



Tick one box:

- Prosperity Bond
- Personal Investment Bond
- Secure Investment Bond
- Savings Bond
- Guaranteed Investment Bond
- Managed Investment Plan
- Variable Income Bond

1 Policy number(s)

2 Policy owner(s) details

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Name Date of birth

Residential address (PO Box is not acceptable)

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Street number and name Town/Suburb State Postcode Country

Postal address (if same as above, write 'as above')

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Street number and name Town/Suburb State Postcode Country

3 Telephone number

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Home Work Mobile

4 I request the withdrawal of

Note: Write 'Balance' and attach your policy document if the full amount is being withdrawn.

5 Please specify if you wish to withdraw from specific portfolio(s).

6 Reason for withdrawal (optional)

7 I would like the payment

- (i) Deposited in my Bank/Financial Institution account Go to **9**.
- (ii) By cheque Go to **8**.
- (iii) Sent to another person/company Go to **8 or 9**.

Please read the conditions and information on both sides of this form before signing.

8 Payee details

Payee

Postal address

Street number and name

Town/Suburb

State

Postcode

Country

Please go to **10**

9 Account details

Bank/Financial institution

 -

BSB number

Account number

Account name

10 Customer identification

To ensure we can process your request, you must provide (if you have not previously done so) a certified copy of one or more identifying documents as explained in the Customer identification information.

I have attached certified copies of my identification documents.

11 Declaration

I understand that the unit price used will be the unit price applicable to the day that all necessary papers to complete this transaction are received by the AXA Customer Service Centre.

AXA reserves the right to delay for up to 30 days any cash withdrawals greater than \$100,000. The unit price will be that applicable at the end of the period of delay.

All policy owners need to sign.

Signature(s)

 / /

Date of notice

Signature(s)

 / /

Date of notice

Please forward this form to the: **AXA Customer Service Centre**
PO Box 14330 MELBOURNE VIC 8001
Telephone enquiries: 131 737
Fax: (03) 8688 5785

Please read and retain the following notes before making a withdrawal from your policy and detach for your records

Buy/Sell margin

When redeeming all or part of the policy, a buy/sell margin may apply. That is, units will be redeemed from the portfolio at the unit sell price which may be lower than the unit buy price. This is our estimate of the costs of buying and selling in the Fund.

Taxation

Under current tax legislation, Insurance Bonds are required to be invested for a minimum of 10 years before receiving tax free status in the hands of the policyowner.

For policies which satisfy the '10 year rule', all profits from the policy will be received free of income tax to the bondholder.

Policies which do not satisfy this 10 year rule and have a partial or full redemption will be taxed on the earnings, ie profit portion of the policy. For these redemptions, tax will be levied on the profit portion of the redemption in the following manner:

Period of investment	Amount included in Extra Assessable Income	Tax rebate
Less than 8 years	All profit portion	39 per cent of extra assessable income
8 complete years	2/3 x (profit portion)	39 per cent of extra assessable income
9 complete years	1/3 x (profit portion)	39 per cent of extra assessable income

The profit portion need only be declared once withdrawn. In situations where a full or partial redemption has been made prior to the completion of the 10 year period, the policyowner is entitled to claim a rebate of 39 per cent on taxable portion of the redemption.

Note: The above tax interpretation reflects our current understanding of the tax laws and is based on their continuance.

Insurance Bond **Withdrawal request**

Minimums

The following restrictions apply to transactions involving your policy:

	Prosperity Bond	Personal Investment Bond Managed Investment Plan	Secure Investment Bond Guaranteed Income Bond Variable Income Bond
Minimum withdrawal	\$1,000	\$500	\$500
Minimum balance	\$3,000	\$5,000*	\$3,000

* For policies commencing prior to 4/01/1990, the minimum is \$3,000.

If you have invested in more than one portfolio the following minimums apply to each individual portfolio.

	Prosperity Bond	Personal Investment Bond Secure Investment Bond Guaranteed Investment Bond	Managed Investment Plan
Minimum withdrawal	\$500	\$500	\$500
Minimum balance	\$1,000	\$1,000*	\$500

* These minimums may be revised from time to time.

Regular withdrawals (Prosperity Bond and Variable Income Bond only)

For the Prosperity Bond regular withdrawals are allowed on a monthly, quarterly, half-yearly or yearly basis. Withdrawals from the Prosperity Bond (exit fee option) will also incur the standard early redemption charge, see below.

