



For trustees | Secure Trustee Investment

REGULAR WITHDRAWAL AND INCOME FORM FOR SECURE TRUSTEE INVESTMENT

You should only use this form to start or stop taking regular withdrawals or income from your Secure Trustee Investment plan.

Please complete this form in BLOCK CAPITALS using a pen.

If any of the information on this form needs to be changed, it should be initialled by all policyholders.

When completed, please post this form by **airmail** to:

Athora Ireland plc
2nd floor
IFSC House
Custom House Quay
Dublin
D01 R2P9
Ireland

If you have any queries, you can contact us on 0845 6000 173 if you're calling from the UK, or 00 353 1 673 8840 if you're calling from outside the UK.

Personal information you provide on this form will be held and processed by us in accordance with the European General Data Protection Regulation, Irish data protection law and any applicable national privacy legislation. We need to collect this personal information so that we can process your request and in doing so carry out our contractual obligations.

See our **Protecting your personal information** leaflet which can be found on our website www.athora.com/ie. It explains how we manage your personal information and provides details on your data protection rights, how long we will hold information on you, contact details of our Data Protection Officer should you have any queries or concerns and how you can contact the Irish Data Protection Commission.

If you provide Athora with personal information relating to any other individual you must ensure that you have a lawful basis to collect and process it. In completing this form, you confirm that you have provided any such individual with a copy of our **Protecting your personal information** leaflet and all other information that such an individual is legally entitled to under the European General Data Protection Regulation.

1. SCHEME DETAILS

Scheme name

Email

Plan number

Contact name

Phone number

2. REGULAR WITHDRAWALS – GUARANTEED CAPITAL OPTION

Secure Trustee Investment - Guaranteed Capital option only.

- We'll take your regular withdrawals equally from all policies (segments) by cancelling units proportionately across all funds you're invested in.
- **Any withdrawals you take will proportionately reduce any guarantees that apply to your plan.**

If you have policy conditions booklet **ASTI-GC 1.0**, the maximum amount that you can withdraw in each policy year during the guaranteed capital term is 5% of your premium. We'll reduce this amount proportionately if you cash in any policies.

Amount to be withdrawn

% a year of the remaining premium

Please select the frequency of payment.

Monthly Quarterly
 Half-yearly Yearly

Regular withdrawal start date (dd/mm/yyyy)

- payments will take up to **6 business days** after this date to reach your bank account.

If your selected withdrawal date has passed, we'll start the withdrawal on the next available date instead. If you'd prefer it to start on that specific date in the following month, please mark this box.

3. REGULAR WITHDRAWALS – NO GUARANTEES

Secure Trustee Investment - No Guarantees only.

We'll take your regular withdrawals equally from all policies (segments) by cancelling units proportionately across all funds you're invested in.

Amount to be withdrawn

% a year of the remaining premium

or

Amount to be withdrawn

£ insert the amount to be paid for each regular withdrawal. The minimum is £50, regardless of the frequency of withdrawal.

In the future, if you choose to cash in policies, we'll then automatically reduce a percentage withdrawal across remaining policies. Fixed amounts won't change unless you request it at the time.

Please select the frequency of payment.

Monthly Quarterly
 Half-yearly Yearly

Regular withdrawal start date (dd/mm/yyyy)

- payments will take up to **6 business days** after this date to reach your bank account.

If your selected withdrawal date has passed, we'll start the withdrawal on the next available date instead. If you'd prefer it to start on that specific date in the following month, please mark this box.

4. GUARANTEED INCOME OPTION

Secure Trustee Investment - Guaranteed Income option only.

You should read these notes before completing this section.

- The minimum payment is £50 no matter what frequency you choose.
- We'll pay your income equally from all policies (segments) by cancelling units proportionately across all the funds you're invested in.
- The maximum amount that can be withdrawn each policy year is 5% of your remaining premium.
- The guaranteed income amount will reduce proportionately if you cash in any individual policies.

Amount to be withdrawn.

% a year of the remaining premium

Please select the frequency of payment.

- Monthly Quarterly
 Half-yearly Yearly

Date you want income from your plan to start (dd/mm/yyyy).

Each income payment will take up to **6 business days** to reach your bank account.

If your selected income date has passed, we'll start the income on the next available date.

If you'd prefer it to start on that specific date in the following month, please tick this box.

5. GUARANTEED LIFETIME INCOME OPTION

Secure Trustee Investment - Guaranteed Lifetime Income option only.

You should read these notes before completing this section.

