

Cancellation of your insurance policy

Important Notice

What you should know about the cancellation of your Insurance Policy

1. An insurance policy is intended to meet your long-term financial needs. Therefore, it may be disadvantageous for you to cancel a policy before its expiry date. Some disadvantages are:
 - You are losing valuable benefits from the policy;
 - You are losing the insurance protection offered by your policy;
 - You may not be able to achieve your intended financial objective.
 - It may not be possible for you to obtain a similar level of protection on the same terms in the future:
 - You may not be insurable on standard terms;
 - You may have to pay a higher premium in view of higher age;
 - Cancelling your insurance policy for another policy could result in higher premiums and loss of specific policy features due to changes in age or health.

2. Additional Charges/Fees

If you cancel your policy and then buy a new policy or other investment product you will incur new charges.

These may include:

- **Distribution Fee**

Commission is paid to Agents/Financial Advisers on all new insurance policies / investment products.

- **Policy Fee**

A policy fee is usually incurred for each policy.

3. Seeking Advice From Your Financial Adviser

Therefore, it is important to seek advice from your Financial Adviser before cancelling your policy. Your Financial Adviser can advise you on your options other than cancelling the policy, explain the implications of each option and provide appropriate recommendations to you, taking into account your investment objectives, financial situation and particular needs.

Policy-owner / Trustee / Assignee's Acknowledgement

Were you advised by an Adviser to cancel this policy? Yes No

If "yes", please ask your Adviser to complete the "Adviser's Acknowledgement" below.

I have read and understood the above statements. I am aware that, should I wish to buy a similar policy in future, I may incur additional charges and I may not be able to secure similar terms and conditions.

I want to cancel my policy

I want to **maintain** my policy

Signature of Policy-owner/Trustee/Assignee

Date

Policy Number

Adviser's Acknowledgement

I have explained to the above Policyowner / Trustee / Assignee the alternative options available and the implications of cancelling this insurance policy. I have recommended (the policyowner may not be his client yet) the cancellation of this policy for the following reasons:

Signature of Adviser

Adviser's Code

Name of Adviser

Date

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