For the Variable Income Bond, regular withdrawals are allowed on a monthly or quarterly basis. The minimum amount to be withdrawn is \$80 per month or \$250 per quarter and this will incur a redemption charge of 0.5% per withdrawal.

Exit fees

Early redemption charges

Withdrawals made within three years of deposit from the Savings Bond, Secure Investment Bond, Guaranteed Investment Bond, Variable Income Bond and Prosperity Bond (exit fee option) will be subject to an early redemption charge. After three complete years, future withdrawals are free of any early redemption charges, Each new deposit is subject to its own three year period.

	Prosperity Bond (exit fee option)	Secure Investment Bond/ Guaranteed Investment Bond	Variable Income Bond
These charges are: Year 1	4.0%	2.5%	2.5%
Year 2	2.5%	1.5%	1.5%
Year 3	1.0%	0.5%	0.5%
Year 4+	Nil	Nil	Nil

Prosperity Bond (exit fee option) – 10 per cent fee withdrawal

For the first withdrawal in each of the first three years of the contract you may withdraw up to 10 per cent of your original deposit free of early redemption charges. Where your withdrawal is in excess of 10 per cent of the original deposit, early redemption charges will apply to the excess portion. The free withdrawals are not cumulative.

Customer identification information

Important information

To ensure your withdrawal request is processed, you will need to complete Section 10 – Customer identification, and provide documentation to prove you are the person to whom the entitlement belongs.

For each client, please provide one certified document from the list below.

(i) Photographic primary ID documents (Provide ONE valid document from this section only)

- Current driver licence/permit issued by a State or Territory containing a photograph of the person.
- Australian passport (a passport that has expired within the preceding two years is acceptable).
- Card issued under a State or Territory for the purpose of providing a person's age containing a photograph of the person (eg proof of age card).
- Current foreign driver licence, passport or similar travel document containing the photograph and the signature of the person in whose name the document was issued*.
- National identity card issued by a foreign government containing a photograph of the person in whose name the card was issued*.

If you CANNOT provide a document listed above, please provide a certified document for each client from Part ii (a) AND Part ii (b) below.

(ii) (a) Primary non-photographic ID documents (Provide ONE valid document from this section)

- Birth certificate or birth extract*.
- Citizenship certificate issued by the Commonwealth.
- Citizenship certificate issued by a foreign government*.
- Pension card issued by Centrelink.
- Health card issued by Centrelink.

AND

(b) Secondary ID documents (Provide ONE valid document from this section)

- A notice issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and contains the individual's name and residential address.
- A notice issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address.

* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

Insurance Bond **Withdrawal request**

- A notice issued by a local government body or utilities provider within the preceding three months, which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).
- If under the age of 18, a notice that:
 - was issued to the customer by a school principal within the preceding three months, and
 - contains the customer's name and residential address, and
 - records the period of time that the customer attended the school.

Who can certify customer ID documents?

The following 'authorised individuals' are able to certify documents:

- 1 a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- 2 a judge of a court
- 3 a magistrate
- 4 a chief executive officer of a Commonwealth court
- 5 a registrar or deputy registrar of a court
- 6 a Justice of the Peace
- 7 a notary public (for the purposes of the Statutory Declarations Regulations 1993)
- 8 a police officer
- 9 an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- 10 a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
- 11 an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- 12 an officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
- 13 a finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
- 14 an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees, and
- 15 a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.

When certifying documents, the following process must be followed:

- All copied pages of original documents must be certified.
- The authorised individual must ensure that the original and the copy are identical; then write or stamp on the copied document 'certified true copy'. This must be followed by the date and signature, printed name and qualification of the authorised individual.
- In cases where an extract of a document is photocopied to verify customer ID, the authorised individual should write or stamp 'certified true extract'.

Customer identification checklist for Australian companies and trusts

You must attach the following certified documents to this form:

Australian companies

Provide the following:

- An original or certified copy of a certificate of registration issued by ASIC.

Trusts

For a registered managed investment scheme, regulated trust (eg self-managed super fund), or government superannuation fund, please provide one of the following:

- Evidence of a search of the ASIC, ATO or relevant regulator's website.
- A copy or relevant extract of the legislation establishing the government superannuation fund that has been sourced from a government website.

For other trusts, please provide one of the following:

- An original, certified copy or certified extract of the trust deed confirming the full name of the trust (front page, recitals and signing page will suffice).
- A notice (such as a notice of assessment) issued by the Australian Taxation Office within the last 12 months.
- A letter from a solicitor or qualified accountant that confirms the name of the trust.

And also provide:

- Relevant ID documents for the identified trustee (individual or company).