



APEX (FRANCE) ADDITIONAL SINGLE PREMIUM

GUIDE FOR ADDITIONAL SINGLE PREMIUM FOR INDIVIDUAL APPLICANTS

This booklet is for your use and is not required to be returned to Utmost PanEurope dac.
For further help in completing the application form contact our Customer Operations team.

 **+ 353 46 9099 700**

 **ccsfrontoffice@utmost.ie**

 Utmost PanEurope dac
Navan Business Park
Athlumney, Navan
Co. Meath
C15 CCW8
Ireland.

 **www.utmostinternational.com**

Please note that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

Telephone calls may be recorded.

HOW TO COMPLETE THIS FORM

If completing a hard copy of the Additional Single Premium 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.**

SIGNATURE This symbol highlights the signature sections within the form that need to be signed by the Applicant.

CHECKLIST

We want to process your request as quickly as possible. To help us do this, remember that when completing the form we need you to:

- › ensure that the form has been fully completed and signed
- › provide any required supporting information or evidence together with the completed form.

WHAT TO DO WHEN YOU HAVE COMPLETED THIS FORM

Once complete forms and supporting documentation that are digitally signed and/or scanned, can be emailed to us at: ccfrontoffice@utmost.ie

Alternatively, return this form and any supporting documents to: Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

We will act 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**.

IMPORTANT INFORMATION

- › Failure to disclose any information which might influence our assessment of your Additional Single Premium application may invalidate the contract. Any additional supporting information should be supplied on a separate piece of paper and attached to the application form before submission
- › Not all pages are required to be completed within the Additional Single Premium application form. Pages 2 to 5 and 7 to 10 are mandatory. Pages 11 and 13 are only required should there be a change to your Policy. Therefore, you are only required to complete and return the mandatory pages and any applicable appendices to Utmost PanEurope dac.

BEFORE YOU BEGIN

This guide has been designed to assist you with completing the **Apex (France) Additional Single Premium application form**. Ensure you have also read the current **Apex (France) Product Guide, Key Information Document** and **any applicable disclosure documents**. In addition, your Insurance Intermediary will be able to provide you with any relevant supporting literature in relation to your individual circumstances.

Your Policy Conditions and Additional Single Premium Statement detail the terms and conditions of the Additional Single Premium. Copies of all items are available from us on request.

In our communications with you, the contact details we currently hold for you will be used. If you wish to change the contact details and/or correspondence requirements, complete Appendix J.

Electronic payments must be made from an account in the Applicant's name.

WHERE TO SIGN

- › The Insurance Intermediary will need to sign page 7, the '**Insurance Intermediary's Details**' in all cases.
- › Applicant(s) will need to sign page 10, the '**Client Declaration**' in all cases.

A CONTRACT DETAILS

MANDATORY

ALL Applicants must complete this section.

B PREMIUM DETAILS

MANDATORY

Speak to your Insurance Intermediary for details of the minimum Additional Single Premium amount applicable for your Policy.

If the Premium is received in a currency that is different to the Policy it will be converted to the Policy Currency at the exchange rate applicable at the time. **If the payer of the Premium is not the Applicant then we will need to know why a third party is making the payment, and will normally require verification of the identity of the payer.**

Third party Premium payments are subject to our approval.

Utmost PanEurope dac does not pay credit interest on Premiums received prior to issue. If you exercise your right to cancel the additional investment, the amount you get back will depend on whether the Investment Restriction Period has ended. If the Investment Restriction Period has ended before exercising your right to cancel the additional investment, you will get back the lower of either your Additional Single Premium reduced to take into account any charges OR the current value attributed to the Additional Single Premium to you. If you exercise your right to cancel during the Investment Restriction Period we will return your full Additional Single Premium to you. Ask your Insurance Intermediary for further details.

If you wish to transfer assets from an existing qualifying discretionary account, to a Discretionary Fund Manager appointed on the Policy as part, or full, Premium payment, complete section B2.

Acceptance of any transfer of assets is at the discretion of Utmost PanEurope. If Utmost PanEurope accepts the transfer of assets as Premium payment, then the Applicant cannot assume that the pre-existing portfolio will be retained in whole or part, for any period of time or at all.

