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Policy Benefit Service Requirements

Policy Loan

- Policy Loan Form
- Valid ID of PO with 3 specimen signatures
- Proof of Account showing Account Name and Account Number (if Disbursement is Credit-to-Account)

Policy Surrender

- Cash Surrender Form
- Valid ID of PO with 3 specimen signatures
- Proof of Account showing Account Name and Account Number (if Disbursement is Credit-to-Account)
- Authorization / Clearance / Deed of Assignment Form (if policy is assigned)

Full Redemption

- Cash Surrender Form
- Valid ID of PO with 3 specimen signatures
- Authorization / Clearance / Deed of Assignment Form (if policy is assigned)

Partial Redemption

- Cash Surrender Form
- Valid ID of PO with 3 specimen signatures
- Proof of Account showing Account Name and Account Number (if Disbursement is Credit-to-Account)
- Authorization / Clearance / Deed of Assignment Form (if policy is assigned)

Dividend Withdrawal

- Policy Fund Withdrawal Form
- Valid ID of PO with 3 specimen signatures
- Proof of Account showing Account Name and Account Number (if Disbursement is Credit-to-Account)

Refund (excess payment or deposits)

- Valid ID of PO with 3 specimen signatures

- Proof of Account showing Account Name and Account Number (if Disbursement is Credit-to-Account)

Refund - excess payment (NB – policy)

- Valid ID of PO with 3 specimen signatures
- Proof of Account showing Account Name and Account Number (if Disbursement is Credit-to-Account)

Policy Cancellation During Cooling-Off Period

- Cash Surrender Form
- Valid ID of PO with 3 specimen signatures
- Proof of Account showing Account Name and Account Number (if Disbursement is Credit-to-Account)

Policy Benefit / Maturity Service Requirements

Benefit Recapture

- Benefit Instruction Form
- Valid ID of PO with 3 specimen signatures
- Proof of Account showing Account Name and Account Number (if Disbursement is Credit-to-Account)
- Top-Up Form (If recapture to top-up)

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Additional Requirements

(Applicable for all Policy Benefit Transactions)

- Authorization Letter (if submitting through a representative)
- Valid ID of Authorized Representative (if applicable)
- CTA Instruction form (for CTA disbursement option)
- Wire Transfer Form (for Wire Transfer disbursement option)

- Irrevocable Consent Form (if applicable)
- Valid IDs with 3 specimen signatures of Irrevocable Beneficiary (if applicable)
- Affidavit of Legal Guardianship (If with minor irrevocable beneficiary and amount is Php 500,000 and below)
- Guardian's Bond (If with minor irrevocable beneficiary and the amount is above Php 500,000)
- Valid ID of Legal Guardian (if applicable)

- PDAF (as applicable) for Name / Date Of Birth / Signature Update
- Notarized Affidavit of One and the same person (if with discrepancy with name)

- Special Power of Attorney authenticated by Philippine Consul (if PO is outside Philippines)
- Consularized Documents (if PO is outside Philippines)
- W-8, W-9 (If PO is US Citizen or those with US Indicia)