

NOMINATION OF INVESTMENT ADVISER

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

IMPORTANT NOTES

This form is not applicable to Delegation bonds.

Please ensure that all sections are fully completed. In this form words in the singular shall include the plural and vice versa.

HOW TO COMPLETE THIS FORM

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.**

This form is split into 4 sections for ease of completion. A summary of who should complete each section is outlined below:

- › **Section 1:** Nomination of Investment Adviser - **Applicant(s)/Policyholder(s)/Trustee(s)** must complete in all cases
- › **Section 2:** Paying Investment Adviser Charges (IAC) - this section is optional and should be completed **by the Applicant(s)/Policyholder(s)/Trustee(s)** if you wish to apply an ongoing investment adviser charge to the bond
- › **Section 3:** Investment Adviser declaration - **Investment Adviser** must complete in all cases
- › **Section 4:** Applicant(s)/Policyholder(s)/Trustee(s) declaration - **Applicant(s)/Policyholder(s)/Trustee(s)** must complete in all cases.

If you have requested that an ongoing investment adviser charge (IAC) is taken from the bond, you and your Investment Adviser will authorise this charge in the Investment Adviser declaration and the subsequent Applicant(s)/Policyholder(s)/Trustee(s) declaration.

SIGNATURE This symbol highlights the signature sections within this form which need to be signed by the Applicant(s)/Policyholder(s)/Trustee(s) or Investment Adviser.

Throughout this form, 'I', 'me' and 'my' means the Applicant, Policyholder or Trustee, and 'we' means Utmost Ireland dac, with the exception of Section C where 'I' refers to your Investment Adviser.

NOMINATING AN INVESTMENT ADVISER

Please remember that this form does not change your existing financial adviser. If this is the case please complete a separate **Appointment of Financial Adviser form**.

If you have any queries please contact your financial adviser or our Customer Support team on **+44 (0) 1624 643 345**.

INVESTMENT ADVISER CHARGES

Adviser charges relating to personal recommendations that are paid from the bond to your financial adviser, will be treated as a withdrawal from the bond and will form part of the 5% annual tax-deferred entitlement. To request an adviser charge to be paid from the bond, please complete the separate **Adviser Charges Pack** which is available from our website www.utmostwealth.com or from your financial adviser on request.

Charges relating specifically to the investment advice you are receiving can be requested within this document. This type of charge will also need to be illustrated accordingly. However, these charges will not form part of your 5% annual tax-deferred entitlement.

Please speak to your investment adviser for further details about Adviser charging.

CHECKLIST

We want to process the nomination as quickly as possible. To help us do this please remember:

- › If you are sending any additional information or documentation, please attach them securely to the back of the form.
- › Please ensure that the form has been signed by all Applicant(s)/Policyholder(s)/Trustee(s) or authorised signatories, as applicable.

Finally, please send the completed form to Utmost Ireland dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland.

SECTION 1 – NOMINATION OF INVESTMENT ADVISER - APPLICANT(S)/POLICYHOLDER(S)/TRUSTEE(S) MUST COMPLETE IN ALL CASES

A NOMINATION

1 Policy number	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>										
2 Policy name											
3 Policyholder correspondence address (in full)											
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				-							
4 Policyholder email address											
5 Name of firm to be nominated (the Adviser)											
6 Address of Investment Adviser firm											
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Please provide us with the name and address of the firm you wish to nominate as your investment adviser.

I hereby nominate the above named firm to be appointed as the Investment Adviser (the Adviser), subject to the terms of my bond, to advise on and change the investments to which my policy is linked. I agree that Utmost Ireland dac or its authorised agents or attorneys (collectively referred to as the 'Company') shall not be responsible for any loss or liability to the bond arising from this appointment or actions or failure to take action on the part of the Adviser giving rise to any loss in the value of the bond howsoever arising (including but without limitation failure on the part of the Adviser to produce a reasonable investment return in relation to the bond).

I promise that I will be responsible for any costs, losses and/or expenses reasonably incurred by the Company as a result of any formal or informal legal claims, complaints or proceedings brought against the Company in respect of any loss arising from or in respect of the activities and performance of the Adviser. I also promise that I will not make or bring about any formal or informal legal claims, complaints or proceedings against the Company in respect of the activities and performance of the Adviser. I make these promises on the basis of my acknowledgement of the Adviser's clear responsibility in relation to this nomination which I have made in the paragraph above.

