



SURRENDER / WITHDRAWAL - INVESTMENT LINKED POLICY (ILP)
AIA SINGAPORE PRIVATE LIMITED (Reg. No. 201106386R)

TO: POLICY SERVICES DEPARTMENT / CUSTOMER SERVICE (Please tick as appropriate)

Name of Insured: _____	NRIC/FIN/Passport No: _____	Unit Name: _____					
Name of Policyowner: _____	NRIC/FIN/Passport No: _____	Location: _____					
FSC/IR Name: _____	FSC/IR Code: <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>						FSC/IR Tel No: _____

PART 1: WHAT YOU SHOULD KNOW ABOUT EARLY SURRENDER / WITHDRAWAL OF YOUR ILP

An insurance policy is intended to meet your long-term financial needs. Therefore, in withdrawing a policy (full/partial withdrawal on a one-time or regular basis) before its maturity date, you are losing valuable benefits. It may not be possible for you to obtain a similar level of protection on the same terms in the future.

Additional Charges / Fees

If you withdraw your investment-linked policy (full/partial withdrawal on a one-time or regular basis) and then buy a new investment-linked policy or other investment product, or top up on your existing investment-linked policy or other investment product, you will incur new charges.

These may include:

- Distribution Fee
Commission is paid to AIA Financial Services Consultant (FSC)/Insurance Representative (IR) on all new insurance policies / investment products.
- Administration Charge
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.

Fund Switching Facility

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 unit price without incurring any charges.

Other Options

You may enquire whether there are other options available under your policy to meet your short term financial needs.

Changes in Terms and Conditions

Withdrawing your insurance policy for another policy could result in loss of specific policy features due to changes in age or health.

POLICYOWNER / TRUSTEE / ASSIGNEE'S ACKNOWLEDGEMENT

Were you advised by a AIA Financial Services Consultant (FSC)/Insurance Representative (IR) to surrender (full/partial) this policy? Yes No

If "yes", please ask your AIA Financial Services Consultant(FSC)/Insurance Representative(IR) to complete the "AIA FINANCIAL SERVICES CONSULTANT'S (FSC)/INSURANCE REPRESENTATIVE'S (IR)" below.

I have read and understood the above statements. I am aware that should I wish to buy a similar policy in future, I may incur additional charges and I may not be able to secure similar terms and conditions. I want to withdraw my policy fully or partially (on a one-time or regular basis).

AIA FINANCIAL SERVICES CONSULTANTS (FSC)/INSURANCE REPRESENTATIVE'S (IR) ACKNOWLEDGEMENT

I have explained to the above Policyowner/Trustee/Assignee the alternative options available and the implications of early surrender/partial withdrawal/regular withdrawal of this investment-linked policy. I have recommended the surrender/partial withdrawal (on a one-time or regular basis) of this policy for the following reasons:

SIGNATURE OF AIA FINANCIAL SERVICES CONSULTANT/ INSURANCE REPRESENTATIVE	DATE
NAME OF AIA FINANCIAL SERVICES CONSULTANT/ INSURANCE REPRESENTATIVE	AIA FINANCIAL SERVICES CONSULTANT'S/ INSURANCE REPRESENTATIVE'S CODE



PART 2: FULL SURRENDER REQUEST (FULL WITHDRAWAL)

To pay the surrender value based on the next available price, in full discharge of the liability of the Company under the said policy

Policy No:

Notes:

1. Enclosed the Policy Contract with this form for Full Surrender Request. Kindly refer to IMPORTANT NOTES on Pg 4.

PART 3: PARTIAL WITHDRAWAL REQUEST

Please perform the partial withdrawal of my investment unit holdings as indicated below:

Policy No:

No of Units To Be Withdrawn	Name of Fund / Portfolio	No of Units To Be Withdrawn	Name of Fund / Portfolio

Notes:

1. Please ensure that the requested withdrawal will (a) be at least S\$1,000; and (b) not reduce your Policy Value to below S\$1,000 (for Private Solutions by AIG, the Policy Value after withdrawal must be at least S\$10,000). Kindly refer to IMPORTANT NOTES on Pg 4.

PART 4: REGULAR WITHDRAWAL REQUEST

Please perform the regular withdrawal of my investment unit holdings as indicated below:

Policy No:

Amount of Regular Withdrawal : _____ (minimum S\$1,000)

Number of Withdrawal: _____

Commencing From: Age: _____ Policy Year: _____

Frequency of Withdrawal : Monthly Quarterly Semi-Annually Annually

Notes:

1. The minimum policy balance after Regular Withdrawal is S\$1,000 for all ILPs. Kindly refer to IMPORTANT NOTES on Pg 4.
2. Regular Withdrawal facility is available to certain types of policy that must be in force for at least 1 year.
3. The minimum duration before regular withdrawal can commence is on the policy anniversary after the policy has been in force for 20 years or on the policy anniversary after the Insured attained age 62, whichever is earlier.
4. Regular Withdrawal will be terminated if the policy balance is less than S\$1,000.
5. The 1st regular withdrawal will commence on monthly/quarterly/semi-annual/annual policy anniversary after the commencement age stated above.
6. Kindly refer to your policy contract for more details.
7. Regular Withdrawal is not available for AIA Asset Evolution and Private Solutions by AIG.

