



For customers | Guaranteed solutions

INCOME/WITHDRAWAL AND CASH IN FORM

About this form

You should use this form for one-off withdrawals, to begin taking regular withdrawals or income, or if you're fully cashing in any of the following products:

- Secure Capital;
- Secure Income;
- Secure Lifetime Income; or
- 5 for Life.

Please **complete all relevant sections of this form by typing in the fields**. Once complete, please print and sign using a pen.

Alternatively, please print and complete in BLOCK CAPITALS and in ballpoint 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

This form is split into two parts:


Part A contains the sections to be completed by you.


Part B contains important notes that apply to this instruction. Make sure you read the important notes before you sign the 'Declaration'.

Check details already filled in

If any details are already completed (based on what you've told your financial adviser), you should check these before you sign the 'Declaration' in section **7**.

Additional information

Whenever you see this icon , we're asking you to send us additional material with this form.

Where you see this icon  it means there's information in the 'Important notes' section in **Part B**.

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 carry out your instructions checks 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.

PART A



1. POLICYHOLDER DETAILS

Complete details of all policyholders. If more than four policyholders are involved, please copy all of this section of the form, complete and make sure the additional policyholders sign the declaration.

*Taxpayer identification number – this is the number that the tax authority use to identify you. For example, in the UK it would be your National Insurance number or your company tax number. This is required so we can fulfil our reporting obligations to Irish Revenue.

**Please give details of all of tax jurisdictions you're resident in. This is required so we can fulfil our reporting obligations to the Irish Revenue.

Policy number

	Policyholder one	Policyholder two
Policyholder name		
Date of birth		
Address		
Taxpayer identification number(s)*	a.	a.
	b.	b.
Jurisdiction(s) of tax residence**	a.	a.
	b.	b.

	Policyholder three	Policyholder four
Policyholder name		
Date of birth		
Address		
Taxpayer identification number(s)*	a.	a.
	b.	b.
Jurisdiction(s) of tax residence**	a.	a.
	b.	b.

Is this a change of address?

☐ No ☐ Yes – please enclose a copy of an original certified, signed and dated, proof of address document dated within the last six months. ☒

Correspondence address (if different from the address we currently use)

Postcode

[†]Phone number

[†]Email address

[†]We'll only use the details you provide in this section to contact you about your plan/bond.

2. REGULAR WITHDRAWAL/INCOME DETAILS

This section only applies if you hold a Secure Lifetime Income or a 5 for Life plan and you've selected a guarantee option.

2.1 Secure Lifetime Income and 5 for Life only – regular income

There are important notes in **Part B** that you should read before completing this section, see ⓘ notes **1** and **4**.

We'll assume you want to receive the full amount of guaranteed income, **less any applicable ongoing adviser charge**, unless you tell us otherwise in writing.

Full details of the guaranteed income rate that applies to your plan can be found on your policy schedule. Depending on when your plan started, you can only take income from either your 55th or 60th birthday onwards. Your policy conditions will confirm which age you can take income from.

Please select the frequency of payment:

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Date you want your payments to start (dd/mm/yyyy) – payments may take up to six business days from each income date to reach your account.

If your selected payment start date has passed, we'll start your payments 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. ☐

You should only complete this section if you hold a Secure Income bond and you've selected a guarantee option.

2.2 Secure Income – guaranteed income

There are important notes in **Part B** that you should read before completing this section, see ⓘ notes **2** and **4**.

Please give details of the income you wish to take. The maximum income amount that can be taken is 5% of the remaining premium per policy year. This is inclusive of any ongoing adviser charge you may be paying your financial adviser.

Amount to be withdrawn

% a year of the remaining premium

Please select the frequency of payment:

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Date you want your payments to start (dd/mm/yyyy) – payments may take up to six business days from each income date to reach your account.

If your selected payment start date has passed, we'll start your payments 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. ☐

2. REGULAR WITHDRAWAL/INCOME DETAILS – CONTINUED

You should only complete this section if you hold a Secure Capital bond and you've selected a guarantee option.

2.3 Secure Capital – regular withdrawals: guarantee option

There are important notes in **Part B** that you should read before completing this section, see ⓘ notes **3** and **4**.