- Income can only be taken from the 55th birthday of the life assured or, where more than one life assured is alive, the younger life assured's 55th birthday.
- The minimum payment is £50 no matter what frequency you choose.
- We'll pay your income equally from all policies (segments) by cancelling units proportionately across all the funds you're invested in.
- We'll assume you want to receive the maximum amount of guaranteed income unless you tell us otherwise in writing.
- The guaranteed income amount will be reduced proportionately if you cash in any individual policies.
- Full details of the guaranteed income rate that applies to your Secure Trustee Investment plan can be found on your current policy schedule.

Please select the frequency of payment.

- Monthly Quarterly
 Half-yearly Yearly

Date you want income from your plan to start (dd/mm/yyyy).

Each income payment will take up to **6 business days** to reach your bank account.

If your selected income date has passed, we'll start the income on the next available date.

If you'd prefer it to start on that specific date in the following month, please tick this box.

6. BANK DETAILS

All income payments are paid in UK sterling and to a bank account in the scheme name.

Bank/Building society name

Address

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Postcode

Account number

Building society roll number/reference

Sort code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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Account name

International banks only

Where your account is held with an international bank, please fill in the following boxes:

IBAN number

Swift code

For further credit to:

Account name

Account number

7. STOP INCOME/REGULAR WITHDRAWAL PAYMENTS

To stop existing income/regular withdrawal payments.

Date your income/withdrawal payments are to stop (dd/mm/yyyy)

This can only be a date in the future. When income/regular withdrawal payments are to restart, please let us know by filling in the appropriate form.

8. ANTI-MONEY LAUNDERING INFORMATION

Verifying your details

- In line with both Irish and EU Anti-Money Laundering legislation, we're required to verify the identities of all policyholders, joint bank account holders and anyone exercising power of attorney on behalf of a policyholder. Details of what we need are provided in the next two pages.
- We reserve the right to request further documentation at any time in order to comply with anti-money laundering regulation. Where we hold proof of identity that is out of date, we'll need up-to-date evidence to be provided.

Politically Exposed Persons (PEPs)

Please let us know if any party named in this form is classed as a Politically Exposed Person, or if any party to this form is classed as a close relative or business associate of a Politically Exposed Person. If the answer is yes, we reserve the right to request further information or documentation.

Anti-money laundering documentation

We'll need documents relating to the pension scheme and all parties to it, including any individual trustees. Please see the relevant sections for these below.

Documents you send us must either be an original or a copy certified as outlined below. These must be dated within the last **6 months** and if not an original **must**:

- be certified by one of the below registered professionals only
- be company-stamped by the certifier in confirmation it is a true copy of the original
- be signed and dated
- contain the certifier's wet signature, printed name and position.

Copy documents must be certified by one of the following:

- Authorised Independent Financial Adviser (please include FCA approval number in the certification)
- Solicitor (please include SRA regulation number)
- Bank Manager or Director of a regulated financial or credit institution
- Member of the Judiciary
- Chartered Accountant & Certified Public Accountants (please include regulatory body registered number)
- Police Officer (please include warrant card number)

Please post all anti-money laundering documents by **airmail / international post only**.


8. ANTI-MONEY LAUNDERING INFORMATION - CONTINUED

For Pension Companies:

Where the company policyholder is a **HMRC-approved pension scheme**, we'll need the below documents. It's important to note that we can only accept original or originally certified documents as outlined above. Documents incorrectly certified or otherwise deemed unacceptable will delay your claim.

- The relevant HMRC letter of registration showing approval for the pension scheme.
- An up-to-date certified authorised signatory list.
- The Deed(s) showing the establishment of the scheme and any additional Deeds. These should explain the relationships between the trustee company, the administrator if different, and the HMRC-approved pension scheme.
- An original or originally certified copy of a bank statement for the pension scheme bank account dated within the last **6 months**.

For Corporate Policyholders:

For personal representatives and policyholders who are companies, we'll need to see originally **certified and dated** copies of all of the following :

1. Certification of Incorporation.
2. Memorandum and Articles of Association.
3. Evidence of registered address and principal business address. For example, company headed paper.
4. A list of directors' names. This must be provided on company headed paper.
5. List of authorised company signatories with specimen signatures. This list should be provided on company headed paper and must advise who can sign on behalf of the company.
6. Shareholder/member register of the company.
7. Provide details (name, address, date of birth) of beneficial owners who hold or control 25% or more of shares or voting rights in the company, or who otherwise exercises ultimate effective control over the management of the company in section **9**.
8. Latest set of audited accounts for the company (if applicable).
9. Provide details (name, address, date of birth) of those who have signed the declaration in section **9**.

