Zurich International Portfolio Bond
Cash-in request form

(For use when you want to request regular and/or one-off withdrawals, or when you want to cash in your plan)
Please complete sections 1 and 2 unless you have nominated the Zurich Portfolio option, in which case you should complete sections 1 and 3.

Section 1  Your details
Section 2  Withdrawal(s) details
Section 3  Withdrawal(s) details where you have nominated the Zurich Portfolio option
Section 4  Important information about one-off withdrawals

You should consult your adviser or seek independent financial advice before submitting this request if you are in any doubt as to how your withdrawal will be taxed.
Any tax liability may vary depending on whether the withdrawal is made by cashing in full policies or from across all policies within your plan.
When you have completed it, please either;
• fax it to 0370 850 5860,
• email a scanned image to enquiries@zurichipb.com or,
• post it to Zurich Life Assurance plc, Zurich Centre, PO Box 1076, Bishops Cleeve, Cheltenham, Gloucestershire, GL50 9NR, UK.
Please use Block Capitals and black ink or type and do not use correction fluid.

Section 1) Your details

<table>
<thead>
<tr>
<th>First planholder name</th>
<th>Second planholder name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Third planholder name</td>
<td>Fourth planholder name</td>
</tr>
<tr>
<td>Plan number</td>
<td>Organisation name (if applicable)</td>
</tr>
</tbody>
</table>

Please give details of who we can contact in the event of a query:

<table>
<thead>
<tr>
<th>Name</th>
<th>Email address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone number</td>
<td>Fax number</td>
</tr>
</tbody>
</table>
Section 2) Withdrawal(s) details
(Do not complete this section if you’re invested in the Zurich Portfolio option.)

Full cash-in
I want to cash in the full value of the plan ☐ (tick if applicable)

Reason for encashment:

Please return your plan schedule with this form so we can make the payment to you.

One-off withdrawal
You must select either method A or method B. We will not be able to process your withdrawal without this information. You may have to pay tax on as a result of making a one-off withdrawal, the differences between method A and B and the potential tax consequences are explained in section 4 – Important information about one-off withdrawals.

Method A
Either
I want to withdraw £/$/€ by fully cashing in individual policies.

(Please insert the amount required and complete the following table with details of which permitted assets you want to make the withdrawals from.)

Or
I want to cash in individual policies.

(Please insert the number of policies and complete the table below with details of which permitted assets you want to make the withdrawals from.)

Method B
I want to withdraw £/$/€ from across all the policies in my plan.

(Please insert the amount required and complete the following table with details of which permitted assets you want to make the withdrawals from.)

Reason for encashment:

Regular withdrawals
Instructions given here will replace any existing instructions.

I want to take a regular withdrawal of £/$/€ each year.

Regular withdrawals are taken equally from across all the policies in your plan. You may have to pay tax if your yearly withdrawals are more than 5% of your total initial payment and any additional payment.

How often do you want to receive regular withdrawals? ☐ Monthly ☐ Three-monthly ☐ Four-monthly ☐ Six-monthly ☐ Yearly

Day Month Year

What date do you want the withdrawals to start? Date

(This must be at least 30 days after we receive your request)
Section 2) continued

Permitted assets details/Transaction account details (ISIN is not required for transaction accounts)

<table>
<thead>
<tr>
<th>Permitted asset name</th>
<th>ISIN number</th>
<th>Complete one only</th>
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<tbody>
<tr>
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<td>Value of sale</td>
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<td></td>
<td></td>
<td>Whole % of the withdrawal to be taken from each asset</td>
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</tbody>
</table>
Section 2) continued

Payee details
We will only make payments to planholders, beneficiaries, trustees, or the following third parties: solicitors, financial services companies or independent financial advisers who are regulated by the FSA.

Payee notes for plans in trust
The payment must be made to the trustees jointly or to the named beneficiary(ies). Please indicate which by ticking one of the boxes below:

- Pay trustees jointly.
- Pay beneficiaries in shares specified in the trust.*

If trustees and beneficiaries are being paid, you must fully complete the table below. You should also include all countries in which trustees and beneficiaries are tax resident, the relevant tax reference numbers and confirmation of whether or not the trustees and beneficiaries are US citizens.

<table>
<thead>
<tr>
<th>Full name</th>
<th>Date of birth</th>
<th>Full address</th>
<th>Country/countries of tax residency</th>
<th>Tax reference number (if UK, please supply your national insurance number)</th>
<th>Country/countries of citizenship</th>
<th>Signature</th>
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Please provide all tax residencies and country/countries of citizenship and continue onto another page if needed.

