

WITHDRAWAL/ CLOSURE FORM

THIS DOCUMENT WAS LAST UPDATED IN APRIL 2024

Please confirm with your financial adviser that this is the most up-to-date document for your product or servicing needs.

For use with the following products issued by Utmost International Isle of Man Limited: International Select Bond - Life (ISBL), International Select Bond - Redemption (ISBR); or

For use with the following product issued by Utmost PanEurope dac.: European Select Bond (ESB).

All references to Utmost International in this form refer to both Utmost International Isle of Man Limited and Utmost PanEurope dac.

To complete this form:

- › Use black or blue ink
- › Use CAPITAL LETTERS only
- › Please read these questions and answers before completing and sending your instruction to us
- › Do not use correction fluid – cross through any amendments (initialled by all policyholders)
- › If you need to photocopy any pages to provide further details, please ensure all policyholders initial the pages
- › We recommend that you speak to your financial adviser before completing this form

If you are unsure of any terms used in this form or need further assistance, please refer to the 'Questions and Answers' section.

NOTE

- › There may be charges associated with a full surrender which will be debited prior to payment.
- › Any payment instruction that has already been submitted and is in progress will be processed first and no further payment or surrender instruction can be processed until the previous payment has completed.
- › Utmost International cannot be held liable for any delays if multiple payment instructions are received when existing payment instructions are pending completion.

A POLICY DETAILS

Policy number	<input type="text"/>	Product	<input type="text"/>
Type of request	Withdrawal/Part Surrender – Bond remains open	Full Surrender of individual policies – Bond remains open with fewer policies	Full Surrender – Bond fully closes
Did you receive advice from a financial adviser for this request?	Yes No		

NOTE

There may be charges associated with a full surrender which will be debited prior to payment.

Who should we contact in case of queries with this request?

Please provide their contact details below:

Contact name	<input type="text"/>	Email address	<input type="text"/>
Contact number	<input type="text"/>	Alternate contact number	<input type="text"/>

B POLICYHOLDER DETAILS

NOTE

If your details have changed, a payment verification call may be needed. We will use the phone number we hold on file for you in the first instance but may need an alternative number. Please provide this in the section below to help prevent any delays. If there are more than two policyholders, please copy this sheet with the details and attach with initials of all applicants.

	Policyholder / Trustee 1	Policyholder / Trustee 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
3 Surname	<input type="text"/>	<input type="text"/>
4 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>
5 Previous name or any aliases (if applicable)	<input type="text"/>	<input type="text"/>
6 Forenames (in full)	<input type="text"/>	<input type="text"/>
7 Employment status	Employed <input type="checkbox"/> Retired / Unemployed <input type="checkbox"/>	Employed <input type="checkbox"/> Retired / Unemployed <input type="checkbox"/>
Date of retirement / unemployment	<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"/>
8 Occupation	<input type="text"/>	<input type="text"/>
9 Employer	<input type="text"/>	<input type="text"/>
10 Employer Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>
11 What is the relationship between the policyholders?	<input type="text"/>	<input type="text"/>
12 Nationality / dual nationality (if applicable)	<input type="text"/>	<input type="text"/>
13 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"/>
14 Country of birth	<input type="text"/>	<input type="text"/>
15 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>

Question 4 and 5 If not completed we will assume you have never been known by another name.

Question 8 Please include role e.g., Director and industry sector e.g., accountancy. If retired / unemployed, please provide details of your previous occupation and include date of retirement or unemployment in Question 7.

WITHDRAWAL/CLOSURE FORM

INTERNATIONAL SELECT BOND / EUROPEAN SELECT BOND

16 Please provide details of previous address since commencement of the bond.

	Postcode

If more than one previous address, please provide details on a separate sheet and attach securely to this form.

17 Contact telephone number

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18 Email address

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19 Country/Countries of Tax Residency

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20 National Insurance (NI) number

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Only complete question 20 if you are a UK tax resident.