Amount to be withdrawn

% a year of the remaining premium

The minimum is £50, regardless of the frequency of withdrawal.

If you've policy conditions booklet **ASC 1.0**, it's important that you understand how a withdrawal across all policies will be applied to your bond. See ⓘ note **3** for details. You can find the version of your policy conditions on your policy schedule.

Please select the frequency of payment:

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Date you want your payments to start (dd/mm/yyyy) – payments may take up to six business days from each regular withdrawal date to reach your account.

If your selected payment start date has passed, we'll start your payments 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. ☐

Any withdrawals you take will proportionately reduce the guarantees that apply to your bond.

You should only complete this section if you hold a Secure Capital or a Secure Income bond and no guarantees apply.

2.4 Secure Capital and Secure Income – regular withdrawals: no guarantees

There are important notes in **Part B** that you should read before completing this section, see ⓘ notes **2**, **3** and **4**.

Amount to be withdrawn

% a year of the remaining premium

or

£ Fixed amount

Insert the amount to be paid for each regular withdrawal.

The minimum is £50, regardless of the frequency of withdrawal.

Please select the frequency of payment:

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Date you want your payments to start (dd/mm/yyyy) – payments may take up to six business days from each regular withdrawal date to reach your account.

If your selected payment start date has passed, we'll start your payments 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. STOP REGULAR WITHDRAWAL/INCOME PAYMENTS

Only complete this section if you want to stop your existing regular withdrawal/income payments.

Any ongoing adviser charge currently being paid to your financial adviser will continue unless you ask us specifically to stop it.

Date your payments are to stop (dd/mm/yyyy) – this can only be a date in the future.

When payments are to restart, please let us know by filling in the appropriate form.

4. ONE-OFF WITHDRAWAL/CASH IN DETAILS

There are important notes in **Part B** that you should read before completing this section, see ① notes **4** and **6**.

Please choose the type of withdrawal/cash in you'd like by completing the relevant subsection.

4.1 Cash in of entire plan/bond

If you want to cash in your entire plan/bond, please mark this box. ☐

For Secure Capital bonds only:

Please tick this box if you wish to cash-in your policy on the Guarantee Date. ☐

If the Guarantee Date has passed, we'll cash-in your policy on the next available date.

You should enclose your policy schedule with this request. ☒ If this has been lost or destroyed, make sure you also complete the 'Lost policy declaration' in section **10**.

If you cash in your plan/bond all benefits and guarantees will stop and you'll have no further rights to the assets in your plan/bond, including any future distributions that may arise. You should complete section 4.2 or section 4.3 (if applicable) if you don't want to cash in your entire plan/bond and terminate all benefits and guarantees.

4.2 For cash in of one or more complete individual policies

Proceeds required – complete one of the following.

Amount – we'll match this amount to the nearest figure by cashing in complete individual policies
The minimum amount you can withdraw is £50.

£

or

Number of complete individual policies

You should enclose your policy schedule with this request. ☒ If this has been lost or destroyed, make sure you also complete the 'Lost policy declaration' in section **10**.

Any withdrawals you take will proportionately reduce any guarantees that apply to your plan/bond.

If you're receiving fixed amount regular withdrawals from your plan/bond, please mark here to confirm that these should reduce in proportion to the number of policies you cash in. ☐

4. ONE-OFF WITHDRAWAL/CASH IN DETAILS – CONTINUED

4.3 Secure Capital and Secure Income only (note these are different products to Secure Lifetime Income) – one-off withdrawal across all policies

You should only complete this section if you wish to take a one-off withdrawal across all policies and you have either a:

- Secure Income bond with no guarantees applying; or
- Secure Capital bond (with or without guarantees).

Any withdrawals taken will proportionately reduce any guarantees that apply to your bond.

If you've policy conditions booklet **ASC 1.0**, it's important that you understand how a withdrawal across all policies will be applied to your bond. See ① note **5** for details.

The minimum amount you can withdraw is £50.

Amount of withdrawal you require

5. BANK DETAILS

Payment won't be processed until all the necessary documentation has been returned.

Give details of the bank/building society to which you want us to pay your withdrawal/cash-in proceeds.

