



AIA SINGAPORE SURRENDER / WITHDRAWAL - PLATINUM SERIES

Particulars of Insured and Policy Owner/Trustee/Assignee

Name of Insured

NRIC/Passport/FIN No.

Name of Policy Owner/Trustee/Assignee (if different from Insured)

NRIC/Passport/FIN/Entity Registration No.

Name of Trustee (if any)

NRIC/Passport/FIN No.

Policy Number

A. What You Should Know About Early Surrender Of Your Insurance Policy

IMPORTANT NOTICE

What you should know about early surrender of your Insurance Policy

- 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.
- 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.
- 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.
- 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.

B. Policy Owner/Trustee/Assignee's Acknowledgement

Were you advised by a AIA Financial Services Consultant (FSC)/Insurance Representative (IR) to withdraw this policy?

☐

Yes (If "yes", FSC/IR to complete Section C "FSC's/IR's ACKNOWLEDGEMENT".)

☐

No

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.

PT0022368 (06/2024, 03/2025, 05/2025)



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Website: www.aia.com.sg
AIA Customer Care Hotline (SG): 1800 248 8000
AIA Customer Care Hotline (Overseas): +65 6248-8000

C. FSC/Insurance Representative's Acknowledgement

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

Signature of FSC/IR

Date

D. Full Surrender Request (Full Withdrawal)

- ☐ I/We hereby request for full withdrawal of the Cash Surrender Value based on the terms and conditions as set out in the PARTIAL WITHDRAWAL AND SURRENDER PROVISIONS in the policy contract, in full discharge of AIA Singapore's liability under the policy. (Note: Please also complete Section F)

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.

For AIA Platinum Indexed Legacy, if the policy is surrendered prior to the Segment Maturity Date(s), there will be no Crediting Interest added into the respective Index Sub-account(s).

E. Partial Withdrawal Request

- ☐ I/We would like to request for partial withdrawal of my policy, subject to approval of AIA Singapore. Please also complete Section F.

#Amount to be withdrawn

Note: Sum Assured may be reduced upon partial withdrawal.
Do refer to policy contract for details.

For AIA Platinum Indexed Legacy, a Partial Withdrawal will result in:

- (a) a reduction of the Surrender Value and Accumulation Value by the amount of the Partial Withdrawal; and
- (b) a reduction of the Current Insured Amount –
 - (i) by the amount of the Partial Withdrawal should the Partial Withdrawal be made anytime during the first 10 policy years, or
 - (ii) by the amount in excess of the Free Partial Withdrawal Limit should the Partial Withdrawal be made anytime from the 11th policy year.
- (c) the cancellation of a pending Account Rebalancing request involving a rebalancing from the Index Account into the Fixed Account or rebalancing between the Index Sub-accounts within the Index Account.
- (d) Crediting Interest is no longer applicable on the Segment Values that have been withdrawn

Please refer to policy contract for more details.

F. Method of Payout

<input type="checkbox"/> By Cheque	
<input type="checkbox"/> By Telegraphic Transfer <i>Only applicable for policies in United States Dollars (please submit a Telegraphic Transfer Request Form with a copy of your Bank passbook/ statement*).</i> OR <input type="checkbox"/> Direct Credit to my/our designated bank account <i>Only applicable for policies in Singapore Dollars (please submit a copy of your Bank passbook/ statement*).</i> * Please blank out bank statements with the bank balances and transactions. We accept truncated e-statements downloaded from the banks' mobile application, as long as the document shows the Name of Bank, Bank Branch, Name of Bank Account Holder(s) name and Bank Account No. on the same page.	<p>Direct Credit/ Telegraphic Transfer can only be made to the Policy Owner/Trustee/Assignee per policy contract at point of surrender.</p> <p>Beneficiary Bank Account Number: <input type="text"/></p> <p>Beneficiary Account Holder's Name: <input type="text"/></p> <p>For purpose of direct crediting of monies, please check only ONE of the following, and ensure that only the selected statement applies to the bank account used:</p> <p><input type="checkbox"/> Bank account in the name of the Policy Owner/Trustee/Assignee</p> <p><input type="checkbox"/> Bank account used for crediting monies in the name of the Assignor relating to the loan facility agreement or equivalent agreement with the Assignee</p> <p><input type="checkbox"/> Bank account held jointly in the name of the Assignor and a third party or parties</p> <p>Any crediting of monies is subject to satisfactory due diligence results following due diligence conducted on the bank account holder or holders.</p>

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.
- ☐ 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.



