

PRIVATE WEALTH PORTFOLIO UK

APPLICATION FORM

Complete this Application Form using black ink or blue ink and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. **Do not use correction fluid.**

Capitalised terms in this Application Form will have the meaning given to them in the Terms and Conditions.

Once complete, please email a copy of the form to CCSfrontoffice@utmost.ie and send the original form and any supporting documents to the following address: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.**

BEFORE YOU BEGIN

Before completing this Application Form, please ensure you have read the relevant **Assurance Terms and Conditions, Key Features Illustration, Key Features document** and the **Key Information Document**.

PART 1 - TO BE COMPLETED IN ALL CASES

PAGE	SECTION	COMPLETED
2-3	1 – Applicant details	<input type="checkbox"/>
3-5	2 – Lives assured	<input type="checkbox"/>
5	3 – Assurance Policy structure	<input type="checkbox"/>
6	4 – Premium details	<input type="checkbox"/>
6-7	5 – Discretionary Investment Strategy	<input type="checkbox"/>
8	6 – Regular withdrawal - optional	<input type="checkbox"/>
8-9	7 – Facilitated adviser charges - optional	<input type="checkbox"/>
9-14	8 – Employment and source of funds	<input type="checkbox"/>
14-17	9 – Declarations by the applicant	<input type="checkbox"/>
17-18	10 – Applicant signature	<input type="checkbox"/>
18-20	11 – Intermediary section	<input type="checkbox"/>
21	12 – Introducer section	<input type="checkbox"/>


INTERMEDIARY USE ONLY

Please indicate here the reference number of any special instruction to be applied to the application:

1 APPLICATION DETAILS

MANDATORY

	First applicant	Second applicant (if any)
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forename(s)	<input type="text"/>	<input type="text"/>
4 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input type="text"/>	<input type="text"/>
5 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
6 Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
7 Correspondence address (if different to above)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
8 Email	<input type="text"/>	<input type="text"/>
9 Telephone number	<input type="text"/>	<input type="text"/>
10 Date of birth	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
11 Place of birth	<input type="text"/>	<input type="text"/>
12 Country of residence	<input type="text"/>	<input type="text"/>
13 Tax identification number	<input type="text"/>	<input type="text"/>
14 Please list all nationalities/ citizenships held.	<input type="text"/>	<input type="text"/>
15 Marital status	<input type="text"/>	<input type="text"/>
16 Is the applicant a US citizen or US resident for tax purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide US Tax Identification number	<input type="text"/>	<input type="text"/>
17 Please indicate if the Applicant is a Life Assured	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Include country code. 

Only complete question 18 or 19 below if you were either born in the US or you are a US citizen and/or resident in the US for tax purposes.

18 I confirm that I am a US citizen and/or resident in the US for tax purposes (green card holder or resident under the substantial presence test) and my US federal taxpayer identifying number (US TIN) is shown in question 16 above.

19 I confirm that I was born in the US (or a US territory) but I am no longer a US citizen.

We will presume that you are not resident in the US for tax purposes if question 18 and 19 is left blank unless there is indicia which contradicts this.

If you have ticked question 19 you must provide your US loss of nationality certificate.

	First applicant	Second applicant (if any)
20 Relationship to first applicant	<input type="text"/>	<input type="text"/>

2 LIVES ASSURED **MANDATORY**

You should only complete this Section if:

- › the lives assured details are different to the applicant details in section 1, or
- › you wish to appoint additional lives assured.

	First Life Assured	Second Life Assured (if any)
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forename(s)	<input type="text"/>	<input type="text"/>
4 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input type="text"/>	<input type="text"/>
5 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
6 Address	<input type="text"/>	<input type="text"/>
7 Date of birth	<input type="text"/>	<input type="text"/>
8 Place of birth	<input type="text"/>	<input type="text"/>
9 Please list all nationalities/citizenships held.	<input type="text"/>	<input type="text"/>
10 Marital status	<input type="text"/>	<input type="text"/>

Please see section 3 for Life Assured age restrictions.

11 Employment status Employed Self Employed Employed Self Employed
 Retired Homemaker Retired Homemaker


12 Date of retirement or unemployment or became homemaker

13 Occupation and nature of employment

14 Employer


15 Relationship to the first applicant


16 Relationship to the second applicant

If retired please state former occupation. 