If a trustee or a beneficiary is tax resident in the United States, or if the trustee or beneficiary is a US citizen, Zurich Life Assurance plc will issue you with a US tax form to be completed in accordance with the Irish Foreign Account Reporting (United States of America) Regulations 2014.

*Please refer to the notes on page 14 ‘Payments from plans in trust’.
Section 2) continued

If the payment is to be made to the trustees jointly but you do not have a trustee bank account, we recommend you contact your bank now to arrange this.

If the beneficiaries currently named on the trust are not the people you wish to receive the payment, please contact us before completing the form.

Proof of identity is required for all trustees before we can make payment. Please see the ‘Confirming and protecting your identity’ leaflet.

Where payment is to be made to the beneficiaries, proof of identity will be required for any beneficiaries who are not also trustees. This evidence needs to be documentary as listed in the ‘Confirming and protecting your identity’ leaflet. If the payment is to be made to anyone other than the planholder(s), please ensure the relevant anti-money laundering ID and International Tax Compliance self-certification form(s), for the individual(s) or entity(ies), are enclosed.

Name of payee(s)

Address

Postcode

There will be a charge if you choose to have the payment made by telegraphic transfer. There is no charge for payments made by direct credit.

If you would like the payment by cheque sent to your home address, please leave this section blank.

Bank/Building Society name

Account name

Address

Postcode

Account number

Sort code

IBAN

BIC/SWIFT code

Roll number

Declaration

I/we request that Zurich sell the permitted assets detailed above and I/we are aware that the permitted assets will be sold in accordance with Section 6 of the terms and conditions.

I/we wish to cash in/take a one-off withdrawal from the plan in accordance with the terms and conditions and acknowledge that payment will be made to the extent indicated and as specified above.

I/we declare that I am/we are legally entitled to the plan and to any payments due under the plan.

I/we authorise Zurich to make payment to the payee(s) specified above (if applicable).

I/we agree that payment by Zurich of the above amounts to me/us (or the payee(s) specified above, if applicable) is in full and final discharge of my/our claim in respect of the plan or that part of the plan being cashed in.

I/we declare that the plan, or any of its individual policies, has not to the best of my/our knowledge, information and belief been assigned or dealt with in any way which could create any claim or entitlement that may override or restrict my/our entitlement to the plan.

I/we authorise Zurich Life Assurance plc to disclose to any tax authority, including the Irish Revenue Commissioners, any regulatory authority, the police or such other persons, as required by law or as otherwise required, to enable Zurich Life Assurance plc to carry out its duties under law and under the policy terms and conditions, any information they may require in relation to me/us and my/our accounts. In addition, I/we authorise Zurich Life Assurance plc to comply with any tax obligation of Ireland or elsewhere applying to the Zurich Insurance Group, including tax reporting and the deduction of any withholding tax.

I/we agree that I/we will be responsible for any losses and/or expenses incurred by Zurich which are the result of any untrue, misleading or inaccurate information carelessly or deliberately given by me/us or on my/our behalf in this cash-in form or with respect to payments under the plan.

I am/We are over 18 years old and I am/we are not bankrupt, declared insolvent or placed into administration, nor have been since acquiring the plan.

I/we consent to Zurich using a reference agency for identity verification and fraud checking purposes (if you do not consent, please place an x in the box next to your signature).

This declaration must be signed by either your adviser, if an adviser authority has been completed, or by all planholders, trustees or authorised signatories (please delete as appropriate), if no adviser authority has been completed.

Please attach an additional sheet if there are more than four planholders/trustees.
Section 3) Withdrawal(s) details when you have nominated the Zurich Portfolio option

Complete this section if you have nominated the Zurich Portfolio option and you want to take one-off or regular withdrawal(s) or make a change to a regular withdrawal from your plan, or if you want to fully cash in your plan.

We will pass on the instructions that you give to us, to Sterling ISA Managers Limited. They will arrange for the appropriate assets to be sold and the proceeds paid to us. We will then pay the withdrawal(s) or cash in value to you.

Withdrawals from a Zurich Portfolio are only available in pounds sterling.

Full cash-in
I want to cash in the full value of the plan (tick if applicable)

Reason for encashment:

Please return your plan schedule with this form so we can make the payment to you.

One-off withdrawal
You must select either method A or method B. We will not be able to process your withdrawal without this information. The differences between method A and B are explained in section 4 – Important information about one-off withdrawals.

Method A

Either

I want to withdraw £________________ by fully cashing in individual policies.

(Please insert the amount required, your adviser or investment adviser will arrange for assets to be sold to fund the withdrawal)

Or

I want to cash in __________________ individual policies.

