

Futura/Supra/Supra Education Fees/Supra Wedding/Vista Full or partial encashment form



Please read these notes carefully before completing this form.

Alternatives to encashing your policy

There are a number of alternatives to encashing your policy. These will vary between each of our products and may also vary depending on when your policy was issued. Before you make a final decision on the option you wish to take, we recommend that you take advice from your relevant financial professional. If you are in any doubt as to which options apply to your policy, please refer to your relevant financial professional, your policy documentation or your local Zurich International Life (Zurich) office (section 7, page 8).

Please remember that depending on the length of time that you have held your policy, any encashment may be subject to an encashment fee. You should consider carefully the implications that this may have on your investments.

If you do decide to encash, partially encash or make regular withdrawals from your policy, your local Zurich office will be able to confirm details of the maximum partial encashment you can take and the payment options for regular partial withdrawals.

Reduce your premium amount

Depending on the premium amount that you already pay, you may be able to decrease your premium amount and still keep the benefits that your policy has to offer.

Suspension of premiums

Your policy may be flexible enough for you to take a break from paying your premiums for a period of months without charge. Any benefits that you have will be covered (provided that there is enough value in your policy to sustain them).

Partial encashment/maximum partial encashment

If you would like to release some money from your policy without incurring any fees, it may be possible to take a partial encashment. This amount is normally a percentage of the encashment value of your policy. A maximum partial encashment is the most you can take from your policy without fully encashing it. The maximum partial encashment will be determined by the terms of your policy.

Regular withdrawals

If you would like to release money from your policy on a regular basis without incurring any fees, it may be possible to take regular withdrawals. The minimum amount of regular withdrawals is normally determined by the method of payment you choose. The maximum amount of any regular withdrawals will be determined by the terms of your policy.

Benefits

If your policy offers additional benefit options, you may be able to add additional benefits; they can be added at any time. For details of the benefit options available to your policy, please contact your relevant financial professional or refer to your policy documentation.

Switching your funds

If you wish to change your fund choice, you can switch your fund choice whenever you choose to bring your policy more in line with your attitude to risk. There is a comprehensive range of funds available. We also offer investment strategies where your funds are automatically switched to more secure assets as you move closer to your policy maturity. Details of our funds and the investment strategies can be found on our website – www.zurichinternational.com

Loans

You may be able to take a loan from your policy; please contact your local Zurich office for details.

Policies written in trust

In some cases, trustees may authorise payment jointly to themselves or to their professional agent (e.g. a bank or solicitor). It is the trustees' responsibility to ensure that the proceeds of the policy are used in accordance with the terms of the trust. Some trusts specifically exclude the settlor (the person(s) who declared the trust) from benefiting from the proceeds of the policy.

Conditionally assigned policies

If your policy is assigned as security against a loan, you must send us the assignee's agreement or ask them to issue us with a notice of reassignment before we can process any changes or encashments.

Please complete this form in English and in CAPITAL letters and send it to your relevant financial professional or to your local Zurich office. All policy owners/trustees should sign the form. If this has not been done, we will be unable to accept the instruction and any payment will be delayed.

Policy number

1 Client details

For completion by individual policy owners only

Policy owner 1

Title

Mr Mrs Miss Ms Dr Other (please give details)

Family name

Forename(s)

Please give details of any previous names used (including maiden name)

Current residential address

Telephone number

Mobile number

Email

Policy owner 2

Title

Mr Mrs Miss Ms Dr Other (please give details)

Family name

Forename(s)

Please give details of any previous names used (including maiden name)

Current residential address

Telephone number

Mobile number

Email

For completion by those acting on behalf of a company or a trust

Name of the company/trust (policy owner)

Registered company number (if applicable)

Country of incorporation (companies only)

Registered office address (companies only)

Name of trustee or company representative for correspondence

2 Encashment options

Reason for encashment

Payment currency

Please tick option A, B, C or D (tick one only)

Option A – partial encashment

Amount

Option B – maximum partial encashment

Option C – regular partial encashment (only available for Vista policies issued after 1 January 2005)

Amount

First withdrawal date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Frequency of withdrawal (tick one only)

monthly

quarterly

half-yearly

yearly

Option D – full encashment

To fully encash your policy, we must close it by selling all its fund holdings and deduct any outstanding charges to obtain the final encashment value. Once we have received a full encashment instruction, you will not be able to reverse this decision, as it will constitute a full and final settlement of your policy with no further liability to Zurich.

If you are making a full encashment, please return your policy schedule(s). If you have lost or misplaced these, please complete the 'Lost policy declaration' (section 6, page 6).

I have enclosed my original documents

OR

I have completed the lost policy declaration section

3 Method of payment

Please tick one of the following options only. (For third party payment, please contact your local Zurich office)

Telegraphic transfer (bank charges apply)

Autopay (Hong Kong dollars in Hong Kong only)

BACS (UK only)

Singapore giro payment (Singapore dollars in Singapore only)

Swedish giro (Swedish krona to Swedish banks)

Cheque (not available for Latin American clients)

For payments by telegraphic transfer/Autopay/BACS/Singapore giro/Swedish giro (your application will be delayed if you do not complete all of these details).

Bank name

Bank address

Account holder's name(s)

3 Method of payment (continued)

Account number

Sort code (for UK banks only)

SWIFT code (if known – not required for UK banks)

IBAN number/ABA number (if known – not required for UK banks)

Building society roll number

Bank number (Hong Kong only)

Branch number (Hong Kong only)

Reference to be quoted (if applicable)

Correspondent bank details (if funds are to be paid through a separate bank)

Bank name

Bank address

Account name

Account number

Sort code (for UK banks only)

SWIFT code (if known – not required for UK banks)

IBAN number/ABA number (if known – not required for UK banks)

Additional information for further credit

For payments by cheque

Cheques are payable in sterling. If you are resident in Hong Kong, Hong Kong dollar and US dollar cheques are available. If you are resident in the UAE or Bahrain, UAE dirham and Bahraini dinar cheques are available.

