

Policy number  Date  Time 

## PERSONAL INFORMATION

 Name   
 Surname   
 Identity number   
 Address   
 Postal code 

## CONTACT DETAILS

 Telephone  
 (Work) Code  No.  (Home) Code  No.   
 Fax Code  No.  Cellphone number   
 Email address   
 Salary reference 

## PAYMENT INSTRUCTION

**Please credit my bank account below with the net amount.**

 Name of bank   
 Branch code   
 Name of account holder   
 Account number   
 Account type:  Current  Savings  Transmission

I, the undersigned, request Old Mutual to deposit the proceeds into the bank account provided and declare that the address and bank details provided are complete and accurate. I won't hold Old Mutual responsible for any risk of liability resulting from the proceeds deposited into the incorrect bank account if I provided the incorrect bank details.

 **FULL SURRENDER (includes termination of Risk/Funeral Benefits)**
 **BENEFIT SURRENDER**

I would like to cancel the Plan(s) and have the full surrender value, where applicable, paid to me. I am the legal owner of the Plan(s) and I have not ceded nor pledged the Plan(s) by ante-nuptial contract or otherwise. If there is an outstanding Zero Interest Loan this will be settled from the surrender proceeds before they are paid to me. I understand that the surrender process ends the Plan(s) and that the surrender value is the withdrawal of the cash value of the Plan(s). I understand that no further benefits are payable on the Plan(s) after the surrender is processed. I am also aware of and consent to the Surrender charge.

Benefit	Occurrence	Role	Old premium	Old cover amount	New premium	New cover amount
<b>TOTAL NEW PREMIUM</b>						

 Policyholder's signature  Date 

If you have a 2-IN-ONE SAVINGS PLAN, your Plan consists of a Long and a Short Term Pocket. You will not be able to continue with either Pocket if the other is surrendered. Both Pockets will be surrendered and closed together.

The amount quoted by Old Mutual may include premiums paid in advance as well as premiums paid but not cleared with my bank. Because I cannot withdraw from premiums paid in advance and uncleared premiums, the amount that Old Mutual pays into my bank account when they process my transaction, may be less than the amount quoted.

In times of a serious financial crisis (for instance a very bad recession), we may apply a market value adjuster to reduce the values it pays for surrenders as a protective measure for customers who leave their money invested in the Smoothed Bonus Fund until the end of their terms. Once the economy stabilises, we will not reduce the values anymore.

**PART-WITHDRAWAL**

Amount  OR Maximum

I would like to apply for a Part-Withdrawal on the abovementioned Plan(s). I am the legal owner of the Plan(s) and I have not ceded nor pledged the Plan(s) by antenuptial contract or otherwise. I understand that the Part-Withdrawal will affect my current fund value and the final maturity value of the Plan(s). I am also aware of and give consent to the Part-Withdrawal charge that may apply, where applicable.

Policyholder's signature

Date 

D	D	M	M	Y	Y	Y	Y
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In times of a serious financial crisis (for instance a very bad recession), we may apply a market value adjuster to reduce the values it pays for part withdrawals as a protective measure for customers who leave their money invested in the Smoothed Bonus Fund until the end of their terms. Once the economy stabilises, we will not reduce the values anymore.

**ZERO INTEREST LOAN**

Amount  OR Maximum

I would like to apply for a Zero Interest Loan on the above-mentioned Plan(s). I am the legal owner of the Plan(s) and I have not ceded nor pledged the Plan(s) by antenuptial contract or otherwise. I understand that the amount of any loan taken will be transferred, within the policy, to a Capital Secured Fund. This will ensure that the amount does not lose any value. There will be no growth on the amount in the Capital Secured Fund and no charges will be applicable to money in the Capital Secured Fund, but the money will also not be accessible. I am not expected to repay the loan during the term of the policy, on termination of the policy the loan will be settled from the policy proceeds. I agree that a charge will be deducted from the policy when I take out the loan.

Policyholder's signature

Date 

D	D	M	M	Y	Y	Y	Y
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The amount quoted by Old Mutual may include premiums paid in advance as well as premiums paid but not cleared with my bank. Because I cannot withdraw from premiums paid in advance and uncleared premiums, the amount that Old Mutual pays into my bank account when they process my transaction, may be less than the amount quoted.

In times of a serious financial crisis (for instance a very bad recession), we may apply a market value adjuster to reduce the values it pays for zero interest loans as a protective measure for customers who leave their money invested in the Smoothed Bonus Fund until the end of their terms. Once the economy stabilises, we will not reduce the values anymore.

**REFUND**

The amount quoted by Old Mutual may include premiums paid in advance as well as premiums paid but not cleared with my bank. Because I cannot withdraw from premiums paid in advance and uncleared premiums, the amount that Old Mutual pays into my bank account when they process my transaction, may be less than the amount quoted.

Months  Premium x (No of months) =

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Policyholder's signature

Date 

D	D	M	M	Y	Y	Y	Y
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