(Please insert the number of policies, your adviser or investment adviser will arrange for assets to be sold to fund the withdrawal)

Method B

I want to withdraw £________________ from across all the policies in my plan.

(Please insert the amount required. Your adviser or investment adviser will arrange for assets to be sold to fund the withdrawal. We cannot make the payment to you until we have received the proceeds of the sale from Sterling ISA Managers Limited.)

Reason for encashment:
Regular withdrawals
Instructions given here will replace any existing instructions.

I want to take a regular withdrawal of £______ each year.

Regular withdrawals are taken equally from across all the policies in your plan. You may have to pay tax if your yearly withdrawals are more than 5% of your total initial payment and any additional payment.

How often do you want to receive regular withdrawals?

- [ ] Monthly
- [ ] Three-monthly
- [ ] Six-monthly
- [ ] Yearly

Day Month Year

What date do you want the withdrawals to start? Date

Day Month Year

What date do you want the withdrawals to end? (optional) Date

(This must be at least 30 days after we receive your request)

It may take up to four working days from the date we receive the money from Sterling ISA Managers Limited for the payment to reach your account.

Income payment strategy
To take regular withdrawals, please tick one of the following options to confirm what assets you want Zurich to sell to fund the withdrawals you are requesting.

- [ ] I want to take the withdrawals proportionately across assets held in the Zurich Portfolio.
- [ ] I want to take the withdrawals from specified assets. (If you choose this option, please confirm the assets you want to be part of your income payment strategy in the following table.)
Note: If you specify for a regular withdrawal to be taken in whole or in part from a model portfolio, the amount will be taken proportionately from each asset within it and you do not need to specify each individual asset.

<table>
<thead>
<tr>
<th>Asset name</th>
<th>ISIN number</th>
<th>Withdrawal to be taken from asset (£)</th>
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**Payee details**

We will only make payments to planholders, beneficiaries, trustees, or the following third parties: solicitors, financial services companies or independent financial advisers who are regulated by the FSA.

**Payee notes for plans in trust**

The payment must be made to the trustees jointly or to the named beneficiary(ies). Please indicate which by ticking one of the boxes below:

- [ ] Pay trustees jointly.
- [ ] Pay beneficiaries in shares specified in the trust.*

If trustees and beneficiaries are being paid, you must fully complete the table below. You should also include all countries in which trustees and beneficiaries are tax resident, the relevant tax reference numbers and confirmation of whether or not the trustees and beneficiaries are US citizens.

<table>
<thead>
<tr>
<th>Full name</th>
<th>Date of birth</th>
<th>Full address</th>
<th>Country/countries of tax residency</th>
<th>Tax reference number (if UK, please supply your national insurance number)</th>
<th>Signature</th>
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Please provide all tax residencies and continue onto another page if needed.

If a trustee or a beneficiary is tax resident in the United States, or if the trustee or beneficiary is a US citizen, Zurich Life Assurance plc will issue you with a US tax form to be completed in accordance with the Irish Foreign Account Reporting (United States of America) Regulations 2014.

*Please refer to the notes on page 14 ‘Payments from plans in trust’.
Section 3) continued

If the payment is to be made to the trustees jointly but you do not have a trustee bank account, we recommend you contact your bank now to arrange this.

If the beneficiaries currently named on the trust are not the people you wish to receive the payment, please contact us before completing the form.

Proof of identity is required for all trustees before we can make payment. Please see the ‘Confirming and protecting your identity’ leaflet.

Where payment is to be made to the beneficiaries, proof of identity will be required for any beneficiaries who are not also trustees. This evidence needs to be documentary as listed in the ‘Confirming and protecting your identity’ leaflet. If the payment is to be made to anyone other than the planholder(s), please ensure the relevant anti-money laundering ID and International Tax Compliance self-certification form(s), for the individual(s) or entity(ies), are enclosed.

### Declaration

I/We wish to cash in/take a one-off withdrawal/take regular withdrawals from the plan in accordance with the terms and conditions and acknowledge that payment will be made to the extent indicated and as specified above.

I/We declare that I am/we are legally entitled to the plan and to any payments due under the plan.

I/We authorise Zurich to pass these instructions to Sterling ISA Managers Limited and authorise Sterling ISA Managers Limited to sell assets in line with the income payment strategy detailed above and pass the proceeds to Zurich in line with the arrangement between Zurich and Sterling ISA Managers Limited.

I/We authorise Zurich to make payment to the payee(s) specified above (if applicable).

I/We agree that payment by Zurich of the above amounts to me/us (or the payee(s) specified above, if applicable) is in full and final discharge of my/our claim in respect of the plan or that part of the plan being cashed in.