Name of payee(s)

Correspondence address

4 Proof of identification and residential address

Please refer to the 'Anti-money laundering advice guide' (MSP(D)2619) or check with your local Zurich office if you need to provide proof of identification and/or proof of address. Please check with your local Zurich office if payment is to be made to a third party.

Proof of identity for individual policy owners

For each policy owner, please ensure a suitably certified copy of one of the following photographic proof of identification and proof of address documents is attached to the form.

Policy owners must provide one of the following valid primary documents:

(please tick to confirm which document is attached)

- Passport
- Government issued ID card

Policy owner 1	Policy owner 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Proof of residential address

In order to verify the policy owner's current residential address, please attach either an original or suitably certified copy of one of the following documents (the document seen must be **less than three months old** upon receipt by us).

The document must be issued in the name of the policy owner and show the address appearing on the application or held in our records as the current residence (please tick to confirm which document is attached).

- Utility bill
- Bank statement/Bank credit card statement
- Letter from employer
- Tenancy agreement*

Policy owner 1	Policy owner 2
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

* This document does not need to be less than three months old – just valid and in date.

If you have a P.O. Box address we will need either:

(please tick to confirm which document is attached)

Proof of payment for the box address (this must reference your physical residential address)

OR

A utility bill referencing your physical residential address

In certain circumstances, other forms of ID and/or address verification may be accepted for individuals.

If you require further guidance on these, your relevant financial professional should refer to the 'Anti-money laundering checklist for personal business' (MSP2187), if you require further guidance.

For corporate forms of ID and/or address verification, please refer to the 'Anti-money laundering checklist for corporate business' (MSP2188).

For the forms of ID and/or address verification for policies in trust, the trust company should refer to the 'Anti-money laundering checklist for trust business' (MSP2189). All these checklists are available on request from your relevant financial professional or your local Zurich office.

Information to be included on certified client documentation

The suitable certifier (see definitions below) should write the following relevant phrase including all information below on all certified documents:

For photographic documents

'I certify this to be a true copy of the original document and that the photograph is a true likeness of the holder.'

For non photographic documents

'I certify that this document is a true copy of the original.'

- Signature of certifier
- Full name of certifier (in capitals underneath the certifier's signature)
- Position/job title
- Company name, address, telephone number and email address
- Date
- FSA/HKCIB/PIBA/MAS/QFCRA registration number (if applicable)
- Zurich International Life Limited appointed suitable certifier number (where applicable)
- Details of the certifier's regulatory/affiliate body and their reference number

Proof of identification and address (continued)

Document certification – all copy documents must be certified as true copies of the originals by a suitable certifier and must be certified with the wording above or we may require a new document completed in line with this guidance. Suitable certifiers will fall into one of the following categories:

- A regulated introducer based in a recognised jurisdiction. Introducers not based in the UK, Hong Kong or Singapore should supply proof of their authorisation (including introducers registered by the FSA, HKCIB, PIBA, QFCRA and MAS).
- An individual introducer who has been accepted as a suitable certifier by Zurich International Life Limited.
- A notary public, lawyer, advocate or an embassy official (from the embassy of the country who issued the ID document).
- French Maire (Mayor).
- Commissioner of Oaths within a 'recognised jurisdiction' (verification of their professional status must be obtained).
- Formally appointed member of the judiciary (excluding Justice of the Peace).
- Accountant who is a member of a professional organisation, whose members are required to abide by anti-money laundering regulations, or who is regulated by a regulatory organisation.
- Director/Manager of an authorised credit or financial institute in a 'recognised jurisdiction' and has anti-money laundering requirements which have been approved by FATF.

5 Declaration

I/We confirm that I/we am/are aware of my/our rights under the relevant Data Protection laws, the uses for which my/our personal data may be collected and that I/we have future rights to view and correct this data.

I/We confirm that I/we am/are aware of my/our options for full/partial encashment of my/our policy which forms the basis of this request.

All policy owners or authorised signatories must sign this form.

Signature of policy owner/authorised signatory 1

Signature of policy owner/authorised signatory 2

Print name

Print name

Date

Day Month Year
[][] [][] [][][][]

Date

Day Month Year
[][] [][] [][][][]

6 Lost policy declaration and indemnity form to be completed by the policy owner(s)

I/We

Policy owner 1

Title

Mr Mrs Miss Ms Dr Other (please give details)

Family name

Forename(s)

Policy owner 2

Title

Mr Mrs Miss Ms Dr Other (please give details)

Family name

Forename(s)

being the owner(s) of the policy confirm that I/we believe our policy documentation to be lost or destroyed so that it cannot be found.

I/We also agree that in consideration of you paying me/us any sum without strict proof of title (jointly and severally) and at all times keep you harmless and indemnified from all actions, proceedings, claims and demands, costs, damages and expenses which may be brought, or made against you, or which you may sustain or incur by, or by reason of your making such payment, without strict proof of title or otherwise in connection with the above policy.

I/We make the solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declaration Act 1835.

Signature of policy owner/authorised signatory 1

Signature of policy owner/authorised signatory 2

Print name

Print name

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature of witness*

Signature

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of witness

Occupation of witness

Address of witness

*Please note that a witness must be an unrelated third party.

7 Local Zurich office contact details

Africa or Middle East

P.O. Box 50389, Al Mussalla Towers, Khaled Bin Al Walid Street, Dubai, United Arab Emirates.
Telephone +971 4 363 4567 Telefax +971 4 397 4443

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Calls may be recorded for training and quality purposes.



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