2 LIVES ASSURED (CONTINUED) MANDATORY

	Third Life Assured (if any)	Fourth Life Assured (if any)
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forename(s)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
4 Do you have a maiden name, a previous name or alias? If "Yes", provide the other name(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
5 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
6 Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
7 Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
8 Place of birth	<input type="text"/>	<input type="text"/>
9 Please list all nationalities/citizenships held.	<input type="text"/>	<input type="text"/>
10 Marital status	<input type="text"/>	<input type="text"/>
11 Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker
12 Date of retirement or unemployment or became homemaker	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Please see section 3 for Life Assured age restrictions. 

13 Occupation and nature of employment	<input type="text"/>	<input type="text"/>	If retired please state former occupation. 
	<input type="text"/>	<input type="text"/>	
14 Employer	<input type="text"/>	<input type="text"/>	
15 Relationship to the first applicant	<input type="text"/>	<input type="text"/>	
16 Relationship to the second applicant	<input type="text"/>	<input type="text"/>	

2 LIVES ASSURED (CONTINUED) **MANDATORY**

	Fifth Life Assured (if any)	Sixth Life Assured (if any)	
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>	
2 Surname	<input type="text"/>	<input type="text"/>	
3 Forename(s)	<input type="text"/>	<input type="text"/>	
4 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If "Yes", provide the other name(s)	<input type="text"/>	<input type="text"/>	
5 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	
6 Address	<input type="text"/>	<input type="text"/>	
7 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	Please see section 3 for Life Assured age restrictions. 
8 Place of birth	<input type="text"/>	<input type="text"/>	
9 Please list all nationalities/citizenships held.	<input type="text"/>	<input type="text"/>	
10 Marital status	<input type="text"/>	<input type="text"/>	
11 Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker	
12 Date of retirement or unemployment or became homemaker	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	
13 Occupation and nature of employment	<input type="text"/>	<input type="text"/>	If retired please state former occupation. 
14 Employer	<input type="text"/>	<input type="text"/>	
15 Relationship to the first applicant	<input type="text"/>	<input type="text"/>	
16 Relationship to the second applicant	<input type="text"/>	<input type="text"/>	

3 ASSURANCE POLICY STRUCTURE **MANDATORY**

1 Life Assurance basis Single life Joint life, first death
 Joint life, last death Multiple lives, last death

2 Assurance Policy Currency Pound Sterling Euro
 US dollar Swiss franc

3 Number of Policies¹
 (The default number is 1000)

NOTE: Where the single life option is chosen, the Life Assured must be aged 80 or under at the Assurance Policy Commencement Date. Where the joint life first death option is chosen, then both Lives Assured must be aged 80 or under. Where the joint life last death or multiple lives last death option is chosen, at least one Life Assured must be aged 80 or under.

4 PREMIUM DETAILS **MANDATORY**

Do you want to pay the Premium through transfer of Investments? Yes No

Utmost PanEurope dac (Utmost PanEurope) will only accept Investments that have been managed by a Portfolio Manager on a discretionary basis. Please confirm by ticking the box that the investments to be transferred were managed by a Portfolio Manager on a discretionary basis.

Confirm, by ticking the box, that you have provided a Portfolio statement that lists the Investments that are to be transferred including the security name, currency, identification code and the approximate current market value.

Please be advised that transfer and acceptance shall be at the discretion of Utmost PanEurope. If Utmost PanEurope accept Investments as Premium payment then the Policyholder cannot assume that the pre-existing portfolio will be retained in whole or part, for any period of time, or at all.

Amount to be paid in cash Please state currency.

Amount to be paid by transfer of Investments Please state currency.

Total amount of Premium Please state currency.

5 DISCRETIONARY INVESTMENT STRATEGY **MANDATORY**

Please complete the table below in accordance with the following notes:

- 1 The Discretionary Investment Strategy is the Discretionary Investment Strategy you have chosen for your Assurance Policy
- 2 The Portfolio Manager is the name of the Portfolio Manager entity you have selected to manage the Discretionary Investment Strategy. Please include the name of the entity, not an individual
- 3 The Premium allocated is the percentage of the Premium allocated to the Discretionary Investment Strategy in the Assurance Policy currency.

Discretionary Investment Strategy	Portfolio Manager	Premium allocated
		Total 100%

¹ The minimum Premium per Policy is £500 or its equivalent in another permitted Assurance Policy Currency at the time of payment. If the number of Policies you enter results in a value per Policy below £500 (or equivalent), we reserve the right to issue a lower number of Policies.