- We make all payments in UK sterling and only into the bank account of the policyholder(s). We can't make payments to third parties.
- If you want to take Income and hold a 5 for Life or Secure Lifetime Income plan, payments must be made to a UK bank account. For all other products, we can make payments to bank accounts held in the UK or European Union (EU) only.
- Any foreign exchange required will be completed by your bank.
- Payment can't be made by cheque.

Bank/Building society name

Branch address – must be within the UK or EU (the UK only for 5 for Life and Secure Lifetime Income plans)

Postcode

Name(s) of account holder(s) – at least one of whom must be a policyholder

Account number

Sort code

--

Building society roll number/reference

For non UK or non sterling bank/building society accounts (must be held within the EU):

IBAN

Swift code

If you wish for payment to the bank account detailed across to be made via an intermediary bank, please provide the intermediary bank details below:

Bank/Building society name

Branch address

Postcode

Account number

Reference

IBAN

Swift code/ABA number

Full anti-money laundering checks are required for all bank account holders. If a joint bank account holder hasn't been identified by us yet, we'll carry out anti-money laundering checks as detailed in section 6.

In addition to the above, we require a **certified and dated** copy of a bank account statement confirming the details provided on this page. Please see section 6 for details on who can certify this and what we need included in the certification. ☒

6. ANTI-MONEY LAUNDERING INFORMATION

- We may verify account holders' identities or identities of other interested parties by carrying out a database search with a commercial agency. The search is carried out against public and other types of records. It will also check whether they've bank or credit facilities for identity verification purposes only. It won't disclose any information about their financial status in relation to these accounts. A record of the search will be retained but it won't affect their credit rating.
- Please let us know if any party named in this form is classed as a Politically Exposed Person, or if any party to this application 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. We may need to do this to meet our obligations under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010, as amended, which implements the Third Anti-Money laundering Directive in Ireland.
- We also reserve the right to request further documentation at any time in order to comply with anti-money laundering requirements. Please note that if we hold proof of identity on file for an individual that's out of date, we may need up to date proof.

6.1 Details of other interested parties

Please provide details for:

- any joint bank account holder who isn't an existing policyholder; and/or
- anyone who is acting as power of attorney on behalf of a policyholder.

Interested party one

Title

Forename(s)

Surname

Address

Postcode

Date of birth (dd/mm/yyyy)

Relationship to policyholder (e.g. spouse, child, grandchild etc)

Interested party two

Title

Forename(s)

Surname

Address

Postcode

Date of birth (dd/mm/yyyy)

Relationship to policyholder (e.g. spouse, child, grandchild etc)

6. ANTI-MONEY LAUNDERING INFORMATION – CONTINUED

6.2 Anti-money laundering documentation

Individuals:

If, for any reason we're unable to perform verification checks with a commercial agency, we'll ask for the following documentation to be provided instead.

For payments to individuals, we'll need you to send us an original or originally **certified and dated*** copy of one document from section **A** and one from section **B**.

* Please see **Certifying Documents** section.

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

- Full signed passport
- Full photographic driving licence

It's important that you only send us a copy of these important documents and that they are certified as detailed below. Originals should always remain with you.

Section B – Evidence of address

- Utility bill**
- Mortgage statement**
- Bank/building society statement**
- Full current driving licence

**Dated within the past six months.

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

Examples of reasons where we might be unable to perform verification checks and where we might require documentary evidence to be provided, may include, but aren't limited to, the following.

- The person to be identified has recently moved to the UK.
- The person to be identified resides in a care home or similar facility.

Corporate trustees:

In the event of payment being made to a company, we'll be unable to perform verification checks on the company itself, so we'll always need to see original **certified and dated*** copies of all of the following: ☒

*Please see **Certifying Documents** section.

- ☐ Certificate of incorporation.
- ☐ Evidence of registered address and principal business address.
- ☐ List of directors' names. This must be provided on company headed paper.
- ☐ List of authorised company signatories with specimen signatures.
- ☐ Details (name, address, date of birth) of those who have signed the declaration and details (where it's a private company) of all shareholders with a shareholding of 25% or more or any other natural persons who otherwise exercises ultimate effective control over the the management of the company.

