

ADDITIONAL SINGLE PREMIUM INVESTMENT

APPLICATION FORM FOR APPLICANTS WHO HAVE AN APEX (FRANCE) POLICY

Please refer to our **Apex (France) Guide for Additional Single Premium for Individual Applicants**.

If completing a hard copy of this form, please use **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**.

WHAT TO DO WHEN YOU HAVE COMPLETED THIS FORM

Once complete return this form to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland**.

Alternatively, completed forms and supporting documentation that are digitally signed and/or scanned, can be emailed to us at: **ccsfrontoffice@utmost.ie**

We will act upon on all requests received by email, however, requests will not be finalised until the following (as applicable) have been received by us at the postal address outlined above:

- › Original forms or Written Requests containing a wet ink signature (only required if a valid digital signature has not been used)
- › All necessary supporting documentation (i.e. true certified copies as applicable).

For more information about what we can accept by email submission, please contact us on **+ 353 46 9099 700**.

BEFORE YOU BEGIN

Only complete this form if you want to make an additional investment into your existing contract. Before completing this Application Form, ensure you have read the **Apex (France) Key Information Document**, **Apex (France) Charge Guide** and the **Apex (France) Guide for Additional Single Premium for Individual Applicants**.

This application has been split into two parts, mandatory and appendices. Ensure you complete all mandatory questions and appendices where necessary.

PART 1 - TO BE COMPLETED IN ALL CASES

PAGE	SECTION	COMPLETED
2	A – Contract details	<input type="checkbox"/>
2	B – Premium details	<input type="checkbox"/>
4	C – Source of wealth	<input type="checkbox"/>
5	D – Investment options	<input type="checkbox"/>
7	E – Identification requirements	<input type="checkbox"/>
7	F – Politically Exposed Persons	<input type="checkbox"/>
7	G – Insurance Intermediary details	<input type="checkbox"/>
8	I – Client declaration	<input type="checkbox"/>

PART 2 - TO BE COMPLETED ONLY WHERE DETAILS HAVE CHANGED

PAGE	APPENDIX	DESCRIPTION	NO	YES
11	J – Applicant details	Have your personal details changed?	<input type="checkbox"/>	<input type="checkbox"/>
11-12	K – Regular withdrawals	Do you wish to set up or amend withdrawals?	<input type="checkbox"/>	<input type="checkbox"/>
13	L - Management of the Dealing Account	Do you wish to change or select an investment to clear an overdrawn position on the Dealing Account?	<input type="checkbox"/>	<input type="checkbox"/>

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT
POLICYHOLDERS WHO HAVE
AN APEX (FRANCE) POLICY

A CONTRACT DETAILS

MANDATORY

1 Policy number

2 Charge structure

☐

State the selected charge structure which will be applied to your Additional Single Premium (e.g. A, B or C). Refer to the current **Apex (France) Charge Guide** for more details of the available charge structures.

B PREMIUM DETAILS

MANDATORY

B1 ADDITIONAL SINGLE PREMIUM AMOUNT

The minimum Additional Single Premium permitted is €20,000/£18,000/US\$22,000/CHF22,000.

Specify currency
€/£/US\$/CHF

Payment Type

Cash only transfer

☐

Premium in kind transfer

☐

If the payment is an Premium in kind transfer of assets complete sections B2 below and if applicable section B4.

If the payment is a cash only transfer complete section B4.



For security and speed please send cash Premium payments by Electronic Bank Transfer (SEPA or Telegraphic Transfer) using the bank details in section B4.

B2 PREMIUM IN KIND TRANSFER

Only investments that have been managed by a Discretionary Fund Manager (DFM) are permitted via a transfer of investments within an Apex (France) Policy and must be invested with an existing or new DFM appointed to the Policy. Before specifying the amount you wish to transfer by way Premium in kind transfer in the boxes below, please ensure you have read carefully the important notes section below.

