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Request for Partial/ Full Withdrawal & Policy Surrender

FOR OFFICE USE ONLY	012018
Received Date:	

Who can complete this form

Policyholder or Assignee, whichever is applicable.

3 Simple Steps to file a request

- (1) Read the “Before you proceed” section for some important reminders
- (2) Complete this form and Tax Residency Self-Certification Form.
- (3) You can submit this form through any 1 of these channels: (We do not accept photocopies.)
 - a) By Post to:-
 - Operations Department
 - AXA Insurance Pte Ltd
 - 8 Shenton Way #24-01 AXA Tower
 - Singapore 068811
 - a) By Hand to; (i) your Financial Consultant; or (ii) Customer Care Counter at AXA Tower

1. MY REQUEST

<input type="checkbox"/> Full surrender	<input type="checkbox"/> Partial Withdrawal
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2. BEFORE YOU PROCEED

*What You Need To Know About Early Withdrawal or Surrender Of Your Insurance Policy
(Investment-Linked Policy - ILP & Traditional)*

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

2. Additional Charges / Fees

If you surrender your policy (fully or partially) and then buy a new policy or investment-linked policy or other investment product, or top up on your existing investment-linked policy, you will incur new charges. These may include:

- Distribution Fee
Commission paid to Financial Consultant on all new insurance policies / investment products.
- Administration Charge (ILP only)
There could be some sales charge/withdrawal fee that is charged for each new policy / investment product. The sales charge/withdrawal fee can be as high as 5% of your investment-linked fund. Hence, on a single premium investment of S\$10,000, a sales charge of S\$500 would be deducted.
- Policy Fee
A policy fee is usually incurred for each policy.

3. Fund Switching Facility (Investment-Linked Policy only)

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

4. Other Options

Traditional:

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).

Investment-Linked Policy Only:

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.

5. Seeking Advice From Your Financial Consultant

It is important to seek advice from your Financial Consultant before early full/partial withdrawal of your investment-linked policy or other investment product. Your Financial Consultant can advise you on your options other than withdrawing the policy and explain the implications of each option and provide appropriate.

3. I WISH TO WITHDRAW OR SURRENDER MY POLICY BECAUSE OF:

- Financial reasons (immediate fund requirements, purchase of asset, etc)
- Personal reasons (education, housing, etc)
- Unsatisfactory profits/gains

4. WITHDRAW FUNDS FROM MY POLICY

I wish to withdraw the **units** or **amount** indicated below (if full withdrawal, indicate 'full').

Important Note:

1. If your plan is a Fortress plan and AXA receives your request by 2pm on Wednesday, then we will use the fund price as of Wednesday. Beyond 2pm, your request will be treated as next working day transaction and will use the fund price as of next Wednesday.

2. For Pulsar, Polaris, Optimus & AXA Wealth Treasure plans, same working day fund price is use, if AXA receives the request before 2pm, otherwise it will be treated as next working day transaction. Any other above mentioned plans, the request must before 230pm for same working day fund price.

3. Your partial withdrawal request is subject to minimum withdrawal amount and minimum account balance.

No	Fund to withdraw from	Units	Amount
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

5. POLICYHOLDER/ASSIGNEE'S ACKNOWLEDGEMENT

Did you seek your Financial Consultant/Adviser's advice to withdraw/surrender this policy? Yes No

If "yes", please ask your Financial Consultant/Adviser to complete the "Financial Consultant/Adviser's Acknowledgement" below.

6. FINANCIAL CONSULTANT/ADVISER'S ACKNOWLEDGEMENT

I have explained to the above Policyholder / Assignee the alternative options available and the implications of early surrender/withdrawal of this policy. I have recommended the surrender/withdrawal of this policy for the following reasons:

Name of Servicing Financial Consultant/Adviser

Signature

Date

7. SETTLEMENT METHOD

1. To make it easier for our customers to receive payment, we would like to offer you Direct Credit (DC) payment facility.

- i. For amount up to S\$10,000/-, we do not require a copy of your Bank Book / Bank Statement. We only require a copy of your Bank Book / Bank Statement for amount that exceeds S\$10,000/-.
- ii. Please complete the Bank information below:-

Name of Bank _____

Name of Bank Account Holder (as per Bank Book/ Bank Statement) :-

Bank account information :

Bank			Branch			Bank Account Number														

iii. **Important Notes:**

- a) Direct Credit payment takes just 1 working day after withdrawal is approved for DBS/POSB customers, and 2 working days for all other banks;
- b) We do not Direct Credit into 3rd party's Bank Account or Joint Account;
- c) In the event if Direct Credit is unsuccessful, we will issue a cheque and post it to you directly at your address as stated in our records. Please ensure that your address is updated. The cheque will take up to 7 working days to be posted out.

2. If your policy is paid through CPFIS funds, the amount will be paid to your CPFIS account.

3. Telegraphic transfer (TT):

This is applicable for foreigners only;

- a) Bank charges would be borne by you;
- b) Please note that we do not TT to a country other than your country of residence as per our record.

Payee Name	
Bank Name	
Bank Code	
Branch code	
Account Number	
Swift Code	
Swift Branch	
Bank Address	

8. DECLARATIONS AND AGREEMENT

I declare and agree to the following:-

1. I have read and agreed to the terms and conditions under Section 4 "Important Notice".
2. The withdrawal of policy values above may affect the attainment of my financial objective identified by my Financial Consultant during My Financial Profile Analysis and Benefits Illustration at the point of sales of this policy;
3. If I have any pending unit-linked transaction for this policy (eg Top-Up, Withdrawal, Fund Switch and Benefit Billing), this application will be processed following the completed processing of the pending transaction(s).
4. I am not an undischarged bankrupt and I have committed no act of bankruptcy within the last twelve months or received any notification or adjudication order for bankruptcy made against me during that period.
5. By providing this information, I understand and give my consent for AXA and their respective representatives or agents to:
 - i. Collect, use, store, transfer and/or disclose the information, to or with all such persons (including any member of the AXA Group or any third party service provider, and whether within or outside of Singapore) for the purpose of enabling AXA to provide me with services required of an insurance provider, including the evaluating, processing, administering and/or managing of my or our relationship and policy/policies with AXA, and for the purposes set out in AXA's Data Use Statement which can be found at <http://www.axa.com.sg> ("Purposes").
 - ii. Collect, use, store, transfer and/or disclose personal data about me, the Life Assured and those whose personal data I have provided from sources other than myself for the Purposes.
 - iii. Contact me to share information about products and services offered by AXA that may be of interest to me by post and e-mail and
 By telephone By text message By fax
6. I am happy to receive customer service communication by e-mail and/ or SMS instead of hard copies by post. My latest email address and mobile number are stated below.

Name of Policyholder / Assignee

NRIC / Passport No.

Signature*

Date

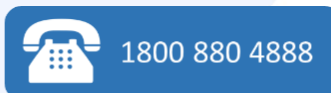
*The signature (s) of Policyholder / Assignee should be signed in the same manner as they appear in our records.

Email Address

Mobile No.

9. TRACK STATUS OF YOUR REQUEST

If you have any query on your request, please reach us via



AXA is committed to making your service experience as easy and stress-free as possible. Thank you for insuring with us. We are always glad to be of service.