Discretionary Investment Strategy Charges

Please indicate below the charges to be applied as appropriate:

Name of the mandate	Portfolio Manager	Portfolio management charge	Performance charge	Exit fees

If the fee structure is not categorised above please note the details of the fee below:

If you have chosen more than one investment strategy, please note that charges will be deducted from one strategy only.

Please name the investment strategy you wish charges to be deducted from here:

If you do not tell us which investment strategy you wish charges to be deducted from, we will deduct them from the highest valued investment strategy at the time of Assurance Policy issue. If the highest valued investment strategies chosen are valued the same at the time of Assurance Policy issue, we retain the discretion to choose which investment strategy to deduct charges from.

You can request to change the investment strategy from which charges are deducted by sending us a Written Request at least 30 days before you wish the change to take effect. Please refer to section 5.1 of the Assurance Policy Terms and Conditions for further information.

As part of the selection of a Discretionary Investment Strategy, you may be required to complete documentation provided by the Portfolio Manager relating to matters such as your investment aims, objectives, risk tolerance as well as the expected time horizon in order to assist the Portfolio Manager in the implementation of a Discretionary Investment Strategy.

You acknowledge that you will become the owner of an Utmost PanEurope Assurance Policy once the application has been accepted by Utmost PanEurope and a Policy Schedule is issued. Utmost PanEurope will be the legal owner of the underlying assets of the Assurance Policy and the Portfolio Manager will collect information to assist them to provide investment services to Utmost PanEurope. The documentation completed for the Portfolio Manager does not create a contractual relationship between you and the Portfolio Manager. You understand that the Portfolio Manager is not providing investment advice.

By completing the Portfolio Manager’s documentation, you agree to comply with the Assurance Policy Terms and Conditions. In particular, you agree that you will not select or influence the selection of the investments and agree to inform us if this does occur.

8 EMPLOYMENT AND SOURCE OF FUNDS (CONTINUED)

MANDATORY

Please provide the account details from which the Premium will be paid:

Name and address of bank

BIC

IBAN

Account holder's name

How many years have you held this account

If the account has been held for less than one year, please provide your previous account details:

Name and address of bank

BIC

IBAN

Account holder's name

If the Premium is paid by using an additional account, please provide the relevant details:

Name and address of bank

BIC

IBAN

Account holder's name

How many years have you held this account

If the account has been held for less than one year, please provide your previous account details:

Name and address of bank

BIC

IBAN

Account holder's name

Are there any other parties indirectly involved with this application e.g. lender? Yes No

If yes, please provide the following details:

Name

8 EMPLOYMENT AND SOURCE OF FUNDS (CONTINUED)


MANDATORY

Relationship to applicant

Reason for involvement

EMPLOYMENT DETAILS

Role	Applicant 1	<input type="text"/>
1 Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker
Date of retirement or unemployment or became homemaker	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
2 Occupation	<input type="text"/>	<input type="text"/>
3 Last year's annual income/salary	Currency <input type="text"/> Amount <input type="text"/>	Currency <input type="text"/> Amount <input type="text"/>
4 Do you receive income other than from your occupation?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" please provide details including amount and source <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
5 Employer/business name	<input type="text"/>	<input type="text"/>
6 Employer/business Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode

 Include previous occupation where you are retired, unemployed or a homemaker.
Income details are required for Know Your Client and AML requirements and failure to complete will result in a delay in processing the application.

ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost PanEurope dac is required to record details of how the funds being invested have been accumulated. Where your funds come from more than one source, you should complete all relevant Sections to give us the full picture of its origin.

Documentary evidence requirements:
All investments are assessed on a case-by-case basis. Independently certified documentary evidence of source of funds may be required in order to proceed with the application.

