



**SURRENDER / WITHDRAWAL FORM FOR INVESTMENT - LINKED POLICY (ILP)**

**POLICY NUMBER:**

**Part 1: What you should know about early full/partial withdrawal of your investment-linked policy.**

An insurance policy is intended to meet your long-term financial needs. Therefore, in fully or partially withdrawing a policy 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, fully or partially and then buy a new investment-linked policy or other investment product, or top up your existing investment-linked policy or other investment product, you will incur new charges. These may include:

- a) Distribution fees (commission paid to Agents/Financial Advisers on all new insurance policies / investment products);
- b) Administration charges (sales charge/withdrawal fee that is charged for each new policy / investment product); and
- c) Policy fees (usually incurred for each policy).

**Fund Switching Facility / Other Options**

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 (subject to changes at Aviva Ltd's discretion). You may also enquire or discuss with your adviser 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/Beneficiary's Acknowledgement**

Were you advised by an Adviser to withdraw this policy (fully or partially)? Yes  No

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

**Adviser's Acknowledgement**

I have explained to the above Policyowner/Trustee/Assignee/Beneficiary the alternative options available and the implications of early withdrawal of this investment-linked policy. I have recommended the surrender/partial withdrawal of this policy for the following reasons:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of Adviser

\_\_\_\_\_  
Adviser's Code

\_\_\_\_\_  
Name of Adviser

\_\_\_\_\_  
Date



**Part 2: Full Surrender Request**

I authorise and request Aviva Ltd to surrender the whole Policy based on the next available price.

Notes:

- Please read through Part 6: IMPORTANT NOTES in Page 4.
- Please enclose the following documents with this Surrender / Withdrawal Form.
  - Original Policy (Please complete the Declaration Form found in Aviva website, if you have lost your Original Policy.)
  - A photocopy of Assured's and Life Assured's (if differs from Assured) Birth Certificate, NRIC or Passport.

*(Please note that a surrender charge will be deducted upon withdrawal depending on the plan type(s)).*

**Part 3A: Partial Withdrawal Request  
(For Money Manager/Gold Series/Platinum Series/Wealth Creator Series/MoneySmart Series)**

I authorise and request Aviva Ltd to withdraw as shown below based on the next available price.

Amount	Name Of Fund

Amount	Name Of Fund

Notes:

- Please read through Part 6: IMPORTANT NOTES in Page 4.
- Please enclose the following documents with this Surrender / Withdrawal Form.
  - A photocopy of Assured's and Life Assured's (if differs from Assured) Birth Certificate, NRIC or Passport.
- The minimum withdrawal for each fund is \$500 and the remaining value of units in total must not fall below \$1,000.

I authorise and request Aviva Ltd to fully surrender all existing units of all Funds based on the next available price.

Notes:

- Please read through Part 6: IMPORTANT NOTES in Page 4.
- Please enclose the following documents with this Surrender / Withdrawal Form.
  - A photocopy of Assured's and Life Assured's (if differs from Assured) Birth Certificate, NRIC or Passport.

**Part 3B: Partial Withdrawal Request  
(For Big Plan/SG Plan/MyPlan)**

I authorise and request Aviva Ltd to withdraw as shown below based on the next available price.

No of Units	Name Of Fund

No of Units	Name Of Fund

Notes:

- Please read through Part 6: IMPORTANT NOTES in Page 4.
- Please enclose the following documents with this Surrender / Withdrawal Form.
  - A photocopy of Assured's and Life Assured's (if differs from Assured) Birth Certificate, NRIC or Passport.
- The minimum withdrawal for each fund is 1,000 units and the remaining value of units in total must not fall below 1,000 units.



**Part 4A: Payment Settlement**  
**(Not applicable for policies bought under the CPFIS-OA, CPFIS-SA, ASPFIS or SRS)**

Please make payment to me by (\*Please tick appropriate box):

\*cheque

\*direct credit to my bank : \_\_\_\_\_ (Name of Bank)  
\_\_\_\_\_ (Bank Branch)  
\_\_\_\_\_ (Account No.)

