

DEATH CLAIM FORM

FOR LIFE ASSURANCE BONDS

Complete this form using **black 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.**

All sections must be fully completed. In this form words in the singular shall include the plural and vice versa.

CHECKLIST

We want to process your claim as quickly as possible. To help us do this, upon completion of this form we will require the following:

- › All identity and address verification, along with any additional information or documentation should be securely attached to this form. Refer to our **Anti-Money Laundering and Source of Wealth pack** for details of our identity and address verification requirements
- › The form must be duly signed by the Personal Representatives/Policyholder/Trustees, as applicable
- › Personal Representatives will also need to complete a **Specimen Signature** form.

For further information, contact our Customer Support team.

WHAT TO DO WHEN YOU'VE COMPLETED THIS FORM

Return the completed form to:

Utmost Limited, Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles.

OR

Utmost Ireland dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland.

IMPORTANT NOTES

This form is to be used for Life Assurance bonds **only** where the sole/last life assured has passed away. Once the sole/last life assured dies, the bond must cease and this form must be completed by the Personal Representatives/Trustees and/or Authorised Signatories to confirm where the proceeds of the bond are to be paid to.

Throughout this form 'the Company' refers to Utmost Limited or Utmost Ireland dac, as applicable depending on the bond provider.

Should you require any assistance or further information, contact our Customer Support team on **+44 (0)1624 643 345** or by email at customersupport@utmostwealth.com (for Utmost Limited policies) or **0845 602 9281** or by email at info@utmostwealthsolutions.ie (for Utmost Ireland dac policies).

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is the trading name used by a number of Utmost companies. Utmost Trustee Solutions is the trading name used by Utmost Trustee Solutions Limited. This item has been issued by Utmost Limited and Utmost Ireland dac.

The following companies are registered in the Isle of Man: Utmost Limited (No 056473C), Utmost Administration Limited (No 109218C) and Utmost Trustee Solutions Limited (No 106739C), which are regulated or licenced by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is not regulated. Each of the above companies has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL British Isles.

The following companies are registered in Ireland: Utmost Ireland dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered number is 303257 and it has its registered office at: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland. Utmost PanEurope dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registration number is 311420 and it has its registered office at: Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Its FCA number is 426350. Both companies are authorised by the Financial Conduct Authority in the UK for Conduct of Business Rules.

A POLICY DETAILS **MANDATORY**

Policy number

On the life of

Provide the full name of the deceased.

PERSONAL REPRESENTATIVE/POLICYHOLDER/TRUSTEE DETAILS

	Personal Representative/ Policyholder/Trustee 1	Personal Representative/ Policyholder/Trustee 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Maiden name or any previous names (if applicable)	<input type="text"/>	<input type="text"/>
4 Forenames (in full)	<input type="text"/>	<input type="text"/>
5 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<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"/> <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"/>

If there are more than 2 Personal Representatives/ Trustees, photocopy this page and attach securely to this form.

B PAYMENT OPTIONS **MANDATORY**

PAYMENT TYPE

We prefer electronic payment methods for speed and security. However, if you require payment by cheque, you must confirm this in a covering letter and include the payee name and address.
Payments sent by BACS take 3 to 5 working days to clear in your account after the payment has been sent and there is currently no charge for this payment method.
For any payments sent by CHAPS or telegraphic transfer we will take a payment charge (in addition to any charges that may accrue with your correspondent bank). Contact our Customer Support team for the current charge amount.

Payment should be made direct to my bank or financial institution account by

- BACS (£ UK Only)
- CHAPS (£ UK Only)
- Telegraphic transfer (non-sterling payments and payments overseas)

BANK/BUILDING SOCIETY DETAILS

1	Name of account holder	<input style="width: 100%;" type="text"/>
2	Account number <small>(for BACS payments this must be 8 digits)</small>	<input style="width: 100%; height: 20px;" type="text"/>
3	Bank sort code	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <small>(must be 6 digits)</small>
4	Building Society roll number <small>(if applicable)</small>	<input style="width: 100%; height: 20px;" type="text"/>
5	Bank BIC/Swift code <small>(required for all banks outside the UK)</small>	<input style="width: 100%; height: 20px;" type="text"/>
6	IBAN <small>(required for all bank accounts in the EU)</small>	<input style="width: 100%; height: 20px;" type="text"/>
7	Bank/Building Society name	<input style="width: 100%; height: 20px;" type="text"/>
8	Address	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
	Postcode	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>

Further customer due diligence may be required for foreign payments.

If an IBAN is not supplied for an EU bank account, due to EU regulations we will be unable to process your payment.

PRIVACY STATEMENT

Our Privacy Statement 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.utmostwealth.com/privacy-statement or you can contact our Customer Support team on **+44 (0)1624 643 345** for Utmost Limited or **0845 602 9281** for Utmost Ireland dac.

D DECLARATION OF RESIDENCE OUTSIDE OF IRELAND

This must be completed by policyholders resident outside of Ireland who own an Utmost Ireland dac bond.

Each policyholder must read the definitions below and complete the declaration.

RESIDENCE - INDIVIDUAL

An individual will be regarded as being resident in Ireland for a tax year if he/she:

- 1) spends 183 days or more in the State in that tax year; or
- 2) has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year.

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Up to 31 December 2008, presence in the State for a day means the personal presence of an individual at the end of the day (midnight). **From 1 January 2009, presence in the State for a day means the personal presence of an individual at any time during the day.**

ORDINARY RESIDENCE - INDIVIDUAL

The term "ordinary residence" as distinct from "residence" relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity. An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which he/she is not resident. Thus, an individual who is resident and ordinarily resident in the State in 2004 and departs from the State in that year will remain ordinarily resident up to the end of the tax year in 2007.

RESIDENCE - COMPANY


Prior to Finance Act 2014, company residence was determined with regard to the long established common law rules based on central management and control. These rules were significantly revised in Finance Act 2014 to provide that a company incorporated in the State will be regarded as resident for tax purposes in the State, unless it is treated as resident in a treaty partner country by virtue of a double taxation treaty. While the common law rule based on central management and control remains in place, it is subject to the statutory rule for determining company residence based on incorporation in the State set out in the revised section 23A TCA 1997.

The new incorporation rule for determining the tax residence of a company incorporated in the State will apply to companies incorporated on or after 1 January 2015. For companies incorporated in the State before this date, a transition period will apply until 31 December 2020.

Policyholders resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration for the purpose of Section 730 D(2) Taxes Consolidation Act 1997, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.

I/we* declare that;

- › I/we* have read the explanation of the terms detailed in the 'Residence Definitions' above;
- › I am/we are/the company is* the policyholder in respect of which this declaration is being made;
- › I am/we are/the company is* not resident or ordinarily resident in Ireland.

*Delete as appropriate. 

D DECLARATION **MANDATORY**

- › I/We hereby request that the Company make a death claim payment due under the above named contract as directed in accordance with this form, Policy Provisions and Fund Rules, at my/our own risk and in full and final settlement.
- › I/We understand that the payment shall discharge all liabilities and claims under all policies within the contract.
- › I/We hereby certify that I/we are entitled to receive the payment and I/we are not aware of any other person(s) who may have any rights to the proceeds of the policies.
- › I/We acknowledge that the Company may disclose any of the information provided in this form to the relevant tax, government, regulatory and police authorities where it is under a legal obligation to do so.

	Personal Representative/ Policyholder/Trustee 1	Personal Representative/ Policyholder/Trustee 2																
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SIGNATURE

If there are more than two signatures required, photocopy this page and attach securely.