1. Savings from employment income (including salary, bonus and fees)

Total amount received Currency Amount

Number of years income accumulated years

Institution holding the funds

Name of account where earned income accumulated

Account number

Sort code - -

Length of time funds have been in this account years months

Main occupation during the accumulation period (e.g. Director)

Industry/Business sector

Main employer's name

Employer's address

Postcode Country

Date employment commenced

Average annual salary over the accumulation period Currency Amount

Average annual bonus over the accumulation period Currency Amount

2. Compensation payment

Name of organisation or individual that paid compensation

Reason for compensation

Country compensation was awarded

Total amount received Currency Amount

Date received

3. Competition win

Name of competition organiser

Description of competition

Country competition was held in

Total amount won Currency Amount

Date of win

4. Gift

Full name of person who gave the gift

Date of birth

Nationality

Address

Postcode Country

Relationship to applicant

Reason for gift

Description of gift

Total amount received Currency Amount

Date received

Details of the activity that generated the amount received

Country gift was accumulated in

5. Inheritance

Deceased's full name

Relationship to applicant

Date of death

Details of the inheritance
Tell us about the assets forming the inheritance (eg. cash, property, shares etc.)

Amount received Currency Amount

Date received

Details of the activity that generated the amount received

Country inheritance was accumulated in

Solicitor/lawyer's (who dealt with the estate) name

Solicitor/lawyer's firm name

Solicitor/lawyer's firm address

Postcode Country

6. Loan

Name of loan provider

Address of loan provider

Postcode Country

Total amount borrowed Currency Amount

Date of loan

Purpose of loan

7. Maturing policy/policy claim/replacement policy/pension

If the source of funds is the sale of an investment rather than maturity, please complete 8 instead.

Name of policy provider

Address of policy provider

Postcode Country

Policyholder's full name

Length of time policy held years months

Amount of the original investment

Details of the activity that generated the original investment

Reason for policy claim or replacement policy (if applicable)

Total amount received Currency Amount

Surrender penalty (if applicable)

Date received

8. Sale of asset portfolio or investment

If the source of funds is a maturing investment rather than one that you are choosing to sell, please complete 7 instead.

Description of asset portfolio or investment (e.g. government bonds, equities etc.)

Name of the company that held it

Registered address of company

Postcode	Country

Account name

--

Length of time asset portfolio or investment held

<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	years	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	months
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Amount of the original investment

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Details of the activity that generated the original investment

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Date of sale

<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>
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Net amount received

Currency	<input style="width: 90%; height: 15px;" type="text"/>	Amount	<input style="width: 95%; height: 15px;" type="text"/>
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9. Company sale or sale of interest in company

Company name

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Industry/business sector

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Address of company

Postcode	Country

Your connection with the company
For example: owner, partner or shareholder

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Date connection with the company began

<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>
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Average year dividend/income from the company over the previous three years

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Date of sale

<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/>
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Sale amount

Currency	<input style="width: 90%; height: 15px;" type="text"/>	Amount	<input style="width: 95%; height: 15px;" type="text"/>
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Net amount received i.e. the amount you have received after any deductions such as fees and taxes.

Currency	<input style="width: 90%; height: 15px;" type="text"/>	Amount	<input style="width: 95%; height: 15px;" type="text"/>
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10. Property sale

If you are not the beneficial owner of this property, please select a different option for source of funds that is more appropriate.

Address of property sold (including postcode if applicable)

Postcode	Country

Length of time property owned years months

Source of funds for the original property purchase

Was the property your main residence? Yes No

If "Yes" was an alternative main residence purchased? Yes No

If "Yes" please confirm Purchase price

Address of new residence

Postcode Country

Date of sale

Total sale amount Currency Amount

Net amount applicant received from sale Currency Amount

11. Other income sources

Description of the activity that generated the funds

Role in relation to above activities

Period over which the activities occurred

Country in which the activity occurred

Date received years months

Proceeds received from the activity Currency Amount

9 DECLARATIONS BY THE APPLICANT MANDATORY

It is important that you read and understand the following declarations. If you do not understand any point, please ask for further information. Before signing, please also take the time to read and understand the Key Information Document, Key Features document and Key Features Illustration which explain the key features of and the specific charges applicable to the Private Wealth Portfolio product to which this Application Form relates.

ASSURANCE POLICY CHARGES

Administration charge

I agree that Utmost PanEurope can deduct an administration charge in respect of each Policy payable to Utmost PanEurope on a continuing payment basis quarterly in arrears.

This is calculated as an annual percentage charge of % of the higher of the Assurance Policy Total Premium Value or the Assurance Policy Value as detailed in the Assurance Policy Terms and Conditions, Key Features document and Key Features Illustration.