To verify identification for any individuals named above, please refer to the 'Individuals' section for details.

Certifying Documents

We can accept original bills/statements, but so they don't get lost in the post, we suggest sending a copy. This needs to be dated within the last **six months** and certified as outlined below.

All certified anti-money laundering documents must be confirmed to be a true copy of the original stamped by any of the below registered professionals and include the certifier's company stamp, date, wet signature, printed name and position.

- 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**.

7. 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 important notes in Part B and acknowledge that they form part of this instruction.

I/We have read the explanation of the terms detailed in section 9, 'Irish residence definitions'.

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

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

I/We hereby undertake to inform you of any change in my/our 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 am/We are not resident in the United States of America (US) for tax purposes, or a US citizen and I am/we are not required to file any US tax returns.

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, for example Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard for Automatic Exchange of Financial Account Information (CRS).

For trusts only

I/We declare that the settlor, beneficiaries, and trustees of the trust 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 we are not acting on behalf of an estate of a decedent that is a citizen or resident of the US.

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 trust.

Date (dd/mm/yyyy)

Print name

Signature of policyholder

X	X
---	---

Print name

Signature of policyholder

X	X
---	---

Print name

Signature of policyholder

X	X
---	---

Print name

Signature of policyholder

X	X
---	---

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

7. DECLARATION – CONTINUED

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 (see section 6). A certified copy of the power of attorney should be furnished with this declaration, if we haven't been previously advised of the appointment.

8. CHECKLIST

Before you submit this request, please ensure you've included the following:

- Fully completed income/withdrawal and cash in form ☐
- Proof of change of address (if applicable) (see section 1) ☐
- Original/Certified copy of a bank account statement, dated within the last six months (see section 5) ☐
- Anti-money laundering documentation (if applicable) (see section 6) ☐

and, where you're cashing in the entire bond, or one or more complete individual policies:

- Original current Policy schedule or fully completed 'Lost policy declaration' (see section 10) ☐

9. 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 or
- 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. Therefore, 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.

10. LOST POLICY DECLARATION

You only need to complete this section if you're cashing in the entire bond, or one or more complete individual policies and if your current policy schedules have been lost or destroyed.

Before completing this section please check that the policy schedules aren't held by your bank or building society as security, or by your solicitor or financial adviser.

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

- 10.1** I/We declare that I am/we are legally entitled to the proceeds of the policies, for which the policy schedules have been lost, mislaid or destroyed.
- 10.2** I/We guarantee and undertake to indemnify you against all loss and expense incurred by you in consequence of payment under the policies being made to me/us without delivery of the policy schedules. If the lost policy schedules subsequently come into my/our possession I/we will deliver them to you.
- 10.3** I/We confirm that the statements made in this declaration are true to the best of my/our knowledge and belief.

If this plan/bond is assigned or held under trust, all assignees and/or trustees must sign this declaration.

Date (dd/mm/yyyy)

Signature of policyholder

X	X
----------	----------

Signature of policyholder

X	X
----------	----------

Signature of policyholder

X	X
----------	----------

Signature of policyholder

X	X
----------	----------

**This declaration must be witnessed.
The witness should be over 18 years of age and can't be the wife, husband or civil partner of the policyholder.**

Date (dd/mm/yyyy)

Full name

Address

Postcode

Signature of witness

X	X
----------	----------

PART B

IMPORTANT NOTES

Please take some time to read Part B as it forms part of this instruction.

We require this original instruction to be sent to us by post.

1. For Secure Lifetime Income and 5 for Life

- 1.1** We'll deduct your income equally from all individual policies, by cancelling units proportionately across all the funds you're invested in.
- 1.2** The minimum payment is £50, no matter what payment frequency you choose.
- 1.3** If no regular income or ongoing adviser charge payments have been requested previously, you must send us, within three months of the first income payment, a completed and signed purchased life annuity (PLA) tax form. If you don't, the full amount of the payments may be liable to UK income tax. You should speak to your financial adviser for further details.
- 1.4** If income or an ongoing adviser charge is being paid from your plan, and you're potentially liable to tax on it, we can provide you with details for your tax return after the end of the tax year. Speak to your financial adviser for further details.
- 1.5** The guaranteed income amount will reduce proportionately if you cash in any individual policies.
- 1.6** If you're paying your financial adviser an ongoing adviser charge:
 - 1.6.1** any ongoing adviser charge you pay from the date your guaranteed income starts will be deducted from your income amount; and
 - 1.6.2** any guaranteed income you take must be paid at the same frequency and on the same date as the ongoing adviser charge.

