


-  • Policy numbers can range from 9 – 12 digits, no hyphens.
• Please use block capitals throughout this form.

Policy Number

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A. Personal Details

POLICYHOLDER 1

1. Surname *(or name of Company or Trust)*

2. Forename

3. Title

4. Address (Residential/Registered)

5. Country of Tax Residence *(please use a separate sheet if more than one)*6. Tax Identification Number *(please give reason if none and please use a separate sheet if more than one)*

7. Email Address

8. Telephone No

9. Politically Exposed Person (PEP) Status:

☐ Yes, I am a PEP9(a) PEP Function *(e.g. diplomat)*☐ Yes, I am related to/associated with a PEP9(b) Relationship to PEP *(e.g. Self, Husband, Wife etc.)*☐ No PEP status

A politically exposed person is a person who holds, or during the past 18 months has held, prominent public functions, or a family member or a known associate of such a person.

If 'Yes' please provide the reasons: *(please refer to the Anti Money Laundering Guidelines for examples)*

POLICYHOLDER 2

1. Surname

2. Forename

3. Title

4. Address (Residential)

5. Country of Tax Residence *(please use a separate sheet if more than one)*6. Tax Identification Number *(please give reason if none and please use a separate sheet if more than one)*

7. Email Address

8. Telephone No

9. Politically Exposed Person (PEP) Status:

☐ Yes, I am a PEP9(a) PEP Function *(e.g. diplomat)*☐ Yes, I am related to/associated with a PEP9(b) Relationship to PEP *(e.g. Self, Husband, Wife etc.)*☐ No PEP status

A politically exposed person is a person who holds, or during the past 18 months has held, prominent public functions, or a family member or a known associate of such a person.

If 'Yes' please provide the reasons: *(please refer to the Anti Money Laundering Guidelines for examples)*

B. Options

B1 Portfolio Products Only

Regular Withdrawal Amount _____ per payment

Payable (*indicate preference*) ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly

Asset from which units should be encashed

Asset Name	ISIN/SEDOL	Asset Currency
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B2 IIB or Performance Bonds Only

Regular Withdrawal Amount _____ per payment

Payable (*indicate preference*) ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly

OR

Regular Withdrawal % of Policy _____ per payment

Payable (*indicate preference*) ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly

- Note:**
- The Regular Withdrawal amount must be specified in the Policy Currency
 - Please refer to the appropriate Policy Conditions for details of;
 - minimum Regular Withdrawal amounts
 - details of any charges that may apply on Regular Withdrawals
 - No Regular Withdrawal payment will be made prior to receipt of proceeds from the sale of the requested asset
 - Regular Withdrawal requests cannot be processed where the asset nominated is a non-standard or illiquid asset

C. Regular Withdrawal - Payment Date

Date of first Regular Withdrawal _____ dd/mm/yy

- Note:**
- When selecting a Regular Withdrawal starting date, please note that this is the business date that SEB Life International will endeavour to process the Regular Withdrawal and the payment will be made within five business days of this date
 - Withdrawals will be paid in arrears at the first appropriate payment date. In the case of a new Policy, this will be the date following clearance of funds
 - If you wish the withdrawal payment to be deferred, please indicate your chosen start date above

D. Payment Details

Please make the payment to following account:

Bank Name	Name of Bank Account Holder (<i>Must be in the name of the Policyholders</i>)
IBAN* (<i>International Bank Account Number</i>) *Mandatory (<i>for Europe</i>)	Swift Code* *Mandatory (<i>for Europe</i>)
Bank Account Number	Sort Code
Country of bank account	

If your Policy Currency is not the same as your bank account currency (*e.g. for a payment of US Dollars to a UK bank account*) please provide full details of your intermediary bank account. Failure to provide full bank account details may result in a delay in receipt of payment.

Intermediary Bank Name	Intermediary Bank Swift/Sort Code
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- Note:**
- Regular Withdrawal payments will only be made to Policyholders in the Policy Currency
 - Any bank charges will be deducted from the payment
 - Payments will be made by Telegraphic Transfer

E. Social Charges

I qualify for a reduced rate of Social Charge ☐

Note:

- For SEB to apply the reduced rates, SEB must have received a valid Attestation from the client.
- Where a valid attestation has not been received, the standard rate will continue to be applied on policy encashments.
- No retrospective adjustments / rebates will be possible at any time
- Forms and Certificates have a maximum validity of 3 years. Clients and their advisers must ensure SEB are in possession of a valid Attestation for the reduced rate to apply
- SEB will not request Attestations – these must be submitted by qualifying Policyholders.

F. Declarations

Declaration of Residence outside Ireland

Individuals resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a form authorised by them, in order to receive payments without deduction of Irish tax.

I declare that

- I have read the explanation of the terms detailed in the note entitled "Residence Definitions" attached;
- I am the individual in respect of which this declaration is being made;
- I am not resident or ordinarily resident in Ireland;
- I hereby undertake to inform SEB Life International of any change in my country of residence during the life of the policy.

I being the legal Policyholder of the above numbered Policy request SEB Life International to encash units from it as outlined above. I understand that the Regular Withdrawal will be made in accordance with the Policy Conditions and that the amount payable shall be arrived at after deducting any applicable charges. I understand SEB Life International does not provide any form of advice in relation to tax or other implications of taking a withdrawal from a Policy.

Signature of Policyholder 1 or authorised signatory		Signature of Policyholder 2 or authorised signatory	
X		X	
Print Name	Date dd/mm/yy	Print Name	Date dd/mm/yy

Note:

- In the event of Joint Policyholders, all Policyholders must sign
- In the event of a Corporate Policyholder, appropriate authorised signatories must sign
- Regular Withdrawal Requests may not be processed until SEB Life International has received full Customer Due Diligence for the Policyholder(s) – please refer to the appropriate Anti Money Laundering Guidelines

G. Residence Definitions

Residence – Individual

An individual will be regarded as being resident in Ireland for a tax year if he:

- 1) spends 183 days or more in the State in that tax year;
- or
- 2) 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 at 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 is not resident. Thus, 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.

Residence – Company

A company which has its central management and control in Ireland (*the State*) is resident in the State irrespective of where it is incorporated. A company which does not have its central management and control in Ireland but which is incorporated in the State is resident in the State except where:-

- the company or a related company carries on a trade in the State, and either the company is ultimately controlled by persons resident in EU Member States or countries with which the Republic of Ireland has a double taxation treaty, or the company or a related company are quoted companies on a recognised Stock Exchange in the EU or in a tax treaty country;
- or
- the company is regarded as not resident in the State under a double taxation treaty between the Republic of Ireland and another country.

It should be noted that the determination of a company's residence for tax purposes can be complex in certain cases and declarants are referred to the specific legislative provisions which are contained in S23A Taxes Consolidation Act 1997.