



AIA SINGAPORE SURRENDER - TRADITIONAL POLICY

Particulars of Insured and Policy Owner/Trustee/Assignee

Name of Insured

NRIC/Passport/FIN No.

Name of Policy Owner/Trustee/Assignee

NRIC/Passport/FIN/Entity Registration No.

Name of Trustee (if any)

NRIC/Passport/FIN No.

Policy Number

A. What You Should Know About Early Surrender Of Your Insurance Policy

IMPORTANT NOTICE

What you should know about early surrender of your Insurance Policy

- An insurance policy is intended to meet your long-term financial needs. Therefore, it may be disadvantageous for you to surrender a policy before its maturity date. Some disadvantages are:
 - You are losing valuable benefits from the policy:
 - You are losing the insurance protection offered by your policy;
 - You may not be able to achieve your intended financial objective;
 - This may result in losing the financial benefit accumulated over the years.
 - It may not be possible for you to obtain a similar level of protection on the same terms in the future.
 - You may not be insurable on standard terms;
 - You may have to pay a higher premium in view of higher age;
 - Surrendering your insurance policy for another policy could result in higher premiums and loss of specific policy features due to changes in age or health.
- Additional Charges/Fees
If you surrender your policy and then buy a new policy or other investment product you will incur new charges. These may include:
 - Distribution Fee
Commission is paid to Agents/Financial Advisers on all new insurance policies / investment products.
 - Policy Fee
A policy fee is usually incurred for each policy.
- Other Options
If your policy has acquired a cash value, you may choose to:
 - Apply for a cash loan to meet short term financial needs; or
 - Convert to a reduced or paid up extended term insurance policy.
- Seek Advice From Your Financial Services Consultant (FSC)/Insurance Representative (IR)
Therefore, it is important to seek advice from your FSC/IR before early surrender of your policy. Your FSC/IR can advise you on your options other than withdrawing the policy, explain the implications of each option and provide appropriate recommendations to you, taking into account your investment objectives, financial situation and particular needs.

B. Policy Owner/Trustee/Assignee's Acknowledgement

Were you advised by a Financial Services Consultant (FSC)/Insurance Representative (IR) to surrender this policy?

- Yes (If "Yes", FSC/IR to complete Section C "FSC's/IR's ACKNOWLEDGEMENT")
- No

I have read and understood the above statements. 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.

AIA Singapore Private Limited (Reg. No. 201106386R)
 Postal Address: 3 Tampines Grande #09-01, Singapore 528799
 Website: www.aia.com.sg
 AIA Customer Care Hotline (SG): 1800 248 8000
 AIA Customer Care Hotline (Overseas): +65 6248-8000



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C. FSC/Insurance Representative's Acknowledgement

I have explained to the above Policy Owner/Trustee/Assignee the alternative options available and the implications of early surrender of this insurance policy. I have recommended the surrender of this policy for the following reasons:

Signature of FSC/IR

Date

D. Surrender Request

I/We hereby request for full surrender of the above policy. *(Note: Please also complete Section E)*

I/We, the Policyowner/Trustee(s)/Assignee(s) of the above policy hereby agree and accept that AIA Singapore Private Limited (AIA Singapore) shall be fully and completely discharged of any liability under this policy, upon the payment of the surrender proceeds less any amount(s) owing to AIA Singapore.

I/We declare that this policy has not been assigned to any person(s) other than the assignee(s) named above. I am/we are not undischarged bankrupt and to my/our knowledge, there are no current, pending or threatened bankruptcy proceedings against me/us.

E. Method of Payout

PayNow-NRIC/FIN Pay Me Faster!

Please ensure that you have registered your NRIC/FIN with the bank for PayNow.

Direct Credit to my/our designated bank account

Note: Only applicable in Singapore Dollars. Please submit a copy of Bank Statement or Bank Passbook.

Please blank out bank statements with the bank balances and transactions.

Truncated e-statements downloaded from the banks' mobile application, as long as the document shows the account holder's name and account number on the same page.

By Cheque

By CPF - Only applicable for CPF Investment Scheme policies

Declaration on U.S. Person Status

I/We hereby declare and agree that I am/we are not a "U.S. person" for U.S. federal income tax purposes and that I am/we are not acting for, or on behalf of a U.S. person. I/We understand that AIA Singapore, believing this statement to be true, will rely on it and act on it. In the event this statement is false, AIA Singapore reserves the right and shall be entitled to cancel or terminate this Policy/Policies and pay reasonable compensation to me/us in consideration of such cancellation or termination as may be required under Singapore laws.

