



For customers | Guaranteed solutions

# INCOME/WITHDRAWAL AND CASH IN FORM

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## About this form

You should use this form for one-off withdrawals, to begin taking regular withdrawals or income, or if you're fully cashing in any of the following products:

- Secure Capital;
- Secure Income;
- Secure Lifetime Income; or
- 5 for Life.

Please **complete all relevant sections of this form** in BLOCK CAPITALS and in ballpoint pen.

If any of the information on this form needs to be changed, it should be initialled by all policyholders.

When completed, please email this form and all required documents to:

**Guarantees@va.monumentinsurance.com**

Or post them by airmail to:

Monument Life Insurance dac  
Montague House  
Adelaide Road  
Dublin 2  
D02 K039  
Ireland

## This form is split into two parts:


**Part A** contains the sections to be completed by you.


**Part B** contains important notes that apply to this instruction. Make sure you read the important notes before you sign the 'Declaration'.

## Check details already filled in

If any details are already completed (based on what you've told your financial adviser), you should check these before you sign the 'Declaration' in section 7.

## Additional information

Whenever you see this icon , we're asking you to send us additional material with this form.

Where you see this icon  it means there's information in the 'Important notes' section in **Part B**.

## Data Protection and your privacy rights

Personal information you provide on this form will be held and processed by us in accordance with the European General Data Protection Regulation, Irish data protection law and any applicable national privacy legislation. We need to collect this personal information so that we can carry out your instructions checks and in doing so carry out our contractual obligations.

See our **Data Privacy Notice** which can be found on our website [www.monumentregroup.com/guarantees/](http://www.monumentregroup.com/guarantees/)

It explains how we manage your personal information and provides details on your data protection rights, how long we will hold information on you, contact details of our Data Protection Officer should you have any queries or concerns and how you can contact the Irish Data Protection Commission.

If you provide Monument with personal information relating to any other individual you must ensure that you have a lawful basis to collect and process it. In completing this form, you confirm that you have provided any such individual with a copy of our **Data Privacy Notice** and all other information that such an individual is legally entitled to under the European General Data Protection Regulation.

# PART A



## 1. POLICYHOLDER DETAILS

Complete details of all policyholders. If there are more than 4 policyholders, please complete another copy of this page and ensure all policyholders sign the 'Declaration' in section 7.

\*Taxpayer identification number – the number your tax authority uses to identify you. This is your National Insurance or company tax number in the UK. We're required to report this to the tax authorities.

\*\*Please give details of all tax jurisdictions (countries/states) you're resident in. This is required so we can fulfil our reporting obligations to the Irish Revenue.

### Policy number

	Policyholder one	Policyholder two
<b>Policyholder name</b>		
<b>Date of birth</b>		
<b>Address</b>		
<b>Taxpayer identification number(s)*</b>	a.	a.
	b.	b.
<b>Jurisdiction(s) of tax residence**</b>	a.	a.
	b.	b.

	Policyholder three	Policyholder four
<b>Policyholder name</b>		
<b>Date of birth</b>		
<b>Address</b>		
<b>Taxpayer identification number(s)*</b>	a.	a.
	b.	b.
<b>Jurisdiction(s) of tax residence**</b>	a.	a.
	b.	b.

Is this a change of address?

No  Yes – please send us proof of your new address as outlined in Section 6. ☒

Correspondence address (if different from the address we currently use)

Postcode

†Phone number

†Email address

†We'll only use the details you provide in this section to contact you about your plan/bond.

## 2. REGULAR WITHDRAWAL/INCOME DETAILS

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Please complete this section to start taking a regular income or withdrawal from your plan/bond. Check your product type and if you've chosen guarantees to ensure you fill in the right subsection below.

### 2.1 Secure Lifetime Income and 5 for Life plans only

Please read Part B "Important Notes" before completing this section; see ⓘ notes 1 and 4.

We'll assume you want to receive the full amount of guaranteed income, **less any applicable ongoing adviser charge**, unless you tell us otherwise in writing.