Approximate amount to be paid by re-registration of investment assets

Specify currency
€/£/US\$/CHF

Amount to be paid in cash



IMPORTANT NOTES

The DFM will also need to sign an **Apex (France) Portfolio Undertaking Form** to confirm the assets being transferred as Premium payment, align with assets that they would usually independently select in-line with the broad attitude to risk and investment objectives as set out in the investment mandate. As a result you should be aware that some, or all, of the assets may be sold by your existing DFM preceeding the transfer.

Premium in kind payments (transfer of assets) will be treated as a disposal of the assets by the Policyholder for tax purposes. Therefore, this may trigger a tax liability for the Policyholder at the point of transfer, if a gain arises on the disposal. It is the Policyholder's sole responsibility to pay any tax liability that occurs in respect of such transfer of assets. Utmost PanEurope accepts no liability for any financial cost or risk associated with the payment in kind.

B3 OUR BANK DETAILS

FOR PAYMENTS SENT IN EUR

Address Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland
Swift Code CITIIE2X
IBAN IE38CITI99005127954502
Account Number 27954502
Account Name Utmost PanEurope dac APEX Premium EUR

FOR PAYMENTS SENT IN GBP

Address Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland
Swift Code CITIIE2X
Sort Code 99-00-51
IBAN IE16CITI99005127954510
Account Number 27954510
Account Name Utmost PanEurope dac APEX Premium GBP

FOR PAYMENTS SENT IN USD

Address Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland
Swift Code CITIIE2X
IBAN IE85CITI99005127954529
Account Number 27954529
Account Name Utmost PanEurope dac APEX Premium USD

FOR PAYMENTS SENT IN CHF

Address Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland
Swift Code CITIIE2X
IBAN IE22CITI99005127954499
Account Number 27954499
Account Name Utmost PanEurope dac APEX Premium CHF

B4 BANK ACCOUNT DETAILS

Provide the details of the bank account that the Premium is being paid from.

Name of account holder	<input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bank sort code	<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"/>
Building Society roll number (if applicable)	<input type="text"/>
Bank BIC/Swift code	<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"/>
IBAN	<input type="text"/>
Name & address of bank	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>

C SOURCE OF WEALTH

MANDATORY

You should tick all appropriate boxes and enter the percentage from each, then answer the relevant questions on the following pages. If necessary, continue on a separate sheet of paper. Applicants are required to sign the sheet and attach it to this form.

SOURCE(S)	TICK BOX	%
Savings from employment income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Property sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Competition or gambling win	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Gift	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Share sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Compensation payment	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Company sale or the sale of your interest in the company	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Inheritance	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Maturing investments or policy claims	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Pension income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Other sources	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>

All investments are assessed on a case by case basis; depending on the answers provided in this application we may request independent evidence of source of wealth. We are able to accept scanned copies of source of wealth evidence. Provide as much detail as possible. If it is unclear how the money was accumulated, we will request further information.

SOURCE INFORMATION

Provide details in regard to the source of your investment in accordance with the table on pages 4-5 of the Apex (France) Additional Single Premium Guide for Individual Applicants.

- 1
- 2
- 3
- 4
- 5
- 6
- 7

Where have the funds been held since receipt?

D INVESTMENT OPTIONS

MANDATORY

D1 – INVESTMENT SPLIT

MANDATORY

Is 100% of the Additional Single Premium being assigned to one investment option only? ☐ Yes ☐ No

If 'Yes' proceed to complete the relevant section for your chosen option.

If 'No', and you would like your investment to be split between multiple investment options, please provide the investment split for your chosen investment options below and then proceed to complete the relevant sections for your investment options:

Investment type	% of investment
External Asset	
Custodian / Platform	
Discretionary Fund Manager (Dedicated Internal Fund)	



IMPORTANT NOTE

Where the Additional Single Premium is being made by way of Premium in kind (transfer of assets), this can only be transferred to one Discretionary Fund Manager only and cannot be split across investment options.

D2 – EXTERNAL ASSET SELECTION

OPTIONAL

Complete this section if you wish to invest all, or part, of your investment in External Assets.

Full External Asset name	Currency	SEDOL/ISIN	%

The minimum trade amount is EUR 5,000 / GBP 5,000 / USD 7,500 / CHF 7,500 per individual External Asset.

