

**Policy Holder Details**

Name GED LMA NED	Customer Id S7348563J
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Full Surrender

U091010876	U022652180	L531432024
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AIA ASSET BUILDER (SA) U091010876**What You Should Know About Early Surrender Of Your Insurance Policy****IMPORTANT NOTICE**

1. An insurance policy is intended to meet your long-term financial needs. Therefore, it may be disadvantageous for you to 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 your insurance policy for another policy could result in higher premiums and loss of specific policy features due to changes in age or health.

2. Additional Charges/Fees

If you surrender your policy and then buy a new policy or other investment product you will incur new charges. These may include:

- Distribution Fee Commission is paid to Agents/Financial Advisers on all new insurance policies / investment products
- Policy Fee A policy fee is usually incurred for each policy.

3. 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;
- Convert to a reduced or paid up extended term insurance policy.

4. Seek Advice From Your Financial Services Consultant (FSC)/Insurance Representative (IR) Therefore, it is important to seek advice from your FSC/IR before early surrender of your policy. Your FSC/IR 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.

Surrender Request

Current Surrender Value: SGD 72200.26

For Investment Linked Policies, please note the final Surrender Value will depend on the applicable fund price(s) after AIA Singapore receives your signed/ authorised request. For non Investment Linked policies, the final Surrender Value may be subjected to adjustments such as outstanding indebtedness (if any).

I/We, the Policyowner/Trustee(s)/Assignee(s) of the above policy hereby agree and accept that AIA Singapore Private Limited (AIA Singapore) shall be fully and completely discharged of any liability under this policy, upon the payment of the surrender proceeds less any amount(s) owing to AIA Singapore.

I/We declare that this policy has not been assigned to any person(s) other than the assignee(s) named above. I am/we are not undischarged bankrupt and to my/our knowledge, there are no current, pending or threatened bankruptcy proceedings against me/us.

Please tick one of the boxes

- I/We hereby declare that the original policy contract have been lost/misplaced and cannot be found and I/we request AIA Singapore to pay the amounts due under the policy without the physical surrender of the original policy contract. I /We will not hold AIA Singapore liable and shall jointly and severally indemnify, defend and hold harmless AIA Singapore from and against any and all liabilities, losses, demands, claims, costs and expenses arising out of or in connection with the said policies that AIA Singapore may incur by paying the amounts due under the policies without receiving the original policy contract.

Method of Payout

- By Cheque By CPF - Only applicable for CPF Investment Scheme policies

IGP PLUS SPECIAL ACCOUNT U022652180

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Surrender Request

- I/ We hereby request for full surrender of the above policy

Current Surrender Value: SGD 77608.86

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Method of Payout

- By Cheque By CPF - Only applicable for CPF Investment Scheme policies

PRIME LIFE (AB) L531432024

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Surrender Request

I/ We hereby request for full surrender of the above policy

Current Surrender Value: SGD 3310.22

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Method of Payout

- Please direct credit to my/our designated bank account-Only applicable for policies in Singapore Dollars (Please submit a copy of your Bank passbook/statement bearing the following information: Name of Bank, Bank Branch, Name of Bank Account Holder(s) and Bank Account No.)
- By Cheque
- Instant Cheque

Bank Name

DBS

Bank/ Branch Code

7171005

Bank Account No. (Please omit '-' and spaces)

141234567

Bank Account Name

GED LMA NED

FATCA

U091010876

U022652180

L531432024

Declaration on U.S. Person Status

- I/We hereby declare and agree that I am/we are not a "U.S. person" for U.S. federal income tax purposes and that I am/we are not acting for, or on behalf of a U.S. person. I/We understand that AIA Singapore, believing this statement to be true, will rely on it and act on it. In the event this statement is false, AIA Singapore reserves the right and shall be entitled to cancel or terminate this Policy/Policies and pay reasonable compensation to me/us in consideration of such cancellation or termination as may be required under Singapore laws.

I/We agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/We agree to indemnify AIA Singapore in respect of any false or misleading information regarding my/our "U.S. person" status for U.S. federal income tax purposes.

Note: Please submit W-8BEN/W-8BEN-E (whichever is applicable) and satisfactory documentary evidence to us. Documentary evidence includes government identity document (e.g. passport, ID card), tax certificate of residence, certificate of loss of nationality or ACRA equivalent.

- I/We hereby declare and agree that I am/we are a "U.S. person" for U.S. federal income tax purposes.
I/We agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/We agree to indemnify AIA Singapore in respect of any false or misleading information regarding my/our "U.S. person" status for U.S. federal income tax purposes.

Note: Please submit W-9 form to us.

Permanent Residence Address (please indicate 'Nil' if not applicable)

Country	Postal Code	Block/ House #
Singapore	048543	4
Street	Unit #	Building Name
ROBINSON ROAD		THE HOUSE OF EDEN

Disclosure of Personal Data for Reporting Requirements

I/We acknowledge and agree that AIA Singapore and its affiliates (collectively the "Group") are subject to and required to, or have agreed to, comply with certain legal, regulatory and/or other requirements (the "Reporting Requirements"). As such, notwithstanding anything above, I/we provide our express consent that AIA Singapore shall have the right to provide such personal data and information to any governmental authorities, regulatory bodies and/or any other person(s) in respect of the Reporting Requirements. I/We understand that such disclosures may involve the cross border transfer of personal data outside the jurisdiction and that such disclosures may be with respect to (i) the personal data of the Applicant, Owner, Contingent Owner*, the Insured and the Beneficiaries (collectively the "Parties"), or any of them; (ii) any information relating to the Policy/Policies; and (iii) any information relating to any other policies held by the Parties or any of them. I/We

to give the said express consent.

