

**SUR30 V05 0220**

**Filling in this form**

Before making a decision to cash in your policy, talk to your financial adviser. Cashing in your policy may not be your only option. There may also be tax consequences (for example, if the policy was expressly effected under Section 73 Capital Acquisitions Tax Consolidation Act 2003).

Please complete this form if you want to cash in part or all of your policy.

If you are getting advice from a financial adviser, you should remember that they are acting on your behalf, not only by giving advice, but also regarding the completion of this form.

**Part 1 - Your details**

Policy number

**Policy owner 1**

First names

Surname

Address

Email address

@

Mobile phone number  Home phone number

**Policy owner 2**

First names

Surname

Address

Email address

@

Mobile phone number  Home phone number

We may use your email to help manage your policy. If you don't want us to use it, leave it blank.

## Part 1 - Your details continued

I want to withdraw €           net of exit tax<sup>^</sup> or  cash in all of this policy

Please provide your bank details so that we can make this payment.

Your International  
Bank Account  
Number (IBAN)

Name on your bank  
account

You'll also need to attach **certified copies\*** of one of each of the following:

Recent bank statement for this account (it can also be used as proof of address)

**and, for each policy owner**

- Proof of identity, for example:    **and**     Proof of address, for example
- Current passport
  - Current EU or UK driving licence
  - Recent bill (electricity, phone or gas)
  - Recent statement (bank or credit union)
  - Recent document from Revenue or Dept of Social Protection

If your policy is written under trust, you'll also need to attach certified copies of proof of identity and proof of address for each of the trust's beneficiaries. You may also need to attach up to date proof of identity and proof of address for each of the trust's trustees and settlors (and, if applicable, trust protector).

<sup>^</sup> if applicable

Payments must be lodged to your own or jointly owned personal bank account.

Your IBAN is shown on your bank statement. (The last 14 characters of your Irish bank account's IBAN are your old 6 digit branch sort code (1st digit = 9) and old 8 digit account number).

Please allow at least 5 bank working days from when your request has been processed for payment to reach your account.

Recent means issued in the last 6 months and current means not expired. If you don't have a particular document, talk to us or your financial adviser about alternatives.

\* To get certified copies of your documents, photocopy the originals, bring the originals and copies to a post office, bank, Garda station or qualified accountant/financial adviser. They'll check, stamp and sign each copy to certify it's a true copy of the original. Enclose those certified copies with this form.

## Notes

- The withdrawal will be taken from all your unit-linked funds in proportion to their value.
- An early encashment charge or reclaim of extra allocation may apply.
- If your policy started in 2001 or later, Exit Tax will automatically be deducted from your payment.
- If your policy is 'with-profits' or invested in a with-profits fund, and you cash in part or all of your policy, you may lose valuable guarantees. In certain circumstances, there may also be market and/or smoothing adjustments. For more information, visit [www.standardlife.ie/withprofits](http://www.standardlife.ie/withprofits)
- If your policy holds Self-Directed assets that need to be sold or cashed in to pay you, the relevant provider needs to be instructed
  - Exchange Traded Funds: you'll need to instruct Stocktrade directly
  - Deposits: we'll instruct the provider

Some assets may take some time to sell. The sale value could be very different to the value on the day you instruct us. When we receive the proceeds of the sale of those assets from the provider into your policy's cash account, we'll pay you

- You'll probably be one of many investors in each fund you're invested in. Sometimes, in exceptional circumstances
  - we may change the pricing basis of a fund to reflect cashflows in and out. If it's a property based fund, due to the high transaction charges associated with the assets, this can result in a significant movement of the fund price
  - we may also wait before we carry out your request to switch your funds, transfer or cash in your policy. This delay could be for up to a month. But for some funds, the delay could be longer, for example, if it's a property based fund, it may be up to 12 months because property and land can take longer to sell. If we have to delay switching, transferring or cashing in, we'll use the fund prices on the day the transaction takes place – these prices could be very different from the prices on the day you made the request

These are processes which aim to maintain fairness between those remaining invested and those leaving a fund. For up to date fund restrictions, see Products and funds trading (PTR).

## Part 2 - Authorisation

I instruct Standard Life to cash in all or part of my policy, as set out in this form.

### Policyowner signatures

(all policyowners must sign)



### Date

(DD/MM/YYYY)

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We would like to contact you from time to time to keep you up to date with products and services, company news and other promotions. If you want us to keep you up to date, please choose how you'd prefer us to contact you:

Policyowner 1	Email	<input type="checkbox"/>	Phone	<input type="checkbox"/>	Post	<input type="checkbox"/>	Text	<input type="checkbox"/>
Policyowner 2	Email	<input type="checkbox"/>	Phone	<input type="checkbox"/>	Post	<input type="checkbox"/>	Text	<input type="checkbox"/>



### Signature

If your policy is

- assigned
  - in trust
  - owned by a company or charity, or
  - you're now permanently resident outside Ireland
- we'll need additional information, documents, and/or signatures. Please contact us on (01) 639 7000.

You can update your consent and preferences at any time, just let us know.

Tick all that apply

## What happens next?

Send this completed instruction to

**Standard Life, 90 St Stephen's Green, Dublin 2.**

We will carry out your instructions as soon as possible. Normally, this means:

- If Standard Life receives the withdrawal request before 5pm, the withdrawal will be processed using the prices that apply the next working day (for example, if received at 10am on Tuesday, the withdrawal will be processed using Wednesday's prices).
- We'll send you confirmation when your instruction has been carried out.

Prices are normally, but not necessarily, declared each working day.

## Privacy notice

We collect, process and maintain customer personal information and apply safeguards to ensure that it is protected and used in accordance with data protection law. To read our Privacy Policy, visit [www.standardlife.ie/privacy](http://www.standardlife.ie/privacy)

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

(01) 639 7000 [www.standardlife.ie](http://www.standardlife.ie) [customerservice@standardlife.ie](mailto:customerservice@standardlife.ie)

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