



## One-off withdrawal or full cash-in form

### Notes to help you

This form lets you take a one-off partial withdrawal from your bond or to cash it in completely.

**Notes** can be found at the end of each section to help you to complete this form.

Please use black ink and write in CAPITAL LETTERS or tick  as appropriate.

Any corrections must be initialled – please don't use correction fluid as this will invalidate the form.

If you're posting this form to us, please send it to:

**Prudential International**  
**PO Box 5177**  
**WORTHING**  
**BN11 9HJ**

Please speak with your financial adviser before completing this form. If you don't have a financial adviser and would like to know more about financial advice you can find out more information on our website: [www.pru.co.uk/financial-advice/](http://www.pru.co.uk/financial-advice/)

### Important tax warning – please read before completing this form

For UK resident individuals, withdrawals taken across all policies in a bond are compared against the 5% tax deferred allowance, available every year for the first 20 years. Any unused allowance in any year can be carried forward and used later, until you've withdrawn 100% of the amount you invested. Where those withdrawals exceed the 5% tax-deferred allowance, the excess is known as a 'gain'. This differs from withdrawals taken by cashing in one or more individual policies within your bond where generally a gain will arise if the cash-in value of a policy exceeds the amount invested in it. Any gain made will have to be reported in your Self Assessment Tax return and may create an income tax liability. Gains made may affect entitlement to personal allowances and certain tax credits.

**If you have any questions on how your withdrawal will be taxed, please speak to your financial adviser BEFORE submitting this request. Any tax liability may vary depending on whether the withdrawal is made by cashing in full policies or from across all policies.**

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

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

Please note the 5% tax-deferred allowance does not apply to corporate policyholders.

Any Ad-hoc or Ongoing Adviser Charges that are met from the bond will count towards the 5% tax-deferred allowance.

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. We will tell you, or your financial adviser after we receive this form.

The guaranteed maturity value available on the International Portfolio Bond – Capital Redemption will be reduced by any withdrawals you have asked us to pay on your behalf.

## Section A – Details

Bond number

I/We are entitled, as the policyholders/trustees, to the proceeds of the above numbered bond and wish to ask for payment to be made as specified on this form.

Policyholder/Trustee name

Policyholder/Trustee signature

Date

D	D	M	M	Y	Y	Y	Y
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Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Policyholder/Trustee name

Policyholder/Trustee signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date

D	D	M	M	Y	Y	Y	Y
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All policyholders/trustees must sign this form in order for the cash-in amount to be paid. If we don't receive these necessary signatures, payment may be delayed. If the bond is in a trust, then all trustees must sign this form. If the bond is assigned then the assignees must sign Section E on page five. If you have more than two policyholders/trustees, please photocopy this page, complete the photocopied page and send it with this form.

Address for correspondence

Postcode	

Is this a change of correspondence address?

Yes  No

If this is a change of correspondence address, please tick this box  and please provide up to date address verification for **each** policyholder, and send us a certified copy of a utility bill or bank statement dated within the last six months.

Are you also changing your country of tax residency?

Yes  No

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

## Section B – One-off withdrawals<sup>1,2</sup>

### Option 1 – Fully cash-in a specified number of policies

I wish to cash-in  (insert number) policies.

Once complete please go to Section D.

### Option 2 – Withdraw a specified amount from across all policies

I wish to withdraw £  (insert amount)

from across all the policies in my bond, taken from the funds specified below.

Please note the minimum amount you can withdraw is £50.

#### Please also complete the funds table below.

A maximum limit applies to the amount that can be withdrawn out of a fund. The amount withdrawn needs to be less than 90% of the current value of the fund being withdrawn from.

I wish to sell the following:

Fund name	ISIN	Amount (UK Sterling)
Cash Account <sup>3</sup>		

If you wish to sell additional funds, please photocopy this page and return it alongside this form. **Once complete please go to Section D.**

#### Notes

- 1 To make a one-off withdrawal, please select ONE of these options. For Option 2 please complete the funds table to show which funds you wish to make the withdrawal from.
- 2 If we cannot accept your instruction for example due to insufficient value for any of the funds specified or if trading is suspended in one or more of the funds you wish to withdraw from, we'll be in touch.
- 3 You can choose to withdraw money from your Bond's cash account but this is optional. If you don't want to do this, just select the other funds you want to withdraw from.

## Section C – Full cash-in

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<sup>4</sup>

Name of bank or building society

Account name

Bank or building society address

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

Account number

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

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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Roll Number (where applicable for Building Society Accounts)

Name of payee(s)

Payee address

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

### Notes

<sup>4</sup> For all payments by Direct Credit Prudential International requires documentation to verify 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.

We'll need certified personal identification and address verification for the policyholder and for any joint account holder, and may need to request further Anti-Money Laundering documents to ensure we comply with all legal and regulatory obligations.

## Section E – Consent required where the bond is assigned

Please make sure this section is completed if your bond is assigned.

I/We consent to the cash-in requested on this form.

Signature of authorised person

Designation

Full name

For and on behalf of

Assignee address

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

Postcode

Please ensure office stamp (if applicable) appears here.

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



The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Prudential International Assurance plc is authorised by the Central Bank of Ireland. Prudential International is part of the same corporate group as The Prudential Assurance Company Limited. Both The Prudential Assurance Company Limited and Prudential International are direct and indirect subsidiaries respectively of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.