Full details of the guaranteed income rate that applies to your plan can be found on your policy schedule. Depending on when your plan started, you can only take income from either your 55th or 60th birthday onwards. Your policy conditions will confirm which age you can take income from.

**Please select the frequency of payment:**

Monthly    Quarterly    Half-yearly    Yearly

**Income Start Date (dd/mm/yyyy)** - payments will take up to **6 business days** from each income date to reach your account.

If your selected payment start date has passed, we'll start your payments on the next available date instead. If you'd prefer it to start on that specific date in the following month, please mark this box.

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### 2.2 Secure Income with active Guarantees only - guaranteed income

Please read Part B "Important Notes" before completing this section; see ⓘ notes 2 and 4.

Please give details of the income you wish to take. The **maximum income amount** is 5% of the remaining premium per policy year. This includes any ongoing adviser charges paid from your bond.

**Amount to be withdrawn**

% a year of the remaining premium

**Please select the frequency of payment:**

Monthly    Quarterly    Half-yearly    Yearly

**Income Start Date (dd/mm/yyyy)** - payments will take up to **6 business days** from each income date to reach your account.

If your selected payment start date has passed, we'll start your payments on the next available date instead. If you'd prefer it to start on that specific date in the following month, please mark this box.

## 2. REGULAR WITHDRAWAL/INCOME DETAILS – CONTINUED

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### 2.3 Secure Capital bonds with Guarantees only – regular withdrawals: guarantee option

There are important notes in **Part B** that you should read before completing this section, see ⓘ notes **3** and **4**.

#### Amount to be withdrawn

% a year of the remaining premium

The minimum is £50, regardless of the frequency of withdrawal.

If you have policy conditions booklet **ASC 1.0**, it's important that you understand how a withdrawal across all policies will be applied to your bond. See ⓘ note **3** for details. You can find the version of your policy conditions on your policy schedule.

#### Please select the frequency of payment:

Monthly    Quarterly    Half-yearly    Yearly

**Withdrawal Start Date (dd/mm/yyyy)** - payments will take up to **6 business days** from each withdrawal date to reach your account.

If your selected payment start date has passed, we'll start your payments on the next available date instead. If you'd prefer it to start on that specific date in the following month, please mark this box.

**Any withdrawals you take will proportionately reduce the guarantees that apply to your bond.**

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**NO GUARANTEES - complete only for a Secure Capital or Secure Income bond with no guarantees or where the guarantee period has ended.**

### 2.4 Secure Capital and Secure Income bonds with no Guarantees only – regular withdrawals: no guarantees

There are important notes in **Part B** that you should read before completing this section, see ⓘ notes **2**, **3** and **4**.

#### Amount to be withdrawn

% a year of the remaining premium

or

£  Fixed amount

Insert the amount to be paid for each regular withdrawal.

The minimum is £50, regardless of the frequency of withdrawal.

#### Please select the frequency of payment:

Monthly    Quarterly    Half-yearly    Yearly

**Withdrawal Start Date (dd/mm/yyyy)** - payments will take up to **6 business days** from each withdrawal date to reach your account.

If your selected payment start date has passed, we'll start your payments on the next available date instead. If you'd prefer it to start on that specific date in the following month, please mark this box.

### 3. STOP REGULAR WITHDRAWAL/INCOME PAYMENTS

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**Only complete this section if you want to stop your existing regular withdrawal/income payments.**

Any ongoing adviser charge currently being paid to your financial adviser will continue unless you ask us specifically to stop it.

**Date your payments are to stop (dd/mm/yyyy)** – this can only be a date in the future.

When payments are to restart, please let us know by filling in the appropriate form.

### 4. ONE-OFF WITHDRAWAL/CASH IN DETAILS

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**Please read Part B “Important Notes”** before completing this section; see ① notes **4** and **6**.

**Please choose the type of withdrawal/cash in you’d like by completing the relevant subsection.**

#### 4.1 Cash in of entire plan/bond

If you want to cash in your entire plan/bond, please mark this box.

**For Secure Capital bonds only:**

**Please tick this box if you wish to cash-in your policy on the Guarantee Date.**

If the Guarantee Date has passed, we’ll cash-in your policy on the next available date.