To verify identification for 7 and 9 above, please refer to the 'Individuals' section for details.

8. ANTI-MONEY LAUNDERING INFORMATION - CONTINUED

For Individual Policyholders:

We'll need one document from section A and one from section B for personal representatives or individual policyholders. These **must** be certified as outlined above.

Section A - Evidence of identity (photographic evidence - currently valid)

- Full signed passport
- Full photographic driving licence*

Section B - Evidence of address

- Utility bill[†]
- Mortgage statement[†]
- Bank/building society statement[†]
- Full driving licence

[†] Dated within the past 6 months

*A driving licence can only be used for either **A** or **B**. We can't accept it for both.

For Care Home Residents:

For claimants living in a care home or similar facility and who don't have the documents listed in Sections A & B across, we'll need an **original** letter from the care home manager on the facility's letterhead paper confirming:

- the claimant's first and last names, date of birth, and residence at the care home.
- the manager's name in block capitals, their position, and their wet signature (that is, it cannot be a photocopied or electronic signature or stamp).

9. DECLARATION

In this declaration, 'I/We' means the policyholder(s) and 'you' means Athora Ireland plc.

I/We declare that:

I/We have read the explanation of the terms detailed in section **10**, 'Irish residence definitions'.

I am/We are/The Scheme is the policyholder in respect of which this declaration is being made.

I am/We are/The Scheme is not resident or ordinarily resident in Ireland.

I/We undertake to inform you of any change in my/our/the Scheme's country of residence and/or jurisdiction of tax residence during the life of the policies.

I am/We are the legal owner(s) of the policies and I am/we are fully entitled to give the above instructions and to receive the relevant payment. No other person has any legal rights to the policies or their proceeds.

I/We declare that the settlor, beneficiaries and trustees of the Scheme are not resident in the US for tax purposes, are not US citizens and are not required to file US tax returns.

I/We declare that a court within the US would not have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the Scheme.

I/We declare that I/we are not acting on behalf of an estate of a decedent that is citizen or resident of the US.

I/We confirm that the Scheme is not subject to Common Reporting Standard for Automatic Exchange of Financial Account Information (CRS).

I/We shall cooperate with you and provide such assistance as you may require from time to time to ensure compliance with any legal and regulatory obligations, including Foreign Account Tax Compliance Act and CRS.

Date (dd/mm/yyyy)

Print name of policyholder or trustee

Signature of policyholder or trustee

Print name of policyholder or trustee

Signature of policyholder or trustee

Print name of policyholder or trustee

Signature of policyholder or trustee

This form may be subject to inspection by the Irish Revenue Commissioners. It's an offence under Irish law to make a false declaration.

This declaration must be signed by policyholders who are neither resident nor ordinarily resident in Ireland. Where a trustee is a company, the declaration must be signed by the company secretary or other such authorised officer. It may also be signed by a person who holds power of attorney from the policyholder. Their identity must be verified as per our anti-money laundering requirements. A certified copy of the power of attorney should be furnished with this declaration, if we haven't been previously advised of the appointment.

10. IRISH RESIDENCE DEFINITIONS

Residence - individual

An individual will be regarded as being resident in Ireland (the State) for a tax year if he/she:

- spends 183 days or more in the State in that tax year; and
- has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year.

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual any time during that day.

Ordinary residence - individual

The term 'ordinary residence', as distinct from 'residence', relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity.

An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which he/she is not resident. Thus, an individual who is resident and ordinarily resident in the State in 2004 and departs from the State in that year **will remain** ordinarily resident up to the end of the tax year in 2007.

Residence - company

A company which has its central management and control in Ireland (the State) is resident in the State irrespective of where it is incorporated. A company which does not have its central management and control in Ireland but which is incorporated in the State is resident in the State except where:

- 1 the company or a related company carries on a trade in the State, and either the company is ultimately controlled by persons resident in EU Member States or countries with which the Republic of Ireland has a double taxation treaty, or the company or a related company are quoted companies on a recognised Stock Exchange in the EU or in a tax treaty country.

or

- 2 the company is regarded as not resident in the State under a double taxation treaty between the Republic of Ireland and another country. It should be noted that the determination of a company's residence for tax purposes can be complex in certain cases and declarants are referred to the specific legislative provisions which are contained in section 23A Taxes Consolidation Act, 1997.