*If applicable

Termination for non-compliance

The following clauses are applicable to all new business applications and/or relevant Policy Services Requests.

I/We acknowledge and agree that in the event I/we have U.S. Indicia and fail or refuse after request to provide such information, consent, and/or assistance as AIA Singapore may from time to time reasonably require to allow it to comply with its contractual, legal and/or regulatory obligations under the United States Foreign Account Tax Compliance Act, including any required reporting to the Internal Revenue Service of information relating to me/us or Beneficiaries in connection with this Policy/Policies, AIA Singapore reserves the right and shall be entitled to cancel or terminate this Policy /Policies without being liable to me/us for such cancellation or termination, subject that AIA Singapore may pay me/us reasonable compensation in consideration of such cancellation or termination as may be required under Singapore laws.

For the purposes of the above paragraph, a person with U.S. Indicia refers to a person who:

- (i) is a U.S. person for U.S. federal income tax purposes; or
 - (ii) as a result of a change in tax status becomes a U.S. person; or
 - (iii) has indicated through information provided to AIA Singapore that the person may be in fact a U.S. person for U.S. federal income tax purposes (including for example a U.S. address, a U.S. telephone number, a TIN etc).

Name of Witness

NRIC/Passport/FIN No

1234

q2e34r5

Address of Witness

Contact No.

qwer

Declaration and Authorisation

I/We have read and understood the points stated under the Important Notice of this form. I/We confirm the withdrawal request as stated in this form for my policy.

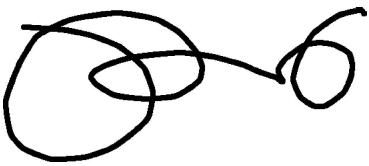
I/We hereby authorise, agree and consent to AIA Singapore, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore (collectively "**AIA Persons**") to collect, use, disclose, store, retain and/or process (collectively, "Use") all personal data and information ("**Personal Data**") that had/has been provided to AIA Persons and/or that AIA Persons possess about me/us (whether from me/us or a third party), in the manner and for the purposes described in the AIA Personal Data Policy ("**PD Policy**"), including but not limited to, processing of this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application /Policy/form/AIA Vitality Programme and/or any other existing or future policy/policies/programmes that I/we may hold /participate with AIA Singapore. Without prejudice to the foregoing, I/we agree to comply with the terms of the PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/we represent and warrant that I/we have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to Use such Personal Data in the manner and for the purposes described in the PD Policy. I/We hereby specifically waive (on our own behalf and on behalf of each such other person, and I/we represent and warrant that such other person has granted me/us authority to so waive) any right to bring a claim of any nature against any of the AIA Persons in respect of any above-mentioned Use and/or any Use of Personal Data in the nature of or for any of the purposes described above or in the PD Policy. I/We hereby agree to indemnify AIA Persons for all losses and damages that AIA Persons may suffer in the event that I/we are in breach of any representation and warranty provided by me/us herein. This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective of whether or not my/our Application/form is accepted by AIA Singapore. A photocopy of this authorisation shall be valid and effective as the original.

I/We confirm that, this policy has not been assigned, except as indicated below by the signature of the assignee, if any, nor have any proceedings in bankruptcy been instituted by or against me/us.

I understand and agree that the full/partial surrender value of the cancelled units will be determined in accordance with the Provisions as stated in the Policy Contract.

I/We understand and agree that for ILP purchased using CPF funds, the amount withdrawn/surrendered will be paid into the policy owner's CPF-IS or CPF Special Account.

I understand and agree that the application of the Contracts (Rights of Third Parties) Act (Cap. 53B) and any subsequent revision or replacement thereof is expressly excluded insofar as this contract of insurance is concerned.



Date Dec 11, 2017 4:21:55 PM



Date Dec 11, 2017 4:21:55 PM

Customer Service Officer

IBM Developer8

Staff ID **SMIST83**
Staff Name **IBM Developer8**

Date Dec 11, 2017 4:21:55 PM

Submission Reference
PSTP-00073-11122017

Submission Date
Dec 11, 2017 4:21:48 PM

Agent Name
Keing Ming Tan (CSO)

Attachments



GED LMA NED
57348563J



Review

Updated 9 December, 03:48 pm

SELECT ITEMS

- FULL SURRENDER**
Form Completed
 - FATCA**
Form Completed
-
- SAVE AS DRAFT**
-
- CANCEL POS REQUEST**
-
- PREVIOUS**
-
- SELECT AUTHORISATION**

Please tick one of the boxes

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Method of Payment:

- By Cheque By CPF - Only applicable for CPF Investment Scheme policies

IGP PLUS SPECIAL ACCOUNT U0226521B0

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2. Additional Charges/Fees

It's recommended you consult with your financial advisor or other investment provider to get more information. These are general guidelines only.