**IMPORTANT NOTE:** We will not cash in your policy without receipt of all requirements as outlined in the cash-in form, **without exception**. If you want to cash in your policy on the guarantee date, we’ll need to have received all requirements before that date.

**If you cash in your plan/bond all benefits and guarantees will stop and you’ll have no further rights to the assets in your plan/bond, including any future distributions that may arise. You should complete section 4.2 or section 4.3 (if applicable) if you don’t want to cash in your entire plan/bond and terminate all benefits and guarantees.**

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#### 4.2 For cash in of one or more complete individual policies

**Proceeds required** – complete one of the following.

Amount – we’ll match this amount to the nearest figure by cashing in complete individual policies. The minimum amount you can withdraw is £50.

**or**

Number of complete individual policies

**Any withdrawals you take will proportionately reduce any guarantees that apply to your plan/bond.**

If you’re receiving fixed amount regular withdrawals from your plan/bond, please mark here to confirm that these should reduce in proportion to the number of policies you cash in.

## 4. ONE-OFF WITHDRAWAL/CASH IN DETAILS – CONTINUED

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### 4.3 Secure Capital and Secure Income only (note these are different products to Secure Lifetime Income) – one-off withdrawal across all policies

You should only complete this section if you wish to take a one-off withdrawal across all policies and you have either a:

- Secure Income bond with no guarantees applying; or
- Secure Capital bond (with or without guarantees).

**Any withdrawals taken will proportionately reduce any guarantees that apply to your bond.**

If you have policy conditions booklet **ASC 1.0**, it's important that you understand how a withdrawal across all policies will be applied to your bond. See ① note **5** for details.

The minimum amount you can withdraw is £50.

Amount of withdrawal you require

£

## 5. BANK DETAILS

**Payment won't be processed until all the necessary documentation has been returned.**

**Give details below of the bank/building society account you want us to pay to.**

- We'll need a **certified** copy bank statement confirming the details provided on this page. Copies must be certified as detailed in section 6. ☒
- We make all payments in UK sterling and only into the bank account of the policyholder(s). We can't make payments to third parties.
- If you want to take income and hold a 5 for Life or Secure Lifetime Income plan, payments must be made to a UK bank account. For all other products, we can make payments to bank accounts held in the UK or European Union (EU) only.
- We'll conduct anti-money laundering checks as detailed in section 6 of this form.
- Any foreign exchange required will be completed by your bank.
- Payment can't be made by cheque.

Bank/Building society name

Branch address - must be within the UK or EU (the UK only for 5 for Life and Secure Lifetime Income plans)

Postcode

Name(s) of account holder(s) - at least one of whom must be a policyholder

Account number

Sort code

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Building society roll number/reference

**If you wish for payment to the bank account detailed across to be made via an intermediary bank, please provide the intermediary bank details below:**

Bank/Building society name

Branch address

Postcode

Account number

Reference

IBAN

Swift code/ABA number

**For non UK or non sterling bank/building society accounts (must be held within EU):**

IBAN

Swift code

## 6. ANTI-MONEY LAUNDERING INFORMATION

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### Verifying your details

- In line with both Irish and EU Anti-Money Laundering legislation, we're required to verify the identities of all parties linked to a bond including anyone exercising power of attorney on behalf of a policyholder.
- We reserve the right to request further documentation at any time in order to comply with anti-money laundering regulation. Where we hold proof of identity that is out of date, we'll need up-to-date evidence to be provided.

### Politically Exposed Persons (PEPs)

Please let us know if any party named in this form is classed as a Politically Exposed Person, or a close relative or business associate of a Politically Exposed Person. If the answer is yes, we reserve the right to request further information or documentation.

A Politically Exposed Person (PEP) is an individual who is or has, at any time in the preceding year, been entrusted with prominent public functions, or an immediate family member, or a known close associate, of such a person. Prominent public functions include:

- heads of state, heads of government, ministers and deputy or assistant ministers;
- members of parliaments;
- members of supreme courts, of constitutional courts or of other high level judicial bodies whose decisions are not generally subject to further appeal, except in exceptional circumstances;
- members of courts of auditors or of the boards of central banks;
- ambassadors, charges d'affaires and high-ranking officers in the armed forces; and (other than in respect of relevant positions at community and international level)
- members of the administrative, management or supervisory boards of State-owned enterprises.