Discretionary Investment Strategy charges

I agree that Utmost PanEurope may deduct from the Plan Fund Discretionary Investment Strategy

charges payable to Utmost PanEurope's appointed Portfolio Manager named in Section 5 ('Discretionary Investment Strategy') and as detailed in the Key Features Illustration.

Other charges

Please note that other charges such as a Complex Asset Charge or an early discontinuance charge, may apply to the Policies under certain circumstances. Details of all charges can be found in the Assurance Policy Terms and Conditions.

- › I have read, understand, and accept the Assurance Policy charges as set out in Section 5 ('Discretionary Investment Strategy') of the Assurance Policy Terms and Conditions.
- › I confirm that I have read, understood, and accept the declarations in this Application Form, the Assurance Policy Terms and Conditions, the Key Features document and the Key Information Document with which I have been provided.

I declare and agree the following:

- › To my best knowledge and belief the statements in this application are complete and true and contain all material facts and that no material fact has been omitted or concealed (a material fact is one that will influence whether and upon what terms this application is accepted by Utmost PanEurope. Failure to give complete and true answers and disclose all material facts could result in the contract(s) being void. If there is any doubt whether a certain fact is material it should be disclosed).
- › I agree that these statements, the Assurance Policy Terms and Conditions, Policy Schedule and any endorsements issued by Utmost PanEurope and agreed with me shall form the basis of the contract in accordance with the laws of England and Wales.
- › I confirm that I understand that the clauses in the assurance contract which concern insurable interest are expressly governed by and construed in accordance with the laws of the Isle of Man, without prejudice to the other clauses of the assurance contract which are governed by and construed in accordance with the laws of England and Wales.

Please issue the Assurance Policy on the basis set out in this Application Form.

DECLARATIONS

- i. I apply for Policies in an Assurance Policy with the features indicated in this document which I understand will be subject to the Assurance Policy Terms and Conditions.
- ii. I declare that this application was completed in the United Kingdom and I confirm that I am resident for tax purposes in the United Kingdom/
- iii. I hereby declare that I am neither resident nor ordinarily resident for tax purposes in Ireland. I hereby undertake to immediately inform Utmost PanEurope of any change in my country of residence during the life of the Policies.
- iv. I request that my Intermediary receive copies of all associated documentation relating to the Policies.
- v. If existing similar Policies have been or are to be replaced in full or in part by these Policies, I confirm that my Intermediary has explained to me the financial consequences of such a replacement, including the possibility of financial loss.
- vi. I have been informed of my right to complain and of the complaints procedure to the relevant authority to which complaints should be addressed, in the section entitled 'How can I complain?' in the Key Information Document.
- vii. I have been informed of and understand my right to cancel my application for these Policies as detailed in the section entitled 'How long should I hold it and can I take money out early?' in the Key Information Document.
- viii. I understand that this contract will not commence until this completed Application Form has been received and accepted by Utmost PanEurope. I understand that this contract can only be negotiated with and accepted by an authorised official of Utmost PanEurope at Utmost PanEurope's head office in Ireland.

Please specify country in which you are resident for tax purposes if not the United Kingdom.