21 US Tax Identification Number (TIN)

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Only complete question 21 if you are a US tax resident.

22 Other tax reference number(s)

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ADDITIONAL REQUIREMENTS FOR POLITICALLY EXPOSED PERSONS

Under our current anti-money laundering obligations, we are required to identify persons associated with this Policy who could be classed as a Politically Exposed Person (PEP). A PEP is a term used to describe someone who is currently, or has previously been, entrusted with prominent public functions or responsibilities. For example: a Head of State, a holder of a senior political or government post, a senior member of the Judiciary or the Military, a senior employee of a State Owned Corporation, or a board member of a Central Bank. Immediate family members or close associates of a PEP should be considered a PEP in their own right. Provide details in the box below of any persons that could be considered a PEP (as defined above) in relation to this application. Non-completion confirms that there are no associated PEPs:

Where any parties to this Policy are considered a PEP (as defined above), you will be required to complete and submit a **Source of Wealth Questionnaire** alongside this application. This questionnaire can be obtained via www.utminternational.com or by contacting our Customer Service team.

CORPORATE DETAILS (IF APPLICABLE)

Corporate name

Registered office address

Postcode

Contact number

C METHOD OF WITHDRAWAL

Please note that the following options may also be referred to as a part surrender in your product Terms instead of a withdrawal.

For Full Surrender of individual policies, please proceed to Section D.

There may be tax implications when you take a part surrender/withdrawal from your bond. We cannot recommend which method is best for your personal circumstances. For Ireland products, depending on country of residence, Utmost PanEurope dac may be obliged to withhold tax. Further information can be obtained from your financial adviser.

SELECT THE METHOD FOR WITHDRAWAL/PART SURRENDER

<p>One off withdrawal across all policies</p> <p>Currency of payment</p> <p style="text-align: center;">GBP USD EUR</p> <p>Withdrawal value or write Maximum*</p> <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div> <p><small>*Maximum means the largest one off withdrawal available whilst maintaining a minimum balance, in line with the product Terms, to keep the bond open. Where requesting the maximum amount, please just insert the word "Maximum".</small></p>	<p>Regular withdrawal (not available for policyholders resident in Belgium)</p> <p>Currency of payment</p> <p style="text-align: center;">GBP USD EUR</p> <p>Value or Percentage of total premiums (per year)</p> <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div> <p>For Ireland products, monthly withdrawals are only available if a total premium (which includes initial investments and top ups) or minimum investment of EUR150,000 (or currency equivalent) has been made.</p> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> Monthly Every 2 months Quarterly </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> Every 4 months Half yearly Yearly </div> <p>Start date d d m m y y y y</p> <p><small>If your regular withdrawal start date has passed before we process this request, we will arrange a one off payment for the missed amount and start your regular payment from the next payment date.</small></p>
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D FULL SURRENDER OF INDIVIDUAL POLICIES

If you have not chosen to take a Full Surrender of Individual Policies from your bond, please proceed to Section F, Full Surrender - Bond Closure.

<p>Currency of payment</p> <p style="text-align: center;">GBP USD EUR</p> <p>Specific value or Number of policies to surrender</p> <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div>	<p> › If you would like to surrender individual policies to receive a specific value, we will calculate the number of full policies to surrender based on the current value of the bond. We will meet any shortfall by withdrawing the remaining amount across all policies. </p> <p> › There are tax implications when you partially surrender OR fully surrender one or more individual policies. We cannot recommend which method is best for your personal circumstances. </p> <p>We recommend that you speak to your financial adviser before making a decision.</p>
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E FUNDING YOUR WITHDRAWAL/FULL SURRENDER OF INDIVIDUAL POLICIES

WEALTHSELECT Investment Range

If you are invested in the WealthSelect Investment Range, funding for your request will be actioned by selling Units proportionately from all the Assets within the Portfolio Fund except the Transaction Account. If one or more Assets cannot be sold, we will proportionately sell the remainder of the Assets. **Please do not complete this section.**

SELFSELECT Investment Range

You can choose to sell Units proportionately from all the Assets or you can nominate an Asset(s). If you have chosen the Phased Investment Option and the Feeder Fund has been selected to pay for the part surrender benefits, your Phased Investment Option will cease. **Please complete this section.**

NOTE

For regular withdrawals, the Asset(s) chosen will become the Nominated Asset(s). The amount to be sold must be completed under the title '% of withdrawal'.

