

CASHING IN YOUR BOND

We strongly recommend that you speak to your financial adviser before cashing in all or part of your bond. If you don't have a financial adviser, you can find one local to you at unbiased.co.uk or telephone 0800 023 6868.

There are a number of important factors that could affect your decision:

- Once you've cashed in all or part of your bond, we can't put the money back in if you change your mind.
- If you cash in all or part of your bond, you may lose valuable guarantees.
- If you have invested into your bond within the last seven years, a surrender penalty may apply if you cash in. Please check your **Policy Schedule** or call us for further information.
- If you have a With Profits Bond, a Market Value Reduction may apply if you cash in. Please call us for further information.
- You may be liable to pay an amount of higher or additional rate income tax as a result of taking money from your bond.
- The amount of tax you may have to pay will vary depending on how you decide to take money from your bond. The option that suits you best will depend on your personal circumstances.
- Any personal or age related allowances or certain tax credits, such as Working Tax Credit or Child Tax Credit, may be affected.

This information is based on Legal & General's understanding of tax law and HM Revenue & Customs practice, which may change.

In order to protect you and us from financial crime, we need to verify the identities of all policy owners and third parties (if applicable) and check your payment details. We will initially attempt to verify you electronically but we may need some documentation from you if this is not possible. The electronic identity check won't affect your credit rating, whatever the result of it is.

Please make sure you fully complete and sign the relevant sections of this form and return it with:

- The original **Policy Schedule(s)** (if you don't have this, please call us).
- A bank statement for the account we are paying, if it is different to the account provided at application or we have not paid into this account previously.

If you have any questions relating to cashing in your bond, please call us on **0370 050 0263**. We may record and monitor calls. Call charges will vary. Please note that we are not able to provide financial advice.



A

YOUR DETAILS

Policy number(s)	<input type="text"/>		
Policyholders/Trustees			
Policyholder/Trustee name	<input type="text"/>		
Policyholder/Trustee name	<input type="text"/>		
Policyholder/Trustee name	<input type="text"/>		
Policyholder/Trustee name	<input type="text"/>		
Policyholder/Trustee name	<input type="text"/>		
Policyholder/Trustee name	<input type="text"/>		
Contact details – if we need to contact you regarding this instruction			
Name	<input type="text"/>		
Address	<input type="text"/>		
Postcode	<input type="text"/>	Telephone number	<input type="text"/>

B**CASHING IN YOUR BOND**

Please tick **ONE** box only.

I want to cash in all of my bond

Please go to section D

I want to cash in part of my bond

Please go to section C

C**OPTIONS FOR CASHING IN PART OF YOUR BOND**

- The amount of tax you may have to pay will vary depending on how you decide to take money from your bond. We recommend that you speak to a financial adviser before making your decision.
- Once you've cashed in part of your bond, we can't put the money back in if you change your mind.
- Most bonds are made up of a number of individual policies (usually 100). In most cases you can choose to cash in whole policies, partially cash in across all policies or a mixture of both. Please see your **Product Guide/Policy Provisions** for further details.
- Partially cashing in your bond may reduce the amount of the regular withdrawals you're able to take.

Please tick **ONE** of the following three options.

1. I only want to fully cash in whole policies

Please complete section C1

Options 2 and 3 below are not available for:

Investment Bonds with Death Guarantee or With Profits Bonds dated October 2003 - September 2005 with a guaranteed amount payable on the 10th anniversary

2. I want to partially cash in across all policies

Please complete section C2

3. I want to fully cash in one or more whole policy first and then partially cash in across the remaining policies

Please complete section C3

C1**I only want to fully cash in whole policies**

- This option may cause a tax charge if any gain (profit) has been made on your policies.

The amount of money I would like to take is:

(We will cash in enough policies to get as close to this figure as possible)

£

Or

The number of policies I want to fully cash in is:

Now go to section D.

C2**I want to partially cash in across all policies**

- This option may cause a tax charge if the total amount you take out in a policy year* is more than 5% of the amount originally invested.

The amount of money I would like to take is:

£

Now go to section D.

C3**I want to fully cash in one or more whole policy first and then partially cash in across the remaining policies**

- This option may cause a tax charge if any gain (profit) has been made on the policies you are cashing in.
- There may also be a tax charge if the total amount you take out of the remaining policies in a policy year* is more than 5% of the amount originally invested in each.

The total amount of money I would like to take is:

(We will cash in enough policies to get close to, but not more than, this figure and then partially cash in across all policies to make up the correct value)

£

Or, if you know the exact number of policies you want to fully cash in and have a specific amount of money you would like to take from all the remaining policies you can let us know here.

The number of policies I want to fully cash in first is:

And

Secondly, the amount of money I would like to take from the remaining policies is:

£

Now go to section D.

* A policy year begins on the policy start date and on the same date in subsequent years. It ends on the day before the anniversary of the policy start date and on the same date in subsequent years.

D**YOUR BANK DETAILS**

Name of the account holder

Sort code

 - -

Account number

Roll number (Building Society only)

Name of Bank/Building Society

Bank/Building Society address

E**YOUR SIGNATURES**

Make sure you read the important information on the first page of this form before you complete this section. We recommend that you speak to a financial adviser before making any changes to your bond.

Declaration – All policyholders must sign and date this declaration.

I authorise Legal & General to cash in my bond as described in my instructions within this form.

First policyholder/trustee

Name

Signature

Date (DD/MM/YYYY)

 Second policyholder/trustee

Name

Signature

Date (DD/MM/YYYY)

 Third policyholder/trustee

Name

Signature

Date (DD/MM/YYYY)

 Fourth policyholder/trustee

Name

Signature

Date (DD/MM/YYYY)

 Fifth policyholder/trustee

Name

Signature

Date (DD/MM/YYYY)

 Sixth policyholder/trustee

Name

Signature

Date (DD/MM/YYYY)

 

Once completed please return to:
Legal & General Assurance Society Limited, City Park, The Drove way, Hove, East Sussex, BN3 7PY.

legalandgeneral.com**Legal & General Assurance Society Limited**

Registered in England and Wales No. 00166055

Registered office: One Coleman Street, London EC2R 5AA

Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.

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