

REQUEST FOR ENHANCED DEATH BENEFIT

UNITED KINGDOM

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost Luxembourg S.A.

Words in the singular include the plural and vice versa. A reference to one gender includes a reference to the other gender.

Policy Number

This request is supplemental to, amends and must be read in conjunction with the life assurance contract applied for with Utmost Luxembourg S.A. (the "Insurer") by the undersigned Policyholder on or around the date of this document or, if already issued, numbered

(the "Policy").

1 ENHANCED DEATH BENEFIT

The Policyholder hereby requests Enhanced Death Benefit such that the total Death Benefit available under the Policy is a fixed sum of

2 MORTALITY CHARGES

The Policyholder hereby agrees that:

- 2.1 In addition to the charges set out elsewhere in the Policy, the Insurer will apply mortality charges, deducted quarterly, in respect of the Death Benefit. The particular mortality charges applicable to the Policy will depend on a number of factors including the Death Benefit applicable, and the age and health of the youngest Life Assured. The mortality charges may increase or decrease without notice during the life of the Policy and are based on the current mortality table used by the Insurer. An illustration of the estimated mortality charges applicable to the Policy will be provided on request;
- 2.2 The Insurer will deduct mortality charges from the Portfolio Value by reducing the available cash balance. If the Portfolio Value is insufficient to fund mortality charges, the Death Benefit will cease to be payable.

3 TAXATION

The Policyholder hereby confirms that s/he has taken such independent professional advice as is necessary in this respect, in light of his/her particular circumstances.

4 FORCE AND EFFECT

Utmost Luxembourg S.A. reserves the right at its absolute discretion to accept or reject this request.

The Enhanced Death Benefit will not come into effect until the completion of all necessary medical underwriting and the communication by the Insurer of its acceptance.

Policyholder 1

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Policyholder 2

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Policyholder 3

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Policyholder 4

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Accepted by Utmost Luxembourg S.A.:

Utmost Luxembourg S.A.

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Utmost Luxembourg S.A. is registered with R.C.S. under number B37604 and regulated by the Commissariat aux Assurances (CAA)
Registered office address: 4, rue Lou Hemmer, L-1748 Luxembourg, Grand-Duché de Luxembourg
Utmost Wealth Solutions is registered in Luxembourg as a business name of Utmost Luxembourg S.A.