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### 6.1 Anti-money laundering documentation

The documents we'll need depend on whether you're an individual claimant or a company. Please see the relevant sections for these below.

Documents you send us **must**:

- be certified by any of the below approved certifiers
- be company-stamped by the certifier in confirmation it is a true copy of the original
- be issued, signed and dated by the certifier within the last 6 months
- bear the certifier's signature, printed name and position.

#### Copy documents must be certified by one of the following:

- Authorised Independent Financial Adviser (please include FCA number in the certification)
- Solicitor (please include SRA regulation number) or Barrister
- Member of the Judiciary, Notary, or Commissioner for Oaths
- Chartered & Certified Public Accountants (please include regulatory body registered number)
- Post Office - Document Certification Service - must bear clear Post Office stamp

**We must be able to independently verify all certifiers.** If this isn't possible, we'll ask you for further information up to and including new anti-money laundering documents certified as outlined herein.

Where you're unable to email documents to us, we'll accept originals by post, **with the exception of passports and driving licences.** Monument Life Insurance dac is not responsible for documents being lost in the post.



## 6. ANTI-MONEY LAUNDERING INFORMATION – CONTINUED

### For Individual Policyholders:

We'll need one document from section A and one from section B for:

- individual policyholders
- personal representatives

These **must** be certified as outlined on page 8.

### Section A – Evidence of identity (photographic evidence – currently valid)

- Full signed passport
- Full photographic driving licence\*

### Section B – Evidence of address

- Utility bill†
- Mortgage statement†
- Bank/building society statement†
- Full driving licence†

† **Issued** within the past 6 months

\*A driving licence can only be used for either **A** or **B**. We can't accept it for both. We will only accept a driving licence for proof of address where it has been issued with the past **6 months**.

**IMPORTANT NOTE: Please do not submit original passport or driving licences. We will only accept copies certified as outlined on this form and confirmed to be a true likeness of the holder.**

### For Care Home Residents:

For claimants living in a care home or similar facility and who don't have the documents listed in Sections A & B across, we'll need a letter from the care home manager on the facility's letterhead paper confirming:

- the claimant's first and last names, date of birth, and residence at the care home.
- the manager's name in block capitals, their position, and their signature. Please note we cannot accept electronic signatures.

### For Corporate Policyholders:

For personal representatives and policyholders who are companies, we'll need to see **certified and dated** copies of all of the following ☒:

1. Certification of Incorporation.
2. Memorandum and Articles of Association.
3. Evidence of registered address and principal business address. For example, company headed paper.
4. A list of directors' names. This must be provided on company headed paper.
5. List of authorised company signatories with specimen signatures. This list should be provided on company headed paper and must advise who can sign on behalf of the company.
6. Shareholder/member register of the company.
7. Latest set of audited accounts for the company (if applicable).
8. Provide details (name, address, date of birth) of beneficial owners who hold or control 25% or more of shares or voting rights in the company, or who otherwise exercises ultimate effective control over the management of the company.
9. Provide details (name, address, date of birth) of two directors/partners OR one authorised signatory and one director/partner outlined in the resolution/signatories list.
10. Verification of identity documents are required for 8 and 9 above. Please refer to the 'Individuals' section on the next page for details.

## 6. ANTI-MONEY LAUNDERING INFORMATION – CONTINUED

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### 6.2 Details of other interested parties

Please provide details for anyone who is acting as **power of attorney** on behalf of a policyholder.

We also require up-to-date proof of identity and address for all individuals acting in this capacity or as a Ward of Court as outlined in section **6.1**.