I/We agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/We agree to indemnify AIA Singapore in respect of any false or misleading information regarding my/our "U.S. person" status for U.S. federal income tax purposes.

I/We hereby declare and agree that I am/we are a "U.S. person" for U.S. federal income tax purposes.

I/We agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/We agree to indemnify AIA Singapore in respect of any false or misleading information regarding my/our "U.S. person" status for U.S. federal income tax purposes.

Note: Please submit W-9 form to us.

Declaration and Authorisation

I/We hereby authorise, agree and consent to AIA Singapore, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore (collectively "**AIA Persons**") to collect, use, disclose, store, retain and/or process (collectively, "**Use**") all personal data and information ("**Personal Data**") that had/has been provided to AIA Persons and/or that AIA Persons possess about me/us (whether from me/us or a third party), in the manner and for the purposes described in the AIA Personal Data Policy ("**PD Policy**"), including but not limited to, processing of this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application/Policy/form/AIA Vitality Programme and/or any other existing or future policy/policies/programmes that I/we may hold/participate with AIA Singapore. Without prejudice to the foregoing, I/we agree to comply with the terms of the PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/we represent and warrant that I/we have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to Use such Personal Data in the manner and for the purposes described in the PD Policy. I/We hereby specifically waive (on our own behalf and on behalf of each such other person, and I/we represent and warrant that such other person has granted me/us authority to so waive) any right to bring a claim of any nature against any of the AIA Persons in respect of any above-mentioned Use and/or any Use of Personal Data in the nature of or for any of the purposes described above or in the PD Policy. I/We hereby agree to indemnify AIA Persons for all losses and damages that AIA Persons may suffer in the event that I/we are in breach of any representation and warranty provided by me/us herein. This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective of whether or not my/our Application/form is accepted by AIA Singapore. A photocopy of this authorisation shall be valid and effective as the original.

Signature of Policy Owner/Trustee/Assignee

Date

Signature of Trustee (if any)

Date

FSC Declaration (To be completed by FSC Only)

FSC/IR's Name	FSC/IR's Code	FSC/IR Unit Name	Mobile No.



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To avoid any delays, please also ensure that your signature is executed in the same manner as our records. You may want to refer to the application form in your contract for a specimen of the original signature.

Indicated your Policy No(s)?
 Signed and dated all forms/letters?
 Obtained the name, I/C no, & signature of a witness who is not related to you?

Have you

Please fold along dotted line



BUSINESS REPLY SERVICE

PERMIT NO. 06134



AIA Singapore Private Limited

POLICY SERVICES

3 Tampines Grande #09-01

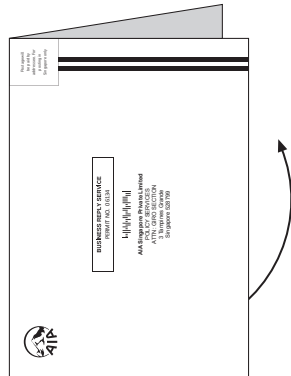
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Singapore 528799

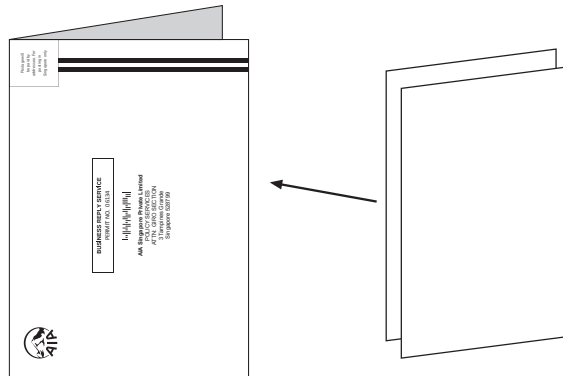
Postage will be paid by addressee. For posting in Singapore only.

How to use this postage-paid return envelope:

- 1) Fold this in half with the mailing details exposed



- 2) Attach your supporting documents within



- 3) Seal all 3 sides with glue encasing your supporting documents and mail