I nominate the above named firm to be appointed on a:

- Discretionary basis.** The Adviser will make investment decisions on the fund(s) without any specific consultation with me. The Adviser has confirmed to me that they have the necessary regulatory authorisations to perform this discretionary service.
- Advisory basis.** I confirm that each investment instruction made by the Adviser on the fund(s) will be the result of prior discussions made with me and in accordance with my agreement. I authorise and request the Adviser to retain evidence of my agreement and I authorise and request the Adviser to send the Company copies of such evidence if requested to do so by the Company. The Adviser has confirmed to me that they have the necessary regulatory authorisations to perform this non-discretionary service.

Do not leave blank. Please tick one of the following boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned and this will cause a delay in processing your request.

SECTION 2 – PAYING INVESTMENT ADVISER CHARGES (IAC) - OPTIONAL

B PAYING INVESTMENT ADVISER CHARGES

This section must be completed if you want us to facilitate payments to your Investment Adviser from the value of the bond.

We can do this in various ways which are explained in the adviser charging options in our **Guide to Charges**, which is available from our website www.utmostwealth.com.

BEFORE YOU BEGIN

Any agreed Investment Adviser Charges to be paid from the value of your bond will be deducted equally across all policy segments. It is important to note that investment adviser charges can only be paid in the currency of your bond.

Where the bond has been set up on a Guided Architecture basis, any investment adviser charges will, by default, be deducted proportionately across all of the funds invested.

If the bond has been set up on an Open Architecture basis, all charges including investment adviser charges will be debited from the Dealing Account and therefore it must be closely monitored to ensure it doesn't reach an overdrawn position. You can find out more information about our Dealing Account in our **Guide to Investment Options** which can be found on our website at www.utmostwealth.com

ONGOING INVESTMENT ADVISER CHARGE

Complete this section if you would like to make regular payments to your Investment Adviser for ongoing investment related advice.

1 Please select the frequency: Monthly Quarterly Half-yearly Yearly

2 Please specify the total annual amount as either a monetary figure or a percentage value:

Monetary amount (£,US\$,€*)

 .

OR

% of bond value

 %

* You must enter your chosen monetary amount in the currency of your bond. Please delete as applicable.

3 Ongoing investment adviser charge start date

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SECTION 3 – INVESTMENT ADVISER MUST COMPLETE IN ALL CASES

C INVESTMENT ADVISER DECLARATION

I, the Adviser, have read and understood the terms of the appointment outlined above and also within the Applicant/ Policyholder/Trustee Declaration below and agree to act in accordance with them.

I confirm that I have the authorisation necessary under the legislation and regulations in

(country)

to act as an Adviser on the specified basis and will remain so authorised, and comply with the rules of the appropriate regulatory body(ies), whilst acting as an Adviser to this bond. I confirm that I will notify the Company forthwith of any changes to my authorisation including any disciplinary action taken against me.

Please indicate below which of the following regulatory authorisations you currently hold:

FCA permission Managing Investments (article 37)		<input type="checkbox"/>
FCA permission Advising on Investments (article 53)		<input type="checkbox"/>
Isle of Man FSA regulated	Class 2	<input type="checkbox"/>
	Class 3	<input type="checkbox"/>
Jersey FSC regulated	Class B	<input type="checkbox"/>
	Class C	<input type="checkbox"/>
	Class D	<input type="checkbox"/>
Guernsey FSC regulated Category 1 and 2 Restricted Activities held to	Advise on investments	<input type="checkbox"/>
	Act as discretionary manager	<input type="checkbox"/>

By signing this section below I confirm that:

- › Any charges that have/will be taken in relation to Section 2 (B) ('Paying Investment Adviser Charges') will, in my opinion, constitute charges for investment advice which I will give/have given in relation to the bond that is specified in section A(2). I confirm and understand that investment advice cannot include financial advice or any advice provided to the policyholder to take out the product.
- › If I cannot separate the type of advice I am giving between general and investment advice, or between different products the policyholder has, then such advice will need to be deducted as an Adviser Charge which will be taken as a policyholder withdrawal. I confirm that any Investment Adviser Charges requested to be paid in this pack under Section 2 (B) do not contain any such 'bundled' charges.
- › Should advice be given other than investment advice, but paid from the bond as an Investment Adviser Charge as per Section 2 (B), adverse tax consequences could arise for the policyholder. Utmost Ireland dac cannot be held responsible for any adverse tax consequences that may occur under such circumstances or should the nature of the investment advice itself be, retrospectively, challenged by HMRC.
- › Where I believe any advice given is not investment advice, or no longer constitutes investment advice, I will immediately inform Utmost Ireland dac who will cancel any ongoing Investment Adviser Charges detailed in this pack.