9 DECLARATIONS BY THE APPLICANT (CONTINUED)

MANDATORY

- ix.** I understand that a separate Plan Fund is maintained for the Policies and that the value of the Units in this Plan Fund determines the value of the Policies. I acknowledge that the value of the Policies are not guaranteed and that Investment Values may fall as well as rise in line with fluctuations in investment markets. I understand also that Investments that are denominated in a currency other than the Assurance Policy Currency may involve a currency risk and that the value of the Policies may fall as well as rise purely as a result of exchange rate fluctuations.
- x.** I acknowledge that Utmost PanEurope reserves the right to limit the nature of the Investments allowed within the Plan Fund.
- xi.** I acknowledge that, where the Investments are illiquid, Utmost PanEurope reserves the right to defer the payment of benefits, either in whole or in part, until such time as it is able to liquidate those Investments allowing for, among other things, notice periods, dealing dates and settlement dates of the Investments in question. I understand that, if Investments cannot be readily realised following Utmost PanEurope's receipt of a Surrender Request Form, Utmost PanEurope reserves the right to transfer these Investments to me as part or full payment of Surrender Benefits.
- xii.** I also confirm that the original source of funds being used to fund the Premium(s) is derived from legitimate activities.
- xiii.** I understand that I will receive Assurance Policy valuations quarterly.
- xiv.** I acknowledge that the applicable anti-money laundering legislation in the Republic of Ireland is the Criminal Justice (Money Laundering) Acts 2010 and 2013 ('Acts') as may be amended or replaced. Utmost PanEurope is defined as a 'designated person' under the Acts and is required to apply measures aimed at the prevention of money laundering and terrorist financing in the Republic of Ireland. I understand that Utmost PanEurope reserves the right not to issue an Assurance Policy until such time as they have received and are satisfied with all the information and documentation required under the Acts.
- xv.** I further instruct Utmost PanEurope to deduct the facilitated adviser charges (if any) set out in Section 7 ('Facilitated adviser charges') of this Application Form and pay these sums to my/our Intermediary. I understand that I can cancel these instructions by contacting Utmost PanEurope. I further understand that I can cancel a specific payment to my Intermediary by contacting Utmost PanEurope at least 10 Business Days in advance of a payment. I further confirm that I understand the tax consequences of facilitated adviser charges which have been explained to me by my Intermediary.
- xvi.** I acknowledge that information regarding my Policies may be shared with The Office of the Revenue Commissioners in Ireland and exchanged with the tax authorities of another country or countries as required under intergovernmental agreements.
- xvii.** I agree to inform Utmost PanEurope within 30 days of a change in tax residency and to complete an International Tax Compliance Self Certification form.

UTMOST PANEUROPE DATA PROTECTION

I have received, read and fully understood the Data Protection section in the Assurance Policy Terms and Conditions.

I acknowledge that the information which I provide as part of this application will be used by Utmost PanEurope for the purposes of assessing this application, for investigating and preventing fraud, and if this application is accepted, will also be used for underwriting, administration, claims handling, customer service, business analysis, and to comply with legal and regulatory obligations (including, but not limited to, legal obligations under company law and anti-money laundering legislation). By ticking the box I also consent to telephone calls with Utmost PanEurope being recorded for the purposes of quality control or for the purposes of confirming data.

9 DECLARATIONS BY THE APPLICANT (CONTINUED)

MANDATORY

I hereby warrant and confirm that prior to my provision of information to Utmost PanEurope in respect of any other person related to this application, the said individual has been informed of the use of this information and that I have been authorised by that individual to provide such information to Utmost PanEurope.

I understand that I have rights in relation to my data as described in the Data Protection section in the Assurance Policy Terms and Conditions and that I can make requests in relation to my data to Utmost PanEurope's Data Protection Officer.

I hereby warrant and confirm that prior to my provision of information to Utmost PanEurope in respect of any other persons related to this application, the said individual has been informed of the use of this information and that I have been authorised by that individual to provide such information to Utmost. I confirm that I have informed the individual of the Utmost PanEurope privacy notices on utmostinternational.com/privacy-statements/.

Data Protection – Transfer outside of the European Economic Area (EEA)

I acknowledge that where transfers of my personal data are required to countries outside of the European Economic Area (EEA) and not included in the EU Commission's approved countries list, that Utmost will take reasonable measures as outlined in the Terms and Conditions to ensure an equivalent level of data protection.

10 APPLICANT SIGNATURE

MANDATORY

I confirm that I agree to and understand the information contained in the Application Form and that the information provided by me is truthful and accurate.

By ticking the box I hereby consent to Utmost PanEurope sending me communications and documentation relating to the Assurance Policy not only by mail but also by email, fax and/or telephone at its sole discretion. I understand that I can withdraw my consent to receiving electronic communications at any time by Written Request and that I can update my contact details at any time by submitting a change of name and address form.

Please note that the Key Information Document and Key Features Illustration provided to you should match the Investment details in this Application Form. If there have been any changes, please ask your Intermediary for an updated Key Features Illustration. A copy of the Key Features Illustration and Key Information Document will also be provided with your Welcome Pack.

Key Information Document Confirmations

I confirm that I have received the Key Information Document for the Assurance Policy in good time before submitting this application.

I confirm that I have received the Key Information Document in paper format unless I requested that it be provided to me by email instead.

I understand that I can view the most up to date version of the Key Information Document at any time at utmostinternational.com.

Failure to provide all relevant information and documentation may result in a delay in the Application Form being processed. Further information may be required during the validation process.