I would like to fund my one off regular withdrawal/part surrender or Full Surrender of individual policies by:

Proportionate sale of Assets

or

Nominating an Asset(s).

if you have chosen to nominate an Asset, please complete the table below

FULL NAME OF ASSET AND/ OR CASH/TRANSACTION ACCOUNT INCLUDING CURRENCY	ASSET IDENTIFIER (ISIN)	% OF WITHDRAWAL (TO TOTAL 100%)	OR	SELL ASSET IN FULL (PLEASE TICK)
			%	
			%	
			%	
			%	
			%	

F FULL SURRENDER - BOND CLOSURE

If you do not intend to fully surrender your bond, please move on to section G.

I wish to fully surrender all
policies in my bond

Payment currency GBP USD EUR

We will sell all Assets in your bond. If we are unable to sell any Assets as per your selection above, we will contact you.

G PAYMENT DETAILS

NOTE

- › Payments must benefit all policyholders on the bond equally by being paid to a joint bank account
- › If not using a joint bank account, please specify the additional bank account details. Payments will be issued equally between accounts
- › Providing new bank details not previously paid to could cause delays as additional verification may be required

Please select your preferred payment method:

Telegraphic Transfer

Please be advised that payments incur a bank transfer charge.

BACS direct credit

Only available for **GBP** payments paid to a UK, IOM or Channel Islands bank account.

This payment method takes three working days to reach the account, but does not incur a bank transfer charge.

If no payment method is selected we will default to Telegraphic Transfer, unless you have requested GBP regular withdrawals payments, in which case we will default to BACS where possible.

BANK DETAILS

Bank name

Bank address		
	Country	Postcode

Payee name (policyholder)	
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[illegible]

(Payments to banks outside the UK may require an IBAN. Please contact your bank if needed.)

Sort code
(UK accounts only)

Branch code
(non UK)

[illegible]

If you are making a payment in a currency other than the main currency of that Country, please provide correspondent/intermediary bank and SWIFT code

Bank name

SWIFT code

Additional information needed by the bank	
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Please provide further bank details below (if applicable).

Bank name

Bank address		
	Country	Postcode

Payee name (policyholder)	
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[illegible]

(Payments to banks outside the UK may require an IBAN. Please contact your bank if needed.)

Sort code (UK accounts only) - -

[illegible]

If you are making a payment in a currency other than the main currency of that Country, please provide correspondent/intermediary bank and SWIFT code

Bank name

SWIFT code

Additional information needed by the bank

Please provide further bank details below (if applicable).

Bank name

Bank address

Payee name (policyholder)

Payee account number/IBAN

(Payments to banks outside the UK may require an IBAN. Please contact your bank if needed.)

Sort code (UK accounts only) - -

Branch code (non UK)

SWIFT code

ABA number

If you are making a payment in a currency other than the main currency of that Country, please provide correspondent/intermediary bank and SWIFT code

Bank name

SWIFT code

Additional information needed by the bank

H REASON FOR REQUEST

Reason and purpose for the original investment?

Reason for surrender/withdrawal?

Did you seek financial advice for this surrender/withdrawal? ☐ Yes ☐ No

I IDENTITY AND ADDRESS VERIFICATION

Whilst you may have provided satisfactory evidence of identity and address previously, we may require additional and/or updated documents. If you have any questions on the documents we hold or additional documents we require now please contact us.

Refer to our [Anti-Money Laundering and Source of Wealth Requirements](#) for more information on documentation that may be required.