Refer to our website www.utmostinternational.com for details of the assets available and the relevant SEDOL or ISIN codes. Ensure the full External Asset names and references are provided.

D3 – CUSTODIAN / PLATFORM ARRANGEMENT

OPTIONAL

Complete this section if you wish to allocate all, or part, of your additional investment to your chosen Custodian / Platform.

If only part of the additional investment is to be managed via a Custodian / Platform arrangement, please ensure **D2** and/or **D4** is also completed to state where the remaining proportion will be invested.



If you would like to nominate a new or replace an existing Custodian or Platform to manage part, or all, of your investment, please ensure you also complete the **Apex (France) Nomination of Discretionary Fund Manager, Custodian or Platform Form**.

Name of Custodian or Platform

How much of this Additional Single Premium would you like to invest with the named Custodian / Platform?

D4 – DISCRETIONARY FUND MANAGER

OPTIONAL

Complete this section if you wish to allocate all, or part, of your additional investment to your chosen DFM(s).

If only part of the additional investment is to be managed by a DFM(s) please ensure D2 and/or D3 is also completed to state where the remaining proportion will be invested.

If nominating a new DFM(s) to manage part, or all, of the Additional Single Premium, then as well as providing the name of the firm below, please also ensure you complete the **Apex (France) Nomination of Discretionary Fund Manager, Custodian or Platform Form**.

Name of Discretionary Fund Manager	Amount of Premium in cash to be allocated	Full amount of Premium in kind transfer (if applicable)
	%	<input type="checkbox"/> *
	%	N/A
	%	N/A



IMPORTANT NOTE

The appointment of a newly nominated DFM is made at Utmost PanEurope's discretion.

*Where the Additional Single Premium is being made by way of Premium in kind (transfer of assets) this can only be transferred to one Discretionary Fund Manager only and cannot be split between two or more DFMs or across investment options.

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E IDENTIFICATION REQUIREMENTS (To be completed by the Insurance Intermediary)

MANDATORY

Under anti-money laundering regulations we are required to verify the identity and address of all applicant(s) related to a life insurance agreement.

It is likely that we already hold appropriate documentation on our files, however if this is not the case or your details have changed we will require you to provide the relevant documentation as detailed in our **Apex (France) Anti-Money Laundering and Source of Wealth Pack**, available on our website.

In addition to the above, we may also already hold appropriate tax information on file. If this is not the case, we will require completion of the **Apex (France) Tax Information Exchange Self-Certification Form for Individual Policyholders**, also available on our website www.utmostinternational.com

If you are unsure whether we already hold the necessary documents/information contact the Customer Operations team on **00 353 46 9099 700**.

This information is required to satisfy anti-money laundering regulations.

F POLITICALLY EXPOSED PERSONS

MANDATORY

Under our current anti-money laundering obligations we are required to identify any persons associated with this application 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 to be a PEP (as defined above) in relation to this application. Non-completion confirms that there are no associated PEPs:

G INSURANCE INTERMEDIARY DETAILS

MANDATORY

1 Insurance Intermediary company name	<input type="text"/>
2 Utmost PanEurope dac broker number	<input type="text"/>
3 Registration number	<input type="text"/>
4 Name of Insurance Intermediary	<input type="text"/>
5 Commission required	Initial <input type="text"/> % Ongoing <input type="text"/> %

› The Insurance Intermediary confirms the applicant has received the **Apex (France) Policy Conditions**, the **Apex (France) Key Information Document** the **Key Information Document** for any external fund where applicable, and **Apex (France) Charge Guide**.

Please be aware that if you select a new ongoing commission level this will overwrite any existing level of ongoing commission being taken.

SIGNATURE

Print full name

Date

Insurance Intermediary

d	d	m	m	y	y	y	y
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SIGNATURE

Refer to the **Apex (France) Additional Single Premium Guide for Individual Applicants** for further information.

H PRIVACY NOTICE

Utmost PanEurope recognises that protecting your personal information including special categories of data (sometimes referred to as sensitive personal data), is very important to you and that you have an interest in how we collect, use, store and share such information. We have produced a Privacy Notice which clarifies these details and explains your rights in relation to your personal data and how to action those rights with us, including your right to make a complaint.