2. For Secure Income

- 2.1** We'll deduct your income/regular withdrawal equally from all individual policies, by cancelling units proportionately across all the funds you're invested in.
- 2.2** The minimum payment is £50, no matter what payment frequency you choose.

- 2.3** The guaranteed income amount, as well as any regular withdrawal taken as a percentage of the remaining premium, will be reduced proportionately if you cash in any policies. Regular withdrawals taken as a fixed amount won't change, unless you request it at the time.
- 2.4** If you're paying your financial adviser an ongoing adviser charge:
 - 2.4.1** any ongoing adviser charge payable will be deducted from your income amount; and
 - 2.4.2** any guaranteed income you take must be paid at the same frequency and on the same date as the ongoing adviser charge.

3. For Secure Capital

- 3.1** We'll deduct your regular withdrawals equally from all individual policies by cancelling units proportionately across all the funds you're invested in.
- 3.2** Any regular withdrawal taken as a percentage of the remaining premium will be reduced proportionately if you cash in any policies. Regular withdrawals taken as a fixed amount won't change, unless you request it at the time.
- 3.3** If you've policy conditions booklet **ASC 1.0** and guarantees currently apply to your bond:
 - 3.3.1** the maximum amount that you can withdraw in each bond year during the guaranteed capital term is 5% of your remaining premium. We'll reduce this amount proportionately if you cash in any policies.
 - 3.3.2** Where we've already paid out a requested single withdrawal across all policies within the current bond year, we'll:
 - set up the regular withdrawal for the maximum amount possible within the limits; and/or

IMPORTANT NOTES – CONTINUED

- restart the regular withdrawal in the new bond year for the full amount requested, as long as this doesn't exceed the maximum amount of 5% of the remaining premium.

4. One-off withdrawal/cash-in details

4.1 Cash-in charges may apply. See your Charges schedule for details.

4.2 If you're cashing in one or more complete individual policies, we'll automatically reduce any regular withdrawals that are being taken from your plan/bond as a percentage of the remaining premium. Regular withdrawals that are being taken as a fixed amount will only be reduced if requested in this form.

4.3 If you're cashing in one or more complete individual policies, we'll reduce any applicable income and/or ongoing adviser charge payments proportionately.

5. If you've policy conditions booklet ASC 1.0 and guarantees currently apply to your bond

5.1 During the guaranteed capital term, the maximum amount you can withdraw across all policies in each bond year is 5% of the remaining premium.

5.2 We'll pay out the requested single withdrawal amount or the maximum amount possible within the limits.

5.3 Where you currently have a regular withdrawal for the maximum amount allowed of 5% of the remaining premium, we'll:

5.3.1 stop the regular withdrawal for the remainder of the bond year and pay out the requested single withdrawal amount or the maximum amount possible within the limits.

5.3.2 restart the regular withdrawal in the new bond year, unless you tell us otherwise.

5.4 Where you currently have a regular withdrawal for less than the maximum amount allowed of 5% of the remaining premium, we'll continue to pay out the regular withdrawal and pay out the requested single withdrawal amount or the maximum amount possible within the limits.

6. Taxation

6.1 The rules governing taxation for taking proceeds from your plan/bond are complex. Before completing this form you should consult your financial adviser, who'll be able to explain this in detail and provide you with scenarios to help you understand the tax consequences of your request.

6.2 Once you've completed and sent us this form we'll proceed with the withdrawal/cash in as instructed, even if it will result in a taxable chargeable event gain.

7. Contact details

7.1 If you've any additional queries, you can contact our Client Relations team on lo-call 0845 6000 173 if you're calling from the UK, or 00 353 1 673 8840 if you're calling from outside the UK.

7.2 Please note that we're not authorised to give tax, legal or financial advice regarding your plan/bond. from outside the UK.