I1 CERTIFICATION REQUIREMENTS

Where updated documents are required they will need to be certified as follows.

Certifying in person identity documents

I certify that this document is a true copy of the original which I have sighted and the photograph represents a good likeness of the client who I have met.

Certifying in person - address verification and other documents

I certify that this document is a true copy of the original which I have sighted.

Verification of documents obtained over video call

I certify this document as a copy of the document that I have seen through <insert method of communication used> held on <x date> between me and the applicant /policyholder. The document has not been tampered with and I have received the same confirmation from the applicant /policyholder.

I2 HOW DOCUMENTATION WAS OBTAINED

If you are presenting documents to verify your address, identity or bank account please confirm how the certifier reviewed the documents.

Policyholder 1

Policyholder 2

Met you in person

Met you face-to face via
secure live video stream

Did not meet you
and received original
documents by post

Other, please provide
details

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J DATA PRIVACY STATEMENT

Our Privacy Notice explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep customer information for, how a customer can obtain details of the information we keep and the choices customers have about how we use that information. You can find a copy on our website www.utmostinternational.com/privacy-statements or you can contact our Customer Service Team on 0845 602 9281 and request a copy.

K AUTHORITY OF POLICYHOLDER(S)

The declaration below is made by each person authorising the withdrawal/closure. I hereby:

1. Authorise and request Utmost International to carry out the transaction(s) detailed in either section C, D, E or F in accordance (where applicable) with Utmost International's relevant policy Terms.
2. Confirm that there is no assignment or any person or company with a notice or interest in the Policy.
3. Confirm that there is no Bankruptcy Order against me or any beneficiary, nor am I or the beneficiary, an undischarged bankrupt or deemed to be insolvent under any relevant insolvency legislation.
4. Undertake to indemnify Utmost International against any claims or demands made by any other person or party as a result of the payment(s) requested in section C, D, E or F.
5. Agree that payment of the withdrawal or closure proceeds shall constitute full discharge of the liability of Utmost International.
6. Confirm that by fully/partially encashing the policy, the policyholder(s) has/have sought and considered financial advice in regards to the potential tax consequences and have referred to the relevant policy Terms and literature.
7. Confirm that I am aware of the potential tax consequences of receiving the withdrawal or closure proceeds and I will declare these proceeds, if applicable, to the relevant tax authority in my country of residence.

Utmost International does not offer legal, tax or financial advice and we can accept no responsibility for any action taken or refrained from being taken on the basis of information provided by us. Any information provided is based on our understanding of the current law and practice and is subject to change in the future.

NOTE

For your convenience, you can email your completed form to IOMpaymentsout@utmostgroup.com including your bond number in the subject. You can also send the completed form back to us by post or fax to the details provided in response to Question 11 in the 'Questions and Answers' section.

SIGNATORIES - All policyholders, including trustees where applicable, must sign the below. Please also indicate the capacity in which you are acting and ensure this form is dated to avoid delays with your request.

SIGNATURE	Signatory 1		Signatory 2	
	Date	<div><div>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div></div>	Date	<div><div>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div></div>
	Full name		Full name	
	Capacity (✓)	<div>Individual</div> <div>Pledgee</div>	Capacity (✓)	<div>Individual</div> <div>Pledgee</div>
		<div>Trustee</div> <div>Other</div>		<div>Trustee</div> <div>Other</div>
SIGNATURE	Signatory 3		Signatory 4	
	Date	<div><div>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div></div>	Date	<div><div>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div></div>
	Full name		Full name	
	Capacity (✓)	<div>Individual</div> <div>Pledgee</div>	Capacity (✓)	<div>Individual</div> <div>Pledgee</div>
		<div>Trustee</div> <div>Other</div>		<div>Trustee</div> <div>Other</div>

QUESTIONS AND ANSWERS

Please read these questions and answers before completing and sending your instruction to us.

