

# Partial or full cash-in

## Notes to help you

This form lets you take a one-off withdrawal from your International Prudence Bond by partially or fully cashing it in.

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

Where a bond has been issued in France please use form IPBF10187.

This form is divided into sections. **Notes** can be found at the end of each section to help you fill in this form.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. You must initial any corrections – don't use correction fluid as this will invalidate your application.

### Tax warning

Tax may be payable when you make either a partial or full cash-in. If you're not sure as to how your withdrawal will be taxed please speak to your financial adviser BEFORE submitting this form.

Prudential International can't, under any circumstances, undertake tax calculations for either bondholders or their advisers.

### Non UK resident bondholders

Any tax liability may vary depending on your individual circumstances including, but not limited to, your tax residency and the size of any partial or full cash-in you take from your bond.

### UK resident bondholders only

There are different tax consequences depending on how you cash in your bond. These depend on whether the withdrawal is made by cashing in full policies (segments) or by cashing in across all policies, which uses the 5% tax-deferred allowance.

Please note the 5% tax-deferred allowance doesn't apply to company bondholders.

Tax rules can change, the impact of taxation (and any tax relief) depends on your circumstances.

## Section A – Details

Bond number

## Section B – Partial withdrawals<sup>1, 2, 3</sup>

**Warning:** If you have invested in a PruFund Protected Fund, any withdrawals will erode the Guaranteed Minimum Fund.

### 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 cash in  (insert amount and currency)

(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.)

### 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.

### Notes

<sup>1</sup> To make a partial withdrawal, please select ONE of these options. For information on withdrawal limits, please see your Key Features Document.

<sup>2</sup> At least £75, €112.50 or US\$112.50 must stay invested in each fund you hold.

<sup>3</sup> If you have invested in one of the PruFund Range of Funds, withdrawals may be subject to a 28-day delay. If you also hold other funds, this could mean your withdrawal is made in two payments.

## 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

## Section D – Payee details

If your account is a UK Bank account and you are resident outside of the UK please check with your Bank that they can accept your payment. For all payments by Direct Credit or Telegraphic Transfer Prudential International requires documentation verifying 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, for the account to which funds are to be sent.

### For payments by Direct Credit<sup>5</sup>

Name of bank or building society

Account name

Address

Postcode

Account Number

Sort Code

 –  – 

IBAN

Swift-BIC

### For payments by Telegraphic Transfer<sup>4</sup>

Name of bank or building society

Account name

Address

Postcode

Account Number

Sort Code

 –  – 

IBAN

Swift-BIC

### Notes

<sup>4</sup> Prudential International doesn't currently charge for payments made by Telegraphic Transfer. However, other banks including the bank account into which the transfer is made may levy charges. We will require certified up to date personal identification and address verification for the policyholder(s) and for any joint account holder in order to comply with all legal and regulatory obligations.

**Payments cannot be made until our identification and verification requirements are met and full bank account verification is received.**

## Section E – Authorisation

1. I/We request the Company to implement the transaction(s) specified in this form.
2. I/We certify that
  - a) The bond belongs to me/us.
  - b) No other person has an entitlement of any kind in respect of the bond overriding or restricting my/our entitlement in any way.
- c) I/We have authority to request this transaction.

Capacity (please tick appropriate box)

Policyholder(s)  Trustee(s)  Other (please specify)   
(eg, power of attorney etc)

Name

Date

Signature

Name

Date

Signature

Name

Date

Signature

Name

Date

Signature

Address   
  
 Postcode

Email address(es)

Are you changing your address? Yes  No

If Yes, please send us up to date address verification for **each** policyholder, this could be a utility bill or bank statement dated within the last six months.

Are you changing your country of tax residency? Yes  No

If Yes, please tell us your new country of tax residence and complete our Tax Residency Self-Certification Form (INVF11804):

If applicable the office stamp should appear here

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

[prudential-international.com](https://prudential-international.com)

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