

# Partial or full cash-in

## Notes to help you

This form lets you take a one-off withdrawal from your International Prudence Bond by partially or fully cashing it in.

Please send this completed form to **Prudential International Assurance, PO Box 13395, Chelmsford CM99 2GH.**

This form is divided into sections. **Notes** can be found at the end of each section to help you fill in this form.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled – don't use correction fluid as this will invalidate your application.

## Tax warning

Tax may be payable when you make either a partial or full cash-in. If you're not sure how your withdrawal will be taxed please speak with your financial adviser BEFORE submitting this form.

Prudential International can't, under any circumstances, undertake tax calculations for either bondholders or their advisers.

## Section A – Personal details

Bond number

Policyholder(s)

  
  
  


Email address(es)



## Section B – Partial withdrawals<sup>1, 2, 3</sup>

Please note: If you've invested in a PruFund Protected Fund, any withdrawals will erode the Guaranteed Minimum Fund.

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

I wish to cash in  (insert number) policies.

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

I wish to withdraw  (insert amount and currency)

(Please note that we will 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.)

### 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.

## Notes

- 1** To make a partial withdrawal, please select ONE of these options. For information on withdrawal limits, please see your Key Features Document.
- 2** At least €112.50, £75 or US\$112.50 must remain invested in each fund you hold.
- 3** If you have invested in one of the PruFund Range of Funds, withdrawals may be subject to a 28-day delay. If you also hold other funds, this could mean your withdrawal is made in two payments.

## 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

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. It is Prudential International's policy to transfer funds electronically to your bank account. Payments being made to locations outside of Europe and the UK in currencies other than Euro € and UK £ will be made by telegraphic transfer.<sup>4</sup>

For all payments by Direct Credit or Telegraphic Transfer Prudential International requires documentation verifying 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.

Name of bank

Account name<sup>5</sup>

Address

Postcode

Account Number

Sort Code

 -  - 

IBAN

Swift-BIC

### Notes

- <sup>4</sup> Prudential International doesn't currently charge for payments made by telegraphic transfer but may do so in the future. In addition, banks including the recipient bank may levy further charges. Payments will only be made to an account held in the name of the applicant(s).
- <sup>5</sup> We will require certified up to date personal identification and address verification for the policyholder(s) and for any joint account holder in order to comply with all legal and regulatory obligations. Payments cannot be made until our identification and verification requirements are met and full bank account verification is received.

## Tax Treatment

The tax treatment to be applied to your withdrawal will depend on when you invested in the bond. In order to proceed please complete ONLY ONE of column 1, 2 or 3 in the table below.<sup>6,7,8</sup>

	1. Investment made before 27 September 2017	2. Investment made before and after 27 September 2017	3. Investment made after 27 September 2017
Please select one option ONLY	Please tick the following box if your Initial premium investment and top up premium payments, if any, were all made before 27 September 2017, and complete sections below; <input type="checkbox"/>	Please tick the following box if your Initial premium investment was made before 27 September 2017 and any top up premium payments were made on or after 27 September 2017, and complete sections below; <input type="checkbox"/>	Please tick the following box if your initial premium investment and top up premium payments all made on or after 27 September 2017 and complete sections below; <input type="checkbox"/>
Portion of your withdrawal relating to pre 27 September 2017 investments:	The tax treatment that will be applied to your payment will be based on the most recent selection we have on file.  If you wish to change your selection please indicate below. If you change your selection this will be the basis applied to all future payments.  I/We wish to receive my/our regular withdrawals Gross of all French taxes <input type="checkbox"/> OR Net of all French taxes <input type="checkbox"/>	The tax treatment that will be applied to your payment will be based on the most recent selection we have on file.  If you wish to change your selection please indicate below. If you change your selection this will be the basis applied to all future payments.  I/We wish to receive my/our regular withdrawals Gross of all French taxes <input type="checkbox"/> OR Net of all French taxes <input type="checkbox"/>	Not Applicable
Portion of your withdrawal relating to investments made on or after 27	Not Applicable	Prudential International will withhold French income tax and social income surtaxes, if applicable.  Please sign the required mandate authorising PIA to withhold these taxes if not signed previously. This instruction shall remain in place for all future payments	Prudential International will withhold French income tax and social income surtaxes, if applicable.  Please sign the required mandate authorising PIA to withhold these taxes if not signed previously. This instruction shall remain in place for all future payments

### Notes

- 6** Please refer to the “Tax Information for Policyholders in France” brochure for further information regarding the taxation of your bond.
- 7** If you are unsure of when your investment was made please contact us or your advisor for clarification.
- 8** Failure to complete this section may result in a delay in processing your payment.

## Section E – Authorisation

1. I/We request the Company to implement the transaction(s) specified in this form.
2. I/We certify that
  - a) The bond belongs to me/us.
  - b) No other person has an entitlement of any kind in respect of the bond overriding or restricting my/our entitlement in any way.
  - c) I/We have authority to request this transaction.
  - d) I/We certify that all accepting beneficiaries (if any) have countersigned this instruction below.

Capacity (please tick appropriate box)

Policyholder(s)

Other (please specify)

(eg, power of attorney etc)

Name

Date

Signature

Name

Date

Signature

### Accepting beneficiary (if applicable)

Name

Date

Signature

Name

Date

Signature

Address

Postcode

Are you changing your 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 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):