Your Additional Single Premium will not be invested until we have received all outstanding requirements, including cleared funds. Where a Premium payment is made by a Premium in kind (in-specie) transfer, the date on which the Premium will be allocated to the Policy, will be the date on which all of the assets have been transferred via re-registration to Utmost PanEurope.

GUIDE FOR ADDITIONAL SINGLE PREMIUM INDIVIDUAL APPLICANTS

C SOURCE OF FUNDS

MANDATORY

Source of funds describes the activities that have generated the premium Applicant's funds. All investments are assessed on a case-by-case basis; depending on the answers provided we may request independent evidence of source of funds.

Using the table below, will help confirm the necessary details within the application form along with details of where the funds have been held since receipt.

SOURCE(S)	INFORMATION TO BE PROVIDED
Savings from employment income	<ol style="list-style-type: none"> 1 Name of employer 2 Postcode of employer 3 Nature of employer's business 4 Income last year (approximately) 5 Bonus last year (approximately).
Property sale	<ol style="list-style-type: none"> 1 Address of property sold (including postcode) 2 Amount personally received 3 Date of purchase 4 Date of sale.
Competition or gambling win	<ol style="list-style-type: none"> 1 Description of win 2 Total amount won 3 Date of win 4 Name of organisation.
Gift	<ol style="list-style-type: none"> 1 Who was the gift from 2 Their address (including postcode) 3 Relationship to the person 4 Reason for gift 5 How were the funds originally accumulated 6 Date gift received 7 Amount of gift.
Share sale	<ol style="list-style-type: none"> 1 What shares were held 2 Amount of proceeds from sale 3 How they were sold (bank, stockbroker etc) 4 Address including postcode (bank, stockbroker etc) 5 Date shares were sold 6 How long the shares were held.
Compensation payment	<ol style="list-style-type: none"> 1 Name of payer 2 Amount received 3 Date amount received 4 Reason for payment.
Company sale or the sale of your interest in the company	<ol style="list-style-type: none"> 1 Name and address of the company (including postcode) 2 Company registration 3 Nature of the company's business 4 Amount of sale proceeds 5 How much you personally received 6 Date amount received.
Inheritance	<ol style="list-style-type: none"> 1 Name of the person who left the inheritance 2 Relationship to this person 3 Amount personally received 4 Date inheritance received. 5 Activity that generated the donor's funds
Maturing investments or policy claims	<ol style="list-style-type: none"> 1 Name of company the proceeds came from 2 How long you held the investment/policy 3 Amount received 4 Date proceeds were received. 5 Sum originally invested

C SOURCE OF FUNDS Continued **MANDATORY**

SOURCE(S)	INFORMATION TO BE PROVIDED
Pension income	<ol style="list-style-type: none"> 1 Name of pension organisation 2 Amount of lump sum 3 Date lump sum was received 4 Pension income received last year.
Other sources	<ol style="list-style-type: none"> 1 What type of income was this 2 Amount 3 When did you receive it 4 Details of where the income came from 5 Frequency of income.

The Additional Single Premium will not be applied until the information is received and a satisfactory risk assessment is completed.


D INVESTMENT OPTIONS **MANDATORY**

D1 – INVESTMENT SPLIT **MANDATORY**

In this section specify if the Additional Single Premium is being assigned to one investment option only or, if you wish to select multiple investment options, state what the investment split will be.

If you wish to assign all of your Premium to one investment option tick **'Yes'** and proceed to complete the relevant section (D2, D3 or D4) for your chosen option.

If you would like to split your Premium across multiple investment options tick **'No'**, and provide the investment split for your chosen investment options in the allocation box and then proceed to complete the relevant sections (D2, D3 or D4) for your investment options.

 Where the Additional Single Premium is being made by way of in-specie 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**

This section is to be completed with details of External Assets. Refer to our website www.utmostinternational.com for details of the External Assets available.

Details of the charges applied for buying and selling External Assets can be found in the **Apex (France) Charge Guide**.

For External Assets, the minimum investment varies according to the asset manager. Your investment will be governed by the rules of the underlying investment as applied by the asset provider. The minimum trade amount is EUR 5,000 / GBP 5,000 / USD 7,500 / CHF 7,500 per individual External Asset. Please ensure the % value or monetary value you indicate for each External Asset meets or is more than minimum trade amounts.