*(Please provide a photocopy of the bank passbook/statement if you wish to direct credit into your bank account. Otherwise, we may issue you a cheque.)*

**Part 4B: Authorisation for Cheque to be issued to another Trustee**  
**(Only applicable to policy written Section 73 of the Conveyancing and Law of Property Act)**

We, the Trustees of the above Policy authorise Aviva Ltd to pay to the following payee:

Name of payee: \_\_\_\_\_ (NRIC No.: \_\_\_\_\_)  
(Please ensure that the payee must be one of the trustees. Kindly enclose a copy of the payee's Identity Card for our verification.)

**Part 5: Declaration & Authorisation**

I hereby agree that receipt by me of the surrender proceeds less any amount(s) owing to Aviva Ltd, shall be a full and final discharge of the liability of Aviva Ltd under the Policy.

I have read and understood the above statements in Part 1. 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 am also aware of the other options available to me and that the withdrawal/surrender value of the cancelled units will depend on the Bid price on the Valuation Date following receipt of this document duly completed and signed by all relevant persons, including my Adviser, as applicable.

I want to withdraw my policy (fully or partially)

\_\_\_\_\_  
Signature of Assured/Assignee/Beneficiary  
Name:  
NRIC No.:  
Date:

\_\_\_\_\_  
Signature of Assured/Trustee/Beneficiary  
Name:  
NRIC No.:  
Date:

\_\_\_\_\_  
Signature of Trustee/Beneficiary  
Name:  
NRIC No.:  
Date:

\_\_\_\_\_  
Signature of Trustee/Beneficiary  
Name:  
NRIC No.:  
Date:



## Part 6: Important Notes

1. The Surrender/Partial withdrawal value of the cancelled units will depend on the Bid price on the Valuation Date next following receipt of this request and all other required documents.
2. To qualify for the next available pricing, Surrender/Partial withdrawal requests must be received by our Registered Office before 12pm.

**a) Money Manager/Gold Series/Platinum Series/Wealth Creator Series/MoneySmart Series**

- On each business day.

**b) Invest Assurance/Capital Protected Fund/Big Plan/SG Plan/ MyPlan**

- 3 business days prior to the first Friday of every month. If the first Friday is a public holiday or when valuation of the fund is not possible, the valuation for that month will be the next business day following the first Friday of that month.

3. Please ensure the correct signatories<sup>^</sup> sign on the Surrender/Withdrawal form:
  - a) Assured only (if it is **NOT** a Trust policy or Assigned policy); or
  - b) Assured and all Trustees (if policy is written under Section 73 of the Conveyancing and Law of Property Act (CLPA)); or
  - c) Assured and any Trustee (if policy is written under Section 49L of the Insurance Act); or
  - d) Assured and all beneficiaries (if policy is written under Section 49L of the Insurance Act); or
  - e) Assignee (if policy is assigned)

Do note that all signature(s) must be consistent with our records. If your signature is not found in our records, kindly produce a photocopy of your Identity Card with your signature on it.

4. The surrender amount will be made payable to:
  - a) Assured only (if it is **NOT** a Trust policy or Assigned policy); or
  - b) Trustees/Beneficiaries<sup>^^</sup> (if policy is written under Section 73 of the CLPA); or
  - c) Any Trustee other than the Assured (if policy is written under Section 49L of the Insurance Act); or
  - d) All beneficiaries (if policy is written under Section 49L of the Insurance Act); or
  - e) Assignee (if policy is assigned); or
  - f) Agent Bank (if policy is bought under the CPFIS-OA or ASPFIS-OA); or
  - g) CPF Board (if policy is bought under CPFIS-SA); or
  - h) SRS Operator (if policy is bought under SRS)

5. Please note that any proceeds made to the Trustees are for the sole benefit of the Beneficiaries.
6. No request is valid until this form is duly completed and received with other required documents by the Company.
7. This form can only be used for **one** policy only. Kindly submit separate form(s) for different policies.

<sup>^</sup> Signatories must have attained the age of 18. Otherwise, the consent from a parent or legal guardian (other than the Assured) is required.

<sup>^^</sup> If the policy is written under Section 73 of the CLPA, the cheque will be payable in the names of all the trustees/beneficiaries. As such, a joint account is required for cheque clearance if there is more than one trustee/beneficiary.