The Privacy Notice is available on our website www.utmostinternational.com or you can contact the Customer Operations team on **00 353 46 9099 700** to request a copy.

I CLIENT DECLARATION

MANDATORY

The Applicant(s) should read this section carefully before signing below.

Also it is important that the Applicant(s) read carefully the **Apex (France) Product Guide**, the **Apex (France) Policy Conditions**, relevant **Charge Guide** and **Key Information Document**, all of which should have been provided by the Insurance Intermediary, as they contain important information about the Policy.

If the Applicant(s) do not understand any part of these terms, the Data Protection notes or the product literature listed above, the Applicant(s) should ensure the Insurance Intermediary explains it before signing below.

The Applicant(s) applies for an additional investment to the Applicant(s)' existing contract in accordance with the Apex (France) Policy Conditions and Policy Schedule.

The Applicant(s) hereby confirms that they have not relied upon any statement made by the Insurance Intermediary which is not supported in the literature.

The Applicant(s) confirms and declares that the Applicant(s) have been advised to obtain appropriate professional advice in respect of the applicable taxation requirements, effects and legislation.

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of funds – policyholder statement of truth

The Applicant(s) truthfully confirms that:

- › all funds invested in the Policy applied for have been or will be properly declared to the relevant tax authorities in the jurisdiction of the Applicant(s)' tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations.
- › none of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion.

Potential Consequences of Misleading Utmost PanEurope – The Applicant(s) fully acknowledges and agrees that if Utmost PanEurope discovers that the Applicant(s) misled Utmost PanEurope in respect of any part of the statements confirmed above, that Utmost PanEurope shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope's legal remedies or options, have the contractual ability to:

- i) terminate the Policy immediately and, regardless of the actual termination date of the Policy, impose the maximum encashment and any other relevant charges which may be imposed on the Applicant(s) under the Policy as if the Policy had been surrendered immediately after the Commencement Date of the Policy. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by Utmost PanEurope being misled, without limiting Utmost PanEurope's ability to seek additional recompense from the Applicant(s) in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at Utmost PanEurope's discretion concerning the Applicant(s) and/or the Policy; and
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either
 - a) subject to satisfying the Utmost PanEurope's further reasonable requirements, refund the Surrender Value less encashment and other charges in accordance with clause (i) above (the 'Refund Amount'), or
 - b) if legally required to do so by competent government authorities, freeze or pay over to relevant government authorities all or a portion of the Refund Amount or take such other actions as competent government authorities may legally require.

Disclosure of information to Tax and other Government Authorities

The Applicant(s):

- › **have been advised** that Utmost Group plc and Utmost PanEurope have a longstanding policy of cooperating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities.
- › **understand and agree** that Utmost PanEurope may collect information about each investor's tax residency in accordance with regulations created to enable automatic exchange of information, including Foreign Account Tax Compliance Act provisions contained in the US H.I.R.E Act 2010, and various agreements to improve international tax compliance entered into between Ireland, the US and other countries.

- › **understand and agree** that in certain circumstances Utmost PanEurope may be obliged to share this information with the Central Bank of Ireland.
- › **agree** to inform Utmost PanEurope immediately should any information within this application change, and understand that the Applicant(s) are obliged to do so.
- › **consent and agree** that in cases where Utmost PanEurope suspects that the funds invested in the policy are wholly or partly derived from illegal activities/sources and/or tax evasion, then Utmost PanEurope shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope's legal remedies or options, have the ability to disclose to the Applicant(s)' home country tax and/or other government authorities the Applicant(s)' identity and any relevant information considered necessary or appropriate, in Utmost PanEurope's discretion, concerning the Policy.
- › **understand and agree** that Utmost PanEurope's obligations under the Policy, including the payment of benefits, will be suspended either in whole or in part, to the extent that performance of any Policy obligation may expose Utmost PanEurope to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom, United States of America or France.