1. HOW DO I KNOW HOW MUCH I WILL GET WHEN I CLOSE MY BOND?

- › You can contact our Client and Adviser Support team by email, mail to: IOMask@utmostgroup.com or by phone, 0044 (0) 1624 655555 prior to making your request. The team will be able to provide you with an approximate full surrender (closure) value as well as a breakdown of any associated charges.

2. WHAT IS A PLEDGEE?

- › A Pledgee is a creditor such as a bank or financial institution who has an interest in your bond to secure repayment for a debt or financial obligation held with their firm. While a Pledgee is associated with your bond, you will need them to countersign any requests for money to be paid out of the bond. The bank or institution will have a list of authorised signatories who can sign this request.

3. WHAT IS A NOMINATED ASSET? (THIS IS APPLICABLE ONLY FOR THE SELFSELECT INVESTMENT RANGE)

A Nominated Asset is the Asset you choose to fund your regular withdrawal for each payment to be made from.

- › If you choose the cash Transaction Account as your Nominated Asset, you need to ensure that there is a sufficient cash balance at least five working days prior to the payment date to avoid the payment failing.
- › If you choose a Nominated Asset to sell then we will place a trade for your withdrawal amount prior to each payment's due date.

4. WHY DO I NEED TO PROVIDE MY TAX IDENTIFICATION NUMBER AND COUNTRY OF TAX RESIDENCE?

Under Automatic Exchange of Information (AEOI) regulations we are required to obtain certain information from our investors, including countries of tax residence and related tax identification numbers. We may have to provide this information to our domestic tax authority who may share it with overseas tax authorities. Failure to provide this information could result in your details automatically being reported under AEOI by default.

5. ARE THERE ANY TAX IMPLICATIONS IF I MAKE A WITHDRAWAL?

The answer to this question varies depending on your individual circumstances and for this reason we strongly recommend that you seek financial and tax advice prior to requesting a withdrawal or surrender. Utmost International cannot provide you with financial or tax advice. For Ireland products, depending on the country of residence, Utmost PanEurope may be obliged to withhold tax from a payment. Further information can be obtained from your financial adviser.

6. ARE THERE ANY EARLY ENCASHMENT CHARGES?

There could be early encashment charges; however they vary by product and can depend on the length of time you have held the bond. Details will be in your charges schedule. If you require more information, please contact us using the details shown in Question 10.

7. HOW LONG DOES IT TAKE TO SEND MY MONEY?

- › This varies depending on your request and instructions for payment.
- › Once your request has been authorised on our system:
 - If all the money is coming from an available cash balance on the bond, payment will be made the same day.
 - If the money is coming from the sale of an asset(s), we will need to wait for the trade to complete (settle) before we can arrange the payment. Time taken for a trade to complete varies depending on the holding and how regularly it trades.
- › Once we have received the cash from all the completed sales of your specified assets, we will arrange payment to you within two working days. It is at this point that any applicable early encashment charges will be applied.

8. WHAT HAPPENS IF SOMETHING IS MISSING?

If, in our view, your instruction is not clear or we are missing key information, we will be unable to proceed and we will typically contact you or your financial adviser as per your instruction on page 1. This will delay your request.

9. WHO HAS TO SIGN THE FORM?

All policyholders including trustees and/or pledgees (where applicable) must sign.

10. WHAT IF I HAVE MORE QUESTIONS?

Your financial adviser should be your first point of contact; however, if you would like to speak to us, please call our Client and Adviser Support team on 0044 (0) 1624 655555 or email us at IOMask@utmostgroup.com

11. IF I DO NOT HAVE ACCESS TO EMAIL, WHERE CAN I SEND MY COMPLETED FORM TO?

To post your completed form, please address this to the Payment Department at either Utmost International Isle of Man Limited or Utmost PanEurope dac (using the location relevant to your product) and send this to King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles or alternatively you can fax it to 0044 (0)1624 611715.

A WEALTH *of* DIFFERENCE

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C.
Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.
Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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

UWSQ PR 13775 | 04/24