I/We authorise Zurich Life Assurance plc to disclose to any tax authority, including the Irish Revenue Commissioners, any regulatory authority, the police or such other persons, as required by law or as otherwise required, to enable Zurich Life Assurance plc to carry out its duties under law and under the policy terms and conditions, any information they may require in relation to me/us and my/our accounts.

In addition, I/we authorise Zurich Life Assurance plc to comply with any tax obligation of Ireland or elsewhere applying to the Zurich Insurance Group, including tax reporting and the deduction of any withholding tax.

I/We declare that the plan, or any of its individual policies, has not to the best of my/our knowledge, information and belief been assigned or dealt with in any way which could create any claim or entitlement that may override or restrict my/our entitlement to the plan.

I/We agree that I/we will be responsible for any losses and/or expenses incurred by Zurich which are the result of any untrue, misleading or inaccurate information carelessly or deliberately given by me/us or on my/our behalf in this cash-in form or with respect to payments under the plan.

I am/We are over 18 years old and I am/we are not bankrupt, declared insolvent or placed into administration, nor have been since acquiring the plan.

I/We consent to Zurich using a reference agency for identity verification and fraud checking purposes (if you do not consent, please place an x in the box next to your signature).

This declaration must be signed by either your adviser, if an adviser authority has been completed, or by all planholders, trustees or authorised signatories (please delete as appropriate), if no adviser authority has been completed.

Please attach an additional sheet if there are more than four planholders/trustees.

<table>
<thead>
<tr>
<th>Name of payee(s)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Postcode</td>
<td></td>
</tr>
</tbody>
</table>

| IBAN |  |
| BIC/SWIFT code |  |
| Roll number |  |

There will be a charge if you choose to have the payment made by telegraphic transfer. There is no charge for payments made by direct credit.

If you would like the payment by cheque sent to your home address, please leave this section blank.

<table>
<thead>
<tr>
<th>Bank/Building Society name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account name</td>
<td></td>
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<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Postcode</td>
<td></td>
</tr>
</tbody>
</table>

Account number: [ ]

Sort code: [ ] ~ [ ] ~ [ ]
Section 3) continued

Planholder signatures

First planholder
Name
Signature
Day Month Year
Date

Second planholder
Name
Signature
Day Month Year
Date

Third planholder
Name
Signature
Day Month Year
Date

Fourth planholder
Name
Signature
Day Month Year
Date

Adviser signature (where an adviser authority has been completed)

Adviser name
Adviser signature
Day Month Year
Date
Section 4) Important information about one-off withdrawals

One-off withdrawals
Your plan was originally made up of 250 separate identical policies and there is more than one way you can make a one-off withdrawal. For both method A and B below, we will cash in permitted assets as specified by you:

Method A
• We will only cash in enough individual policies to raise the amount you need. If the amount that you require is less than the value of one whole policy, we will use Method B.
• If cashing in individual policies doesn’t produce the exact amount, we will make up the difference by taking an equal amount from each of the remaining policies.
• You need to consider the tax implications carefully. Cashing in individual policies may result in an immediate chargeable gain. You will be sent a chargeable event certificate if this is the case.
• If you have a regular withdrawal arrangement, you will need to reassess it, as there will be fewer policies over which to spread the withdrawal. Your yearly 5% allowance will be reduced in future years.

Method B
• We will cash in units across all policies equally.
• A chargeable excess will occur if total withdrawals in any one year exceed the cumulative allowances. If this occurs, then a chargeable event certificate will be sent to you at the end of the policy year.
• If you have a regular withdrawal arrangement, you may need to reassess it to avoid exceeding your 5% allowance in the current policy year.

Should I choose Method A or B?
It is not possible to give any specific guidance as to which method will be better for you as this will differ from one person to another. The method you should choose will depend on a number of factors such as your personal circumstances, the rate of tax you pay now or may pay in the future, the amount(s) invested, when the investment was made, fund performance, the amount of the one-off withdrawal and the history of previous withdrawals.

We are not permitted to give you tax advice. If you are in any doubt about which method to choose, we recommend that you consult your adviser or seek independent advice before completing this form.

Payments from plans in trust
If the plan is in trust, we can make payments jointly to the trustees or, in the case of most trusts, to the named beneficiaries in accordance with the shares specified.

The exceptions to this are the Discretionary Discounted Gift Trust, Bare Discounted Gift Trust, Discretionary Loan Trust, Discretionary Gift Trust (Settlor included) and trusts that were not drafted by us. We must make the payment from plans in these trusts jointly to the trustees.

There may be inheritance tax implications – please contact your adviser or seek independent advice.
Please let us know if you would like a copy of this in large print or braille, or on audiotape or CD.