Further consents and confirmations

The Applicant(s):

- › **hereby confirm** that all the information that the Applicant(s) have provided, whether handwritten or otherwise, in this application form is complete and accurate to the best of the Applicant(s)' knowledge and belief. The Applicant(s) agree that this information, together with all other questionnaires, statements, reports or other information completed or given by the Applicant(s) in the Applicant(s)' name, shall form the basis of the contract with Utmost PanEurope.
- › **understand** that this contract is of the utmost good faith and that if it subsequently comes to light that any information supplied to Utmost PanEurope by the Applicant(s) or on the Applicant(s)' behalf was misleading or incomplete, then this might invalidate the Applicant(s)' contract and adversely affect the Applicant(s)' right to the payment of Policy benefits.
- › **understand** the requirement to provide accurate and relevant information in the Applicant(s)' dealings with Utmost PanEurope is continuous and binding upon the Applicant(s) or any subsequent holder of the Policy.
- › **understand** that no contract shall be issued in respect of this application and Utmost PanEurope shall be under no obligation in respect of this application until the Additional Single Premium has been received by Utmost PanEurope and Utmost PanEurope has expressly confirmed in writing that it accepts the additional investment.

The Applicant(s) accept that:

- › the selection of investments is the Applicant(s)' (even where the Applicant(s) is receiving advice in relation to the selection of the assets from their Insurance Intermediary) or any appointed Discretionary Fund Manager or Investment Adviser.
- › Utmost PanEurope has no legal responsibility in respect of future performance of such linked assets.

The Applicant(s) further:

- › **understands** that Utmost PanEurope and the Applicant(s) have a free choice about the law that can apply to any contract relating to this application. Utmost PanEurope proposes to choose the laws of France and by completing this application form, the Applicant(s) agree that the laws of France shall apply and that the French Courts shall be the sole forum to consider disputes in relation to any contract arising from this application. The Applicant(s) agree that any decision to alter the French Courts jurisdiction shall be at the discretion of Utmost PanEurope.
- › **understands** that the Insurance Intermediary is acting as the Applicant(s)' agent and not an agent of Utmost PanEurope.
- › **agree** that a copy of the Applicant(s)' agreement given in this Declaration will have the validity of the original.
- › **confirm** that the Applicant(s) are not ordinarily resident in Ireland and the Applicant(s) are resident (that is normally live) in France and confirm that, to the best of the Applicant(s)' knowledge and belief, the Applicant(s) are not subject to any legislation which would make such an investment unlawful. The Applicant(s) hereby undertake to inform Utmost PanEurope of any change in the Applicant(s)' country of residence during the lifetime of the Policy.
- › **confirm and declare** that the Applicant(s) are tax resident in the jurisdiction(s) entered in section E on page 4 of the Apex France application form, and that if the Applicant(s) are a US tax resident, the Applicant(s) have indicated this in section E and have provided the Applicant(s)' T.I.N.

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POLICYHOLDERS WHO HAVE
AN APEX (FRANCE) POLICY

	Applicant 1	Applicant 2	
SIGNATURE	<div></div>	<div></div>	SIGNATURE
Print full name	<div></div> <div></div>	<div></div> <div></div>	
Date	<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>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	

The signature of the Applicant's/Policyholders' spouse is required below, if the Applicant and the spouse are subject to the joint marital regime and the spouse is not an Applicant:

	Signature of spouse
SIGNATURE	<div></div>
Print full name	<div></div> <div></div>
Date	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>

PART 2 – TO BE COMPLETED ONLY WHERE DETAILS HAVE CHANGED

APPENDIX J - APPLICANT DETAILS

Only complete this page if your details have changed since the time of application.

	Applicant 1	Applicant 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forenames (in full)	<input type="text"/>	<input type="text"/>
4 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
5 Correspondence address If your correspondence address is the same as your residential address, tick here. <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
6 Email address	<input type="text"/>	<input type="text"/>

If your anti-money laundering documents differ to what we hold on file, ensure you provide us with up to date documentation.

