

International Premier Portfolio from Aviva



Cash request or regular withdrawal form

Please complete this form if you wish to take cash from your bond. Please return the completed form, to Aviva Life International Limited, Montague House, Adelaide Road, Dublin 2, Ireland.

Taking cash from your bond could give rise to an income tax liability. We strongly recommend that you seek advice from your financial adviser before proceeding.

1 Bond Details

International Premier Portfolio Bond number	<input type="text"/>
Name of first bondholder/trustee/ authorised signatory <i>(delete as appropriate)</i>	<input type="text"/>
Name of second bondholder/trustee/ authorised signatory <i>(delete as appropriate)</i>	<input type="text"/>
Name of third trustee/authorised signatory (if any) <i>(delete as appropriate)</i>	<input type="text"/>
Name of fourth trustee/authorised signatory (if any) <i>(delete as appropriate)</i>	<input type="text"/>

2 Details of cash request (if you require a regular withdrawal do not complete this section. Please complete Section 3)

- A. I want to cash in all of the bond *Tick box if appropriate*
- B. I want to cash in individual policies. I want to sell holdings detailed in section E for this transaction.
- C. I want to cash in individual policies to the total of £/€/ \$ I want to sell holdings detailed in section E for this transaction.
- Please note, we will always give you at least the amount you have asked for but as you are cashing in whole policies, you may sometimes get more than this.
- D. I want to make a partial withdrawal of % of the original investment or £/€/ \$ across all policies in the holdings. Details are included in section E

Important notes – Some holdings have a minimum premium. If you select a withdrawal from a fund that would result in the holding in that fund being less than the minimum allowed, we'll contact you. Please remember, the transaction will be delayed until we receive instructions from you.

Some holdings have restricted dealing dates. For example, your transaction may be delayed if the fund manager only makes deals on a certain date or time.

If we are unable to sell the holdings due to difficult market conditions or where the provider suspends or delays trading in the fund, we may delay payment to you until we are able to sell the holding.

Before sending instructions to sell a holding, to include a full, partial or regular withdrawal of cash from your bond, it is your responsibility to ensure that you are aware of any charges which will apply to the holding, including redemption charges (early or otherwise). We will proceed with your withdrawal request even if redemption charges apply.

The contact name and number for me/my financial adviser is

2 Details of cash request (Continued...)

E. I wish for the following funds to be sold:

Full name of Investment Manager	Full name of Fund or cash deposit account	Fund Unique Identifier (Sedol/ISIN/CUSIP)	Please complete one only	
			Value	Whole % to be sold

If any holdings are sold in a currency other than the bond currency we'll convert the proceeds to your bond currency. You will have to pay the expenses involved in converting the currency, which are those charged by our bank.

3. Details of regular withdrawals required

The maximum regular withdrawal each year is 10% of the last valuation of the bond and the minimum payment must be at least £200, €300 or \$300 per withdrawal. All payments will be made in the bond currency.

a. Payable

Every year

Every six months

Every four months

Every three months

Every two months

Every month

Starting on the 20th of

Please allow up to 10 working days for payment to reach your account. Withdrawals cannot start until at least one month after the bond's start date.

b. Amount

% each year of the original investment of the bond **or** fixed payments of £/€//\$ each payment

4. Payment details

All payments will be made to the bondholder(s)/trustee(s)/company in the bond currency and sent to the account specified below via bank transfer, usually within ten working days.

Bank/ Building Society name

Branch

Address

Country

Postcode

Bank/Building Society account name

Sort code

(For GBP payments through a UK bank)

Account number

Swift code

(For all GBP payments through a non-UK bank)
(For all EUR and USD payments)

International Bank Account
Number (IBAN)

(Required for all EU payments
outside of the UK)

5 Declaration

For personal investors (where there are two bondholders), both should sign the declaration below unless authorisation was given in the original application for Aviva Life International Limited to accept the signature of either bondholder.

Where the whole bond is being cashed in, BOTH bondholders MUST sign the declaration below and submit the bond document with this request.

For trustee applicants, all trustees must sign the declaration. For corporate investors, the declaration must be signed by all the authorised signatories required to contract on behalf of the company.

- I wish to receive payment of amount detailed in this form. I confirm that the bond has not been assigned or otherwise dealt with and I have no knowledge of a third party whose interest would be affected by this request.
- The transfer of payment into the notified account will be in full discharge of all liability of Aviva Life International Limited under the above-mentioned bond or the portions of the bond being cashed in.

First bondholder/trustee/
authorised signatory

(delete as appropriate)

Date

Second bondholder/trustee/
authorised signatory

(delete as appropriate)

Date

Third trustee/authorised signatory
(if any) *(delete as appropriate)*

Date

Fourth trustee/authorised
signatory (if any) *(delete as appropriate)*

Date

6 Important notes

Please submit your bond document with this request only if you are cashing in your whole bond.

Any transaction requests received by 4:00pm will be processed on the same day and funds dealt the next day or at the next available opportunity. Requests received after 4:00pm will be processed on the following working day and funds dealt the day after that or at the next available opportunity.

Units will be cashed in at the unit price applicable at the next available pricing date for the funds you have chosen to cancel units from. Payment will normally reach your account within 10 working days from the date we receive final proceeds or final requirement to make payment.

All references to personal taxation below are based on Aviva's understanding of UK law and HM Revenue & Customs practice as at October 2009. The future basis and rates of tax may vary. Although every effort has been made to ensure its accuracy, no responsibility can be taken for Aviva's interpretation. If you are a non-UK resident, please contact your financial adviser or applicable tax authority for advice on the taxation implications of owning your bond.

If you are a UK resident, there is no immediate liability to income tax if the amount withdrawn from your bond across all individual policies does not exceed the 5% allowance. This allowance is calculated as 5% on the cumulative investment in the year it is made and 5% each year for the following 19 years. The 5% allowance is cumulative. If it is not used in one year, it can be transferred to the next, and so on.

When your bond or any of your individual policies come to an end, there may be a liability to income tax. This is calculated where the value of the amount withdrawn exceeds the investment made into your individual policies/bond and also allows for any previous encashments and declared gains. This is also a 'sweep up' calculation to work out the income tax charge on total gains under your bond or policies.

Any gains in respect of bonds held under trust will normally be assessed against the creator of that trust (the settlor). If the settlor is not a resident in the UK or has died, the trustees will be liable for tax on any gain they receive. If the trustees are non-UK resident, beneficiaries will be liable to the extent they benefit from the trust.