Investment adviser company name and address

Print full name
(investment adviser)

Telephone number
(including international dialling code)

Email address

Regulators membership number e.g. FCA number									
Authorised signatory (investment adviser)									
Date	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px; text-align: center;">d</td> <td style="width: 20px; height: 20px; text-align: center;">d</td> <td style="width: 20px; height: 20px; text-align: center;">m</td> <td style="width: 20px; height: 20px; text-align: center;">m</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y
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SIGNATURE

SECTION 4 – APPLICANT(S)/POLICYHOLDER(S)/TRUSTEE(S) DECLARATION

D APPLICANT/POLICYHOLDER/TRUSTEE DECLARATION

Read this section carefully before you sign it as it affects your rights and creates a legally binding agreement with Utmost Limited in connection with the bond. If you do not understand any aspect of this declaration, ask your adviser to explain its effect to you before you sign this section.

Throughout this declaration, 'I', 'me' and 'my' mean the Applicant(s)/Policyholder(s)/Trustee(s) and 'the Company' means Utmost Ireland dac.

I understand that:

1. The bond may only invest in the type of assets shown in the published menu applicable to my contract, which the Company reserves the right to change from time to time. The Company also has the right at its discretion to refuse individual assets for investment in the bond.
2. Any assets purchased as a result of an instruction received from the Adviser shall be purchased at the open market buying price as shown in the contract note issued by the vendor or stockbroker, less any discount the Company has negotiated.
3. The Company reserves the right to realise assets to clear an overdrawn position on any part of the bond at any time.
4. Any appointment made under this nomination can be terminated by the Company at my request or otherwise by the Adviser and the Company at any time by giving written notice to the other.

The following declarations relate to where you have requested that the Company pay an Investment Adviser Charge from the bond:

5. I understand and accept that where the Investment Adviser Charge is being facilitated from my bond:

- › The Investment Adviser Charges will only be paid when there is sufficient value, and assets that can be sold, in my bond to cover the payment in full.
- › The actual amounts paid by the Company as Investment Adviser Charges will be treated as non-taxable withdrawals from my bond and will not be used in any chargeable event calculations.
- › The Investment Adviser Charges apply to the bond as a whole and will not be reduced if I take a withdrawal, or surrender one or more policy segments, unless I specifically request this to happen at the time of the segment surrender.
- › I can cancel the instruction to pay any future Investment Adviser Charges due from my bond at any time by writing to the address shown on page 1 of this document.
- › Until the Company receives written notification to cancel this instruction, the Company will continue to make payments to my Investment Adviser.
- › If I change the adviser shown in Section 2A, cancel payment of any Investment Adviser Charges from my bond, cancel my application for the bond within the cancellation period, assign the bond or any other situation where it is not reasonably possible for the Company to facilitate a payment, it will be my responsibility to settle any outstanding Investment Adviser Charges directly with my adviser.
- › I should contact my Investment Adviser in the first instance to discuss any Investment Adviser Charges I believe should not have been applied to my bond.
- › I cannot cancel an Investment Adviser Charge after it has been paid, even if I decide to cancel my bond during the cancellation period, and acknowledge I will need to contact my adviser to discuss whether a refund is payable in full or in part.
- › This instruction is subject to the terms and conditions of my bond.

6. Where my bond is linked to an External Managed Account, I acknowledge and agree that:

- › Any fund based Investment Adviser Charge payments will be based on the last available fund value for the External Managed Account held in the Company's records.
- › Due to timing differences, there may be significant market movements between the date when the Company's records were last updated with the fund value of the Externally Managed Account and the date the Investment Adviser Charge is calculated as a percentage of the whole of my bond value.
- › Where I require any adjustment in Investment Adviser Charge paid by the Company, the Company will not be responsible for making such adjustments and I will liaise directly with my adviser.

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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 at www.utmostwealth.com/privacy-statement or you can request a copy from our Customer Service Team.

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 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 licensed 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.