10 APPLICANT SIGNATURE (CONTINUED)

MANDATORY

	First applicant	Second applicant
SIGNATURE	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>

11 INTERMEDIARY SECTION

MANDATORY

Intermediary details

Company name	<input type="text"/>
Name and address of intermediary	<input type="text"/> <input type="text"/> <input type="text"/>
Intermediary number	<input type="text"/>
Intermediary's regulatory body authorisation number	<input type="text"/>
Intermediary's regulatory body	<input type="text"/>
Additional information/Special instructions	<input type="text"/>
Country in which I gave the applicant the advice concerning the application	<input type="text"/>
Country in which this application was subsequently completed and signed	<input type="text"/>
Date on which the application was completed and signed	<input type="text" value="d d m m y y y y"/>
The following documentation is attached:	
› Certified anti-money laundering documentation for all applicants	<input type="checkbox"/>
› Other	<input type="checkbox"/>
If other please specify	<input type="text"/>

Verification of applicant identity

Full name of first applicant

Full name of second applicant

This section is required to verify the identity of the applicants.

All identification papers must be certified by the Intermediary, a Solicitor or a Notary Public and include a photograph of the applicants. The certifier should sign the proof of identity and all other documentation as follows:

'I hereby certify that this is a true first copy of the original document, which I have seen, and where this relates to identity documentation, I confirm that I have met the individual and that the photograph thereon is a true likeness' or similar wording.

For each individual applicant:

First applicant

- 1 Please provide a certified copy of an original photo passport/driving licence or National ID Card;
- 2 Please provide a certified copy of suitable proof of address (showing name and current residential address) no older than six months;
- 3 Please ensure that Section 8 Employment and Source of Funds is completed in full.

Prior residential address²

Second applicant

- 1 Please provide a certified copy of an original photo passport/driving licence or National ID Card;
- 2 Please provide a certified copy of suitable proof of address (showing name and current residential address) no older than six months;
- 3 Please ensure that Section 8 Employment and Source of Funds is completed in full.

Prior residential address²

Note: Utmost PanEurope may request from the applicant such additional information to enable it to determine the applicants' compliance with applicable regulatory requirements or the applicants' anti-money laundering verification status and the applicant shall provide to Utmost PanEurope such information as may reasonably be requested. Utmost PanEurope reserves the right not to accept or issue an Assurance Policy until identification and verification documents have been received to its satisfaction.

² Please complete if the applicant has been at their current residential address for less than 18 months, as detailed in Section 1 ('Applicant Details').

Verification of the applicant’s identity

› I confirm that I have seen the original documents proving the applicants identity and attach a certified copy of these documents for your records.

Source of funds and source of wealth

1 In relation to the information provided in Section 8 (‘Employment and Source of Funds’) of this Application Form:

- › I declare that, to the best of my knowledge and belief, the applicant(s) is/are of good standing and the information given in this questionnaire is true and complete.
- › I confirm and am satisfied that, to the best of my knowledge and belief, the original source of monies being used to pay the Premium is derived from legitimate activities and I am unaware of any aspects arising from the applicant(s) activities which would lead me to suspect that they might be involved in money laundering.
- › I acknowledge that the applicant(s) signature on this questionnaire in no way negates my obligations in relation to providing information on the applicant(s).

Statement of facts

I, the undersigned, declare and agree the following:

- › To my best knowledge and belief the statements in this application are complete and true and contain all material facts (a material fact is one that will influence whether and upon what terms this application is accepted by Utmost PanEurope. Failure to give complete and true answers and disclose all material facts could result in the contract(s) being void. If there is any doubt whether a certain fact is material it should be disclosed).
- › I confirm that I have agreed the facilitated adviser charges (if any) detailed in Section 7 (‘Facilitated adviser charges’) with the applicant(s).

International tax compliance self-certification

I declare that, to the best of my knowledge and belief, that the information provided by the applicant(s) in relation to their tax residency is complete and accurate and no material fact has been omitted or concealed.

SIGNATURE									
Print full name									
Date	<table border="1" style="border-collapse: collapse; text-align: center; width: 100%;"> <tr> <td style="width: 20px;">d</td> <td style="width: 20px;">d</td> <td style="width: 20px;">m</td> <td style="width: 20px;">m</td> <td style="width: 20px;">y</td> <td style="width: 20px;">y</td> <td style="width: 20px;">y</td> <td style="width: 20px;">y</td> </tr> </table>	d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y		

Name and address of
Introducer

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

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