#### Interested party one

Title

Forename(s)

Surname

Address

Date of birth (dd/mm/yyyy)

Relationship to policyholder (e.g. spouse, child, grandchild etc)

#### Interested party two

Title

Forename(s)

Surname

Address

Date of birth (dd/mm/yyyy)

Relationship to policyholder (e.g. spouse, child, grandchild etc)

## 7. DECLARATION

**In this declaration, 'I/We' means the policyholder(s) and 'you' means Monument Life Insurance dac**

I/We declare that:

**I/We have read the important notes in Part B and acknowledge that they form part of this instruction.**

I/We have read the explanation of the terms detailed in section 9, 'Irish residence definitions'.

I am/We are the policyholder in respect of which this declaration is being made.

I am/We are not resident or ordinarily resident in Ireland.

I/We hereby undertake to inform you of any change in my/our country of residence and/or jurisdiction of tax residence during the life of the policies.

I am/We are the legal owner(s) of the policies and I am/we are fully entitled to give the above instructions and to receive the relevant payment. No other person has any legal rights to the policies or their proceeds.

I am/We are not resident in the United States of America (US) for tax purposes, or a US citizen and I am/we are not required to file any US tax returns.

I/We shall cooperate with you and provide such assistance as you may require from time to time to ensure compliance with any legal and regulatory obligations, for example Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard for Automatic Exchange of Financial Account Information (CRS).

### **For trusts only**

I/We declare that the settlor, beneficiaries, and trustees of the trust are not resident in the US for tax purposes, are not US citizens and are not required to file US tax returns.

I/We declare that we are not acting on behalf of an estate of a decedent that is a citizen or resident of the US.

I/We declare that a court within the US would not have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust.

Date (dd/mm/yyyy)

Print name

Signature of policyholder

Print name

Signature of policyholder

Print name

Signature of policyholder

Print name

Signature of policyholder

This form may be subject to inspection by the Irish Revenue Commissioners. It's an offence under Irish law to make a false declaration.

## 7. DECLARATION – CONTINUED

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This declaration must be signed by policyholders who are neither resident nor ordinarily resident in Ireland. Where a trustee is a company, the declaration must be signed by the company secretary or other such authorised officer.

It may also be signed by a person who holds power of attorney from the policyholder. Their identity must be verified as per our anti-money laundering requirements (see section 6). A certified copy of the power of attorney should be furnished with this declaration, if we haven't been previously advised of the appointment.

## 8. CHECKLIST

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**Before you submit this request, please ensure you've included the following:**

- |  |                          |
|--|--------------------------|
| Fully completed income/withdrawal and cash in form   | <input type="checkbox"/> |
| Proof of address (see section 6)   | <input type="checkbox"/> |
| Certified copy bank account statement, issued and dated within the last 6 months (see section 5) | <input type="checkbox"/> |
| Anti-money laundering documentation (see section 6)  | <input type="checkbox"/> |

## 9. IRISH RESIDENCE DEFINITIONS

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### Residence – individual

An individual will be regarded as being resident in Ireland (the State) for a tax year if he/she:

- spends 183 days or more in the State in that tax year or
- has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year.

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual any time during that day.

### Ordinary residence – individual

The term 'ordinary residence', as distinct from 'residence', relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity.

An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which he/she is not resident. Therefore, an individual who is resident and ordinarily resident in the State in 2004 and departs from the State in that year will remain ordinarily resident up to the end of the tax year in 2007.

# PART B

## IMPORTANT NOTES

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Please take some time to read Part B as it forms part of this instruction.

### 1. For Secure Lifetime Income and 5 for Life

- 1.1 We'll deduct your income equally from all individual policies, by cancelling units proportionately across all the funds you're invested in.
- 1.2 The minimum payment is £50, no matter what payment frequency you choose.
- 1.3 If no regular income or ongoing adviser charge payments have been requested previously, you must send us, within three months of the first income payment, a completed and signed purchased life annuity (PLA) tax form. If you don't, the full amount of the payments may be liable to UK income tax. You should speak to your financial adviser for further details.
- 1.4 If income or an ongoing adviser charge is being paid from your plan, and you're potentially liable to tax on it, we can provide you with details for your tax return after the end of the tax year. Speak to your financial adviser for further details.
- 1.5 The guaranteed income amount will reduce proportionately if you cash in any individual policies.
- 1.6 If you're paying your financial adviser an ongoing adviser charge:
  - 1.6.1 any ongoing adviser charge you pay from the date your guaranteed income starts will be deducted from your income amount; and
  - 1.6.2 any guaranteed income you take must be paid at the same frequency and on the same date as the ongoing adviser charge.