Declaration on Common Reporting Standard

I/We acknowledge that AIA Singapore Private Limited (AIA Singapore) is a reporting Singaporean financial institution as defined in the Income Tax (International Tax Compliance Agreements)(Common Reporting Standard) Regulations 2016 with reporting obligations to the Comptroller of Income Tax (Comptroller) under the Income Tax Act, Chapter 134, Singapore (Income Tax Act), and its regulations. I/We warrant that the information provided in this form is true, complete and correct and understand and agree that AIA Singapore will rely on such information given by me/us in fulfilling its reporting obligations to the Comptroller.

Where I/we have furnished information concerning a third party (including but not limited to a Controlling Person), I/we confirm that such information has been provided to me/us directly or indirectly by the third party, and I/we know or have reason to believe that such information is not false or misleading in any material particular.

I/We understand and accept that should any information furnished by me/us be known to be false or misleading in any material particular, I/we may be prosecuted under the Income Tax Act for an offence which carries a penalty of a fine of up to S\$10,000 and/or imprisonment of up to two (2) years or such other penalties as may be prescribed under the Income Tax Act or its regulations, or any re-enactment or replacement thereof, at the time of commission of the offence.

(For individuals)

I/We further undertake to notify AIA Singapore within 30 days of any change to my/our country of residence for tax purposes or TIN (if any), and to complete, sign and submit to AIA Singapore my/our relevant particulars in the format prescribed by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act. I/we further undertake to provide AIA Singapore any documents and information that may be reasonably required in relation to the change of my/our country of residence for tax purposes.

(For entities and other non-individuals)

I/We further undertake to notify AIA Singapore within 30 days of any change to the Policyholder's or a Controlling Person's country of residence for tax purposes or TIN (if any) and to complete, sign and submit to AIA Singapore the relevant particulars of the Policyholder or Controlling Person relating to such change in the format prescribed by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act. I/we further undertake to provide AIA Singapore any documents and information that may be reasonably required in relation to the change of the Policyholder's or Controlling Person's country of residence for tax purposes.

Note: The term "Controlling Person" has the meaning given to it in the Common Reporting Standard in the Schedule to the Income Tax Act (International Compliance Agreements)(Common Reporting Standard) Regulations 2016.

I/We acknowledge and accept that AIA Singapore will rely on the self-certification relating to the Policyholder's/Controlling Persons' country of tax residence contained in this form as applicable to all policies and products issued to the same person(s), and any information in any earlier self-certification inconsistent with the information provided above will be disregarded for the purposes of fulfilling its reporting obligations to the Comptroller.

Have you declared your tax residency with AIA before?

☐

No Please complete a Self-Certification Form.

☐

Yes, but there are changes to my tax residency. I have completed the self-certification below.

☐

Yes, but there are no change to my tax residency.

Note: Do note that a separate Self-Certification Form is required for each Policyowner/Trustee/Assignee.

Declaration and Authorisation

1. I have read and understood PART A and confirm the withdrawal request as stated in PART D and E for my policy.
2. I understand and agree that the full surrender of the policy shall take effect as of the date of this form. Thereafter, the liability of the AIA Singapore in connection with the policy is as of the date of this form, limited to its Cash Surrender Value, if any, and upon payment, shall be completely discharged.
3. I understand and agree that my application is subject to the terms and conditions as stated in the policy contract.
4. I understand and agree that for partial withdrawal/surrender of the policy, a Partial Withdrawal/Surrender Charge may be levied on the policy via a deduction from the Accumulated Value as per the policy contract. This charge is calculated by multiplying the reduction in Current Insured Amount by the factors listed in the policy contract.
5. 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.
6. 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 my policy is concerned.
7. 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.

Signature of Policyowner/Trustee/Assignee

Date

Signature of Trustee (if any)

Date

FSC Declaration (To be completed by FSC Only)

FSC/IR's Name	FSC/IR's Code	FSC/IR Unit Name	Mobile No.





BUSINESS REPLY SERVICE

PERMIT NO. 06134



AIA Singapore Private Limited

POLICY SERVICES

3 Tampines Grande #09-01

AIA Tampines

Singapore 528799

Postage will
be paid by
addressee. For
posting in
Singapore only.

Please fold along dotted line

Have you

☐ *Indicated your Policy No(s)?*

☐ *Signed and dated all forms/letters?*

☐ *Obtained the name, I/C no, & signature of a witness who is not related to you?*

To avoid any delays, please also ensure that your signature is executed in the same manner as our records. You may want to refer to the application form in your contract for a specimen of the original signature.

[illegible]

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- The diagram illustrates a document layout. At the top left is a logo featuring a stylized figure and the text "Korea". To its right is a header section with the text "Korea" and "Korea". Below the header is a large table with multiple rows and columns. At the bottom left is a small logo with the text "Korea". An arrow points from the main body of the table towards the bottom right corner.

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- Diagram illustrating the assembly of a business reply card. The card is placed inside a mail envelope, and the envelope is sealed on all three sides (top, bottom, and side) with glue.