



Partial or full cash-in form

Notes to help you

This form enables you to take a one-off partial withdrawal from your bond or to cash it in completely.

This form is divided into sections. **Notes** are provided at the end of each section to help you to complete the section.

Please use black ink and write in CAPITAL LETTERS or tick ☒ as appropriate.

Any corrections must be initialled. Please do not use correction fluid as this will invalidate your application.

Please send the completed form to **Prudential International, Stirling, FK9 4UE**.

Important tax warning: Please read before completing this form

For UK resident individuals, withdrawals taken across all policies in a bond are compared against the 5% tax deferred allowance, available every year for the first 20 years. Any unused allowance in any year can be carried forward and used later, until you've withdrawn 100% of the amount you invested. Where those withdrawals exceed the 5% tax-deferred allowance, the excess is known as a "gain". This differs from withdrawals taken by cashing in one or more individual policies within your bond where generally a gain will arise if the cash in value of a policy exceeds the amount invested in it. Any gain made will have to be reported in your Self Assessment Tax return and may create an income tax liability. Gains made may affect entitlement to personal allowances and certain tax credits.

If you are in any doubt as to how your withdrawal will be taxed you should consult your Financial Adviser BEFORE submitting this request. Any tax liability may vary depending on whether the withdrawal is made by cashing in full policies or from across all policies.

The above is based on our understanding of current taxation, legislation and HM Revenue & Customs practice, all of which are liable to change without notice. The impact of taxation (and any reliefs) depends on individual circumstances.

For Prudential International Investment Portfolio Only

Please note that any Ad-hoc, Ongoing Adviser Charges or Ongoing Investment Adviser Charges that are met from the bond will count towards the 5% tax-deferred allowance.

Section A – Details

Bond number

I/We are entitled to the proceeds of the above numbered bond and wish to ask for payment to be made as specified below.

Bondholder's name

Telephone Number

Bondholder's name

Telephone Number

Bondholder's signature

Bondholder's signature

All bondholders must sign this form in order for the cash-in amount to be paid. Payment may be delayed if all the bondholders do not sign. If the bond is in a trust, then all trustees must sign this form on page 4. If the bond is assigned then the assignees must sign on page 4.

Section B – Partial withdrawals^{1,2}

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 also complete the funds table below.

(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, from the funds you specify in the table below.)

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, taken from the funds specified below.

Please complete the funds table.

Note that this is for Options 2 & 3 only.

I wish to sell the following:

Fund manager/Discretionary Asset Manager	Full name of fund and/or Discretionary Asset Manager currency	Sedol number/ISDN*	Please complete ONE column only	
			Value (£/€/US\$)	% (whole number)
			Total	100%

* Not required for investments with a Discretionary Asset Manager

Please note that, for holdings managed by a Discretionary Asset Manager, it is up to the Discretionary Asset Manager to decide which are sold to meet the withdrawal.

If you wish to sell additional funds, please photocopy this page.

Please note that changes in the rates of exchange between currencies may cause values to go up or down.

Notes

1 To make a partial withdrawal, please select ONE of these options. For options 1 and 2, please enclose the Contract Schedule(s) you wish to cash in. For options 2 and 3, please ensure you complete the funds table to show which funds you wish to make the withdrawal from. For information on withdrawal limits, please refer to your Key Features document.

2 Where assets being sold are managed by a Discretionary Asset Manager, we will forward the proceeds when we receive them from the Discretionary Asset Manager.

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. ☐

Please ensure you enclose your Contract Schedule(s).

Section D – Payee details^{3, 4, 5}

Name of bank or building society

Account name

Address

Postcode

Account number

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Sort code

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IBAN

Swift-BIC

For payments by cheque – only where Direct Credit facility is not available and the payment does not exceed £5,000, US\$5,000 or Euro €5,000

Name of payee(s)

Address

Postcode

For payments by telegraphic transfer⁵

Name of bank or building society

Account name

Address

Postcode

Account number

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Sort code

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IBAN number

BIC

Notes

3 For all payments by Direct Credit or Telegraphic Transfer, Prudential International requires documentation to verify 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, or other suitable document, for the account to which funds are to be sent.

We will require certified personal identification and address verification for any joint account holder, and may need to request further AML documentation in respect of your policy to order to comply with all legal and regulatory obligations.

4 Where assets being sold are managed by a Discretionary Asset Manager, we will pay out the proceeds only when we receive the cash from the Discretionary Asset Manager.

5 Please note that there is a charge for a one-off partial withdrawal or full cash-in benefit payment made by telegraphic transfer, which is currently £17.

Payments cannot be made until full Bank Account verification is received.

Section E – Bond under trust

I/We are entitled, as trustees, to the proceeds of the above numbered bond and wish to ask for payment to be made as specified overleaf.

Trustee's name

Date

D	D	M	M	Y	Y	Y	Y
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Trustee's signature

Trustee's name

Date

D	D	M	M	Y	Y	Y	Y
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Trustee's signature

Section F – Bond assigned

I/We consent to the cash-in request specified overleaf.

Signature of authorised person

Designation

Full name

For and on behalf of

Address for correspondence

	Postcode

Is this a change of address?

Yes ☐ No ☐

If Yes, please provide up to date address verification for **each** policyholder, such as a utility bill or bank statement dated within the last six months.

Are you also changing your country of tax residency?

Yes ☐ No ☐

If so, please advise your new country of tax residency:

Please also complete and return our Tax Residency Self Certification Form (INVF11804).

Please ensure office stamp (if applicable) appears here.

Prudential International reserves the right to examine any relevant Deeds of Title before making a payment.

