STRUCTURED PRODUCT CONFIRMATION



Capitalised terms used and not defined in this form shall have the meanings given to them in the Terms and Conditions applicable to the Plan.

WARNING - IMPORTANT NOTICE TO PLANHOLDER

Any choice of Investment Instrument is entirely at your own risk and you and/or your authorised agents should undertake such due diligence, or seek such independent advice as you consider necessary. It is your responsibility to ensure that you have read and understood the prospectus and/or offering documentation in respect of any Investment Instrument considered or selected. For the avoidance of doubt, Utmost Wealth Solutions does not accept any liability for any losses incurred to your Plan as a result of the performance of any Investment Instrument or for any losses, damages or costs (including but not limited to legal fees) resulting from us acquiring the structured product detailed below (the "selected Investment Instrument").

Please complete this form using BLOCK CAPITALS. All Planholders are required to sign the 'Planholder Declarations' section.

Α	PLAN DETAILS	
1	Plan number	
2	Full name of Planholder(s)	
3	Name of selected Investment Instrument	
4	ISIN of selected Investment Instrument	
5	Amount to be Invested	
6	Name of Investment Issuer / Guarantor (if any)	

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I hereby confirm that I:

- > understand that structured products are typically higher risk Investment Instruments, intended for investors who can afford to experience a loss of their capital;
- > understand the circumstances under which selected Investment Instrument can provide a return or a loss;
- > have read and understood the prospectus, term sheet and any other relevant literature in relation to the selected Investment Instrument;
- > confirm that I am not prohibited from having exposure to the selected Investment Instrument;
- > understand the risks associated with the selected Investment Instrument and consider that it is within my risk appetite;
- > understand that where a capital protection/guarantee forms part of the selected Investment Instrument, the financial status of the guarantor will determine whether any such guarantee will be made good if called upon;
- > understand that in the absence of capital protection guarantees, the entire value of the Investment Instrument may be at risk at any point in time;
- > understand the fee structure of the selected Investment Instrument and how this will affect the value of the selected Investment Instrument; and
- > accept that early redemption of the selected Investment Instrument may be restricted or prohibited during the term of the Investment Instrument and liquidity may be limited.

Where the Plan is held in trust I confirm that:

> the risks of the selected Investment Instrument have been explained to the beneficiaries of the trust and/or settlor(s); and > no beneficiary of the trust is prohibited from having exposure to selected Investment Instrument.

PLANHOLDER SIGNATURES

	Signature of first Planholder ¹ :									Signature of second Planholder (if any):									
SIGNATURE																			
Date	d	d	m	m	у	у	у	у		d	d	m	m	у	у	у	у		

If an Investment Manager (either a Portfolio Adviser or Portfolio Manager) has been appointed this declaration should be completed by them. If not, then it should be completed by the Financial Adviser.

In relation to the detail listed in section A, I hereby confirm that:

- > the risk and performance profile of the selected Investment Instrument is aligned with the risk profile and financial goals of the Planholder;
- > the selected Investment Instrument is aligned with any stated expectation of the Planholder(s) e.g. preservation of capital;
- > the conditions under which the selected Investment Instrument can make a return and or loss have been clearly explained to and are understood by the Planholder;
- > the fee structure of the selected Investment Instrument and how this will affect the value of the selected Investment Instrument has been explained to the Planholder;
- > the prospectus, term sheet and any other relevant literature in relation to the selected Investment Instrument has been provided to the Planholder; and
- > the Planholder is not prohibited from having exposure to the selected Investment Instrument.

	Signature of the Financial Adviser ² :												
SIGNATURE													
Financial Adviser name (printed in BLOCK LETTERS):										_			
Date	d	d	m	m	у	у	у	у					

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2 If the Financial Adviser/Investment Manager is not an individual, the individual signing must have the authority of the Financial Adviser/Investment Manager.

A WEALTH Of DIFFERENCE

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Utmost Worldwide Limited, Singapore Branch: 6 Battery Road #16-02, Singapore 049909. T+65 66729152 E SingaporeRO@utmostworldwide.com.

Registered in Singapore as a Branch of a Foreign Company - Number T10 FC0110K.

Licensed by the Monetary Authority of Singapore as a direct insurer to carry on life business in Singapore.

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

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Websites may refer to products that are not authorised or regulated and/or are not available for offering to planholders in certain jurisdictions.

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¹ If the Planholder is not an individual its authorised signatories should sign in accordance with its signatory list.

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