Please note that only accumulating share classes are available for purchase.

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**.

A quarterly administration charge may apply to the Policy for each additional Custodian / Platform appointed. Please see the **Apex (France) Charge Guide** for your Policy for more information.

D4 – DISCRETIONARY FUND MANAGER

OPTIONAL

The Discretionary Fund Manager (DFM) will charge their own fees for the services they provide within the Policy. You are able to contact the nominated firm directly to obtain details of the charging structure being applied to the portfolio linked to the Policy Value. Such charges may include, but are not limited to the provision of the following services: investment management, custody, transactions and banking or payment fees.

In-specie transfers cannot be split and if more than one DFM is linked to the Policy, it will need to be managed in full by one of the chosen DFMs.

Where nominating a new DFM to manage part, or all, of the investment, you will also need to complete a **Apex (France) Nomination of Discretionary Fund Manager Custodian or Platform Arrangement Form**.

A quarterly administration charge may apply to the Policy for each additional DFM appointed. Please see the **Apex (France) Charge Guide** for your Policy for more information.

E IDENTIFICATION REQUIREMENTS

MANDATORY

This section must be completed by the Insurance Intermediary in all cases.

SUITABLY CERTIFIED COPY DOCUMENTATION

We can accept certified copies of documents as set out in the **Apex (France) Anti-money Laundering and Source of Funds Pack** which can be obtained from your Insurance Intermediary or on request from our Customer Operations team on **00 353 46 9099 700**. The document must be written and certified in English or accompanied by a translation that is also certified.

In summary the persons who can certify these documents include but are NOT limited to:

- › an Insurance Intermediary
- › a notary public
- › a lawyer or advocate

F POLITICALLY EXPOSED PERSONS

MANDATORY

A Politically Exposed Person (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 (including the diplomatic service), 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.

'IMMEDIATE FAMILY MEMBERS' INCLUDE:	'CLOSE ASSOCIATE' INCLUDES:
<ul style="list-style-type: none"> › a spouse › a partner considered by law as equivalent to a spouse, such as registered civil partner › a child and their spouse or partner › a sibling › a sibling-in-law › a parent › a parent-in-law › a grandparent › a grandchild. 	<ul style="list-style-type: none"> › a business partner or joint beneficial owner of a business › someone who is acting as Attorney or is a nominee for the PEP.

G INSURANCE INTERMEDIARY DETAILS

MANDATORY

To be completed by the Insurance Intermediary in all cases.

If your Insurance Intermediary has changed and you have not yet formally notified us via an **Apex (France) Appointment of Insurance Intermediary Form**, you should ensure one accompanies this application with your new Insurance Intermediary details.

I CLIENT DECLARATION

MANDATORY

This section must be read carefully and signed by all Applicants.

If you would like further details about how we use your information, your rights over this information and how you can exercise your rights, please read the applicable Privacy Notice. We publish our Privacy Notices on our website at www.utmostinternational.com or you can call us on **00 353 46 9099 700** and request a copy.

IMPORTANT INFORMATION

Completion of appendices J, K or L are only required should anything differ to your original application or last top-up. Only complete the pages required. If there is no change, ensure the tick boxes on the bottom of page 1 of the **Apex (France) Additional Single Premium Application Form for Individuals Applicants** are ticked 'no'.

APPENDIX J - APPLICANT DETAILS

Any change in detail to your title, name and/or address means we will require new anti-money laundering documentation. After completing the additional details, attach any supporting evidence securely to the **Apex (France) Additional Single Premium Application Form**. For further details on our requirements, refer to our **Apex (France) Anti-Money Laundering and Source of Funds pack**, which is available from your Insurance Intermediary or you can call us on **00 353 46 9099 700** to request a copy.

APPENDIX K - REGULAR WITHDRAWALS

Complete this section if you want to set up or amend regular withdrawals.

All payments are made in the currency in which the Policy is denominated and will be paid by electronic transfer to the Policyholder's bank account only. All charges for electronic transfers will be accounted to the payee.

There is a minimum regular withdrawal amount of €300 / £270 / US\$ 330 / CHF 330.

It is important to notify us of any changes to your bank details.

APPENDIX L - MANAGEMENT OF THE DEALING ACCOUNT

Complete this section 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 in appendix L will override the current instruction.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

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