### 2. For Secure Income

- 2.1 We'll deduct your income/regular withdrawal equally from all individual policies, by cancelling units proportionately across all the funds you're invested in.
- 2.2 The minimum payment is £50, no matter what payment frequency you choose.

2.3 The guaranteed income amount, as well as any regular withdrawal taken as a percentage of the remaining premium, will be reduced proportionately if you cash in any policies. Regular withdrawals taken as a fixed amount won't change, unless you request it at the time.

2.4 If you're paying your financial adviser an ongoing adviser charge:

- 2.4.1 any ongoing adviser charge payable will be deducted from your income amount; and
- 2.4.2 any guaranteed income you take must be paid at the same frequency and on the same date as the ongoing adviser charge.

### 3. For Secure Capital

- 3.1 We'll deduct your regular withdrawals equally from all individual policies by cancelling units proportionately across all the funds you're invested in.
- 3.2 Any regular withdrawal taken as a percentage of the remaining premium will be reduced proportionately if you cash in any policies. Regular withdrawals taken as a fixed amount won't change, unless you request it at the time.
- 3.3 If you've policy conditions booklet **ASC 1.0** and guarantees currently apply to your bond:
  - 3.3.1 the maximum amount that you can withdraw in each bond year during the guaranteed capital term is 5% of your remaining premium. We'll reduce this amount proportionately if you cash in any policies.
  - 3.3.2 Where we've already paid out a requested single withdrawal across all policies within the current bond year, we'll:
    - set up the regular withdrawal for the maximum amount possible within the limits; and/or

## IMPORTANT NOTES – CONTINUED

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- restart the regular withdrawal in the new bond year for the full amount requested, as long as this doesn't exceed the maximum amount of 5% of the remaining premium.

### 4. One-off withdrawal/cash-in details

- 4.1** Cash-in charges may apply. See your Charges schedule for details.
- 4.2** If you're cashing in one or more complete individual policies, we'll automatically reduce any regular withdrawals that are being taken from your plan/bond as a percentage of the remaining premium. Regular withdrawals that are being taken as a fixed amount will only be reduced if requested in this form.
- 4.3** If you're cashing in one or more complete individual policies, we'll reduce any applicable income and/or ongoing adviser charge payments proportionately.

### 5. If you've policy conditions booklet ASC 1.0 and guarantees currently apply to your bond

- 5.1** During the guaranteed capital term, the maximum amount you can withdraw across all policies in each bond year is 5% of the remaining premium.
- 5.2** We'll pay out the requested single withdrawal amount or the maximum amount possible within the limits.
- 5.3** Where you currently have a regular withdrawal for the maximum amount allowed of 5% of the remaining premium, we'll:

- 5.3.1** stop the regular withdrawal for the remainder of the bond year and pay out the requested single withdrawal amount or the maximum amount possible within the limits.

- 5.3.2** restart the regular withdrawal in the new bond year, unless you tell us otherwise.

- 5.4** Where you currently have a regular withdrawal for less than the maximum amount allowed of 5% of the remaining premium, we'll continue to pay out the regular withdrawal and pay out the requested single withdrawal amount or the maximum amount possible within the limits.

### 6. Taxation

- 6.1** The rules governing taxation for taking proceeds from your plan/bond are complex. Before completing this form you should consult your financial adviser, who'll be able to explain this in detail and provide you with scenarios to help you understand the tax consequences of your request.
- 6.2** Once you've completed and sent us this form we'll proceed with the withdrawal/cash in as instructed, even if it will result in a taxable chargeable event gain.

### 7. Contact details

- 7.1** If you've any additional queries, you can contact us on 0845 6000 173 if you're calling from the UK, or 00 353 1 476 5525 if you're calling from outside the UK.
- 7.2** Please note that we're not authorised to give tax, legal or financial advice regarding your plan/bond.