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Policy No:

DECLARATION & AUTHORISATION

- 1) I have read and understood **PART 1**. I confirm the withdrawal request as stated in **PART 2 / 3 / 4** for my policy.
- 2) For **PART 2**, I understand and agree that the full surrender of said policy shall take effect as of this date fixed. Thereafter, the liability of the AIA Singapore Private Limited (the "Company") upon or in connection with the said policy is as of this date fixed and limited to such cash surrender value and credit, if any, and upon payment thereof, shall be completely discharged.
- 3) 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.
- 4) I understand and agree that for AIA Achiever, a surrender charge may be levied on the Policy via a deduction from the withdrawal amount for partial/regular/full withdrawal as per the Policy Contract. This charge is calculated by multiplying the Regular Premium Policy Value by the factors listed in the Policy Contract.
- 5) I understand and agree that for AIA Wealth Builder, a partial/regular/full withdrawal charge may be levied on the Policy via a deduction from the withdrawal amount as per the Policy Contract. This charge is calculated by multiplying the Single Premium Policy Value by the factors listed in the Policy Contract.
- 6) I 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.
- 7) I understand and agree that for ILP purchased using CPF funds, the amount withdrawn/surrendered will be paid into the policyowner's CPF-IS or CPF Special Account.
- 8) I understand and agree that the Contracts (Rights of Third Parties) Act (Cap. 53B) and any subsequent changes or replacement of its provisions shall not apply to my policy.
- 9) I/We hereby authorise, agree and consent to the Company to use and/or disclose any information collected and/or held (whether contained in this application or otherwise obtained) to enable the Company, its associated individuals/organisations and/or independent third parties, within or outside Singapore, with regard to any matters pertaining to the Application/Policy and/or any other policies that I/we currently may have with the Company, including but not limited to, processing of this Application, and/or providing subsequent services to me/us and/or providing advice and/or information concerning products and/or services which the Company believes may be of interest to me/us and/or communicating with me/us for any purpose. I/We hereby specifically waive any right to bring a claim of any nature against the Company, its associated individuals/organisations and/or independent third parties, within or outside Singapore, in respect of any above-mentioned disclosure and/or any disclosure in the nature described above. This authorisation shall bind my successors and assignees, and remains valid, notwithstanding death, irrespective of whether or not my/our Application is accepted by the Company. A photocopy of this authorisation shall be effective and valid as the original.

Please note that if you plan to reinvest part or all of the withdrawn amount into the same or another fund, you should consider using the "Fund Switch" option in your current policy. This enables you to invest into the new fund at minimal or no charge. Otherwise your new investment will be subjected to the full sales charge of around 5% and, for investment of less than S\$10,000, other charges may also apply.

请注意,如果您计划将部分或全部金额提取后再投入到原基金或另一个基金,您应考虑使用目前您保单中的'基金转换'条款。这可以使您以最少费用或无任何费用投资到新的基金中去。否则您的新投资将可能被收取大约5%的销售费用,而少于1万新元的投资还可能有其他费用。

Executed in (place) _____ on Month (e.g. Jan, Feb) / Day / Year

SIGNATURE / NAME / NRIC/FIN/PASSPORT OF WITNESS

SIGNATURE OF INSURED

SIGNATURE / NAME / NRIC/FIN/PASSPORT OF WITNESS

SIGNATURE OF *OWNER/TRUSTEE(S)/ASSIGNEE(S) IF ANY
(*Delete as appropriate)

SIGNATURE / NAME / NRIC/FIN/PASSPORT OF WITNESS

SIGNATURE OF *OWNER/TRUSTEE(S)/ASSIGNEE(S) IF ANY
(*Delete as appropriate)

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IMPORTANT NOTES

- 1) No request is valid until this form is duly completed and received by the Company.
- 2) All signatures must be signed in ink. Names should be written as they appear in our record.
- 3) For Full Surrender, the policy contract should accompany this form if it is not already in the possession of the Company. If the policy contract is misplaced, kindly submit the Bond of Indemnity Form.
- 4) For each signatory, there should be a witness with the Signature, Name and NRIC/FIN/Passport Number clearly indicated. The witness has to be 21 years old and above, who is not the beneficiary of this policy.
- 5) The cheque issued has to be cleared in Singapore only.
- 6) If there are trustees being appointed under the policy, the cheque will be issued under the trustees' names jointly. As such, a joint account is required for cheque clearance.
- 7) This form can only be used for 1 policy only. Kindly submit separate form(s) for different policy(ies)