionary Asset Manager to decide which funds are sold to meet the withdrawal.

If you wish to sell additional funds, please photocopy this page and return it alongside this form.

Changes in the rates of exchange between currencies may cause values to go up or down.

#### Notes

**1** To make a partial withdrawal, please select ONE of these options. For Options 2 and 3, please complete the funds table to show which funds you wish to make the withdrawal from. For more information on withdrawal limits, please refer to your Key Features Document, available on [pru.co.uk](http://pru.co.uk).

**2** Where assets being sold are managed by a Discretionary Asset Manager, we'll forward the proceeds when we receive them from the Discretionary Asset Manager.

## Section C – Full surrender

Tick below only if you want to cash-in the whole of your bond.

I wish to cash in all of my bond

## Section D – Payee details<sup>3, 4</sup>

If your account is a UK Bank account and you are resident outside of the UK please check with your Bank that they can accept your payment.

Name of bank or building society

Account name

Address

Account Number

Sort Code

 –  – 

IBAN number

Swift-BIC

### For payments by telegraphic transfer

Name of bank or building society

Account name

Address

Account Number

Sort Code

 –  – 

IBAN number

BIC

### Notes

<sup>3</sup> For all payments by Direct Credit or Telegraphic Transfer, Prudential International requires documentation to verify that the account is held in the name(s) of the policyholder(s). This can be provided by submitting a certified copy of a bank statement for the account to which funds are to be sent. We will require certified up to date personal identification and address verification for all policyholder(s) and for any joint account holder in order to comply with all legal and regulatory obligations.

<sup>4</sup> Where assets being sold are managed by a Discretionary Asset Manager, we'll pay out the proceeds only when we receive the cash from the Discretionary Asset Manager.

**Payments cannot be made until our identification and verification requirements are met and full bank account verification is received.**

## Section E – Bond under trust

I/We are entitled, as trustees, to the proceeds of the bond mentioned on page 1 and wish to ask for payment to be made as specified overleaf.

Trustee's name

Date

D	D	M	M	Y	Y	Y	Y
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Trustee's name

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Trustee's signature

Trustee's signature

## Section F – Bond assigned

I/We consent to the cash-in request specified overleaf.

Signature of authorised person

Designation

Full name

For and on behalf of

Address

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Postcode

Is this a change of address?

Yes  No

If **Yes**, please send us up to date address verification for **each** policyholder. This could be a utility bill or bank statement dated within the last six months.

Are you also changing your country of tax residency?

Yes  No

If **Yes**, please tell us your new country of tax residence and complete our Tax Residence Self-Certification Form (INVF11804) – available from your financial adviser or our contact centre.

Please ensure office stamp (if applicable) appears here.

Prudential International reserves the right to review any relevant Deeds of Title before making a payment.

[www.pru.co.uk/international](http://www.pru.co.uk/international)

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