

DECLARATION OF RESIDENCE OUTSIDE OF IRELAND

This form must be completed by the Bondholder(s) / Settlor(s) / Trustee(s).
For the purposes of this declaration 'policyholder' includes the Bondholder(s) / Settlor(s) / Trustee(s).

All policyholders resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.

I declare that:

- › I have read the explanation of the terms detailed in the note entitled 'Residence definitions';
- › If applicable, I am the settlor of an existing trust
- › I am the policyholder in respect of which this declaration is being made;
- › I am not resident or ordinarily resident in Ireland.

I hereby undertake to inform Utmost PanEurope dac of any change in my country of residence during the life of the policy.

Names & principal places of residence/address of Bondholder(s) /Settlor(s) /Trustee(s):

(delete as appropriate)

Name	<input type="text"/>
Address	<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"/>

Signature of Bondholder/Settlor/Trustee

(delete as appropriate)

SIGNATURE

SIGNATURE

Date

Names & principal places of residence/address of Bondholder(s) /Settlor(s) /Trustee(s):

(delete as appropriate)

Name	<input type="text"/>
Address	<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"/>

Signature of Bondholder/Settlor/Trustee

(delete as appropriate)

SIGNATURE

SIGNATURE

Date

NOTES FOR THE DECLARATION OF RESIDENCE OUTSIDE IRELAND

1. This form may be subject to inspection by the Irish Revenue Commissioners. It is an offence under Irish law to make a false declaration.
2. This declaration must be signed by Bondholder(s) / Settlor(s) / Trustee(s) who are neither resident nor ordinarily resident in Ireland. It may also be signed by a person who holds power of attorney from the policyholder. A certified copy of the power of attorney should be furnished with this declaration.

RESIDENCE DEFINITIONS

RESIDENCE - INDIVIDUAL

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

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 tax 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. Presence in the State for a day means the personal presence of an individual at the end of the day (midnight).

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.

For example, an individual who is resident in the state for the tax years:

- › 1 January 2014 to 31 December 2014,
- › 1 January 2015 to 31 December 2015 and
- › 1 January 2016 to 31 December 2016 will become ordinarily resident with effect from 1 January 2017.

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 she/he is not resident. Thus, an individual who is resident and ordinarily resident in the tax year 1 January 2014 to 31 December 2014 and departs from the State in that year **will remain** ordinarily resident up to the end of the tax year 1 January 2017 to 31 December 2017.

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

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All promotional material has been approved by Utmost Limited who is authorised in the UK by the Financial Conduct Authority.

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