APPENDIX K - REGULAR WITHDRAWALS

Complete section K1 if you wish to set up a regular withdrawal or amend an existing withdrawal instruction currently in place. For new instructions you will need to supply bank details within section K2. You can also use this page to change the bank details on an existing instruction. There is a minimum of €300 per payment (or currency equivalent: £270 / US\$ 330 / CHF 330). Payments will only be made in the currency of the Policy and on the selected frequency.

K1 - SET UP WITHDRAWALS / AMEND EXISTING WITHDRAWALS

I do not currently take withdrawals and I would like to set them up ☐

I currently take withdrawals and I would like to amend this figure ☐

If you have any existing withdrawals, these will cease and be replaced with the new amount / percentage and frequency stated below.

1 Amount to be withdrawn from the whole Policy	per annum <input type="text"/> %	or	per payment <input type="text"/>
2 Frequency of payments	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half-yearly	<input type="checkbox"/> Yearly
3 Payment to start	<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="checkbox"/> As soon as possible		

If you are setting up new regular withdrawals, the earliest the first withdrawal can commence is following the first quarterly Policy anniversary has been reached and 30 days after the Additional Single Premium documents have been issued. Withdrawal payments will be processed on the 16th day of the month in which they fall due and paid within five Working Days thereafter. Payments will be made on the 16th day of the month in which the payment falls due.

K2 - WITHDRAWAL BANK/BUILDING SOCIETY DETAILS

Tick as appropriate:

- › I am setting up a new withdrawal instruction and my bank details are below
- › I am amending an existing withdrawal instruction and my bank details have changed as below
- › I am amending an existing withdrawal instruction and my bank details remain the same
- › I am providing you with new bank details for my existing withdrawal instruction

☐
☐
☐
☐

1	Name of account holder	<input type="text"/>
2	Account number	<input type="text"/>
3	Bank sort code	<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"/> (must be 6 digits)
4	Building Society roll number (if applicable)	<input type="text"/>
5	Bank BIC/Swift code (required for all banks outside the UK)	<input type="text"/>
6	IBAN (required for all bank accounts in the EU)	<input type="text"/>
7	Bank/Building Society name	<input type="text"/>
8	Address	<input type="text"/>
		<input type="text"/>
	Postcode	<input type="text"/>

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



APPENDIX L - MANAGEMENT OF THE DEALING ACCOUNT

Complete this section if you would like to select or alter the investment option that you would like us to use to clear an overdrawn Dealing Account position.



If you have previously selected an investment option for this purpose, any selection made below will override the current instruction.

All transactions, including charges and withdrawals, will go through the Dealing Account and it may become temporarily overdrawn. If the overdrawn position is equal to, or more than, - €2,000 we will take action to clear the position.

In the first instance we will use positive funds from any of the Dealing Accounts linked to the Policy to clear the negative balance of the Dealing Account that is overdrawn. Where Dealing Accounts are held in different currencies, a currency conversion will be based on the exchange rate at the time of the transaction. For example if your EUR Dealing Account is overdrawn and your GBP Dealing Account has positive funds, we will use the money from the GBP Dealing Account to clear the negative balance of the EUR Dealing Account.

If we are unable to clear the balance of the overdrawn Dealing Account (by using another Dealing Account linked to the Policy) and if we have previously transferred any temporary excess balances from the Dealing Account to a Money Market Fund, we will sell that Money Market Fund.

If we have not previously transferred any excess balances from the Dealing Account to a Money Market Fund or if the holdings in that fund are insufficient to fully clear the negative debit balance, you can request we sell an External Asset of your choice, or you can nominate an External Account from which we will request funds be released to clear the overdrawn position. Please note assets held within an External Account will be selected at the discretion of the Investment Adviser or Discretionary Fund Manager (as applicable), you are not able to select, or influence, which underlying Investment Instruments will be sold.

Please tick one box only

External Assets

☐

Custodian / Platform arrangement

☐

Discretionary Fund Manager

☐

Once you have ticked the preferred investment option that you wish to be used in this circumstance, please provide the full name in the box below:

Full name of the: External Asset / Custodian or Platform / Discretionary Fund Manager

A WEALTH *of* DIFFERENCE

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