

ADDITIONAL SINGLE PREMIUM INVESTMENT

APPLICATION FORM FOR INDIVIDUAL POLICYHOLDERS

Please refer to our **Guide for Additional Single Premium for Individual Applicants**.

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**.

Throughout this application, 'I' 'me' and 'my' mean the applicant and 'the Company' means Utmost Limited.

Once complete, please send this form and any supporting documents to the following address: **Utmost Limited, Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles**.

BEFORE YOU BEGIN

Please complete this form if you want to make an additional investment into your existing contract. Before completing this application form, please ensure you have read the relevant **Product Guide**, your **Personal Illustration**, **Key Features Document**, our **Guide to Charges** and the **Guide for Additional Single Premium for Individual Applicants**.

This application has been split into two parts, mandatory and appendices. Please 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"/> |
| 3 | B – Additional Investment Amount & Source of Premium | <input type="checkbox"/> |
| 4 | C – Source of Wealth | <input type="checkbox"/> |
| 5-6 | D – Investment options | <input type="checkbox"/> |
| 7 | E – Identification requirements | <input type="checkbox"/> |
| 7 | F – Politically exposed persons | <input type="checkbox"/> |
| 7 | G – Financial Adviser details | <input type="checkbox"/> |
| 8-9 | H – Adviser charging | <input type="checkbox"/> |
| 10-12 | I – Declaration | <input type="checkbox"/> |

PART 2 - TO BE COMPLETED ONLY WHERE DETAILS HAVE CHANGED

| PAGE | APPENDIX | DESCRIPTION | NO | YES |
|-------|--------------------------|---|--------------------------|--------------------------|
| 13 | J – Policyholder details | Have your personal details changed? | <input type="checkbox"/> | <input type="checkbox"/> |
| 13-14 | K – Regular withdrawals | Do you wish to set up or amend withdrawals? | <input type="checkbox"/> | <input type="checkbox"/> |

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions and Utmost Trustee Solutions are brand names used by a number of Utmost companies. This item has been issued by Utmost Limited.

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) are regulated or licensed by the Isle of Man Financial Services Authority. Not regulated: Utmost Services Limited (No 059248C). Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles.

The following company is registered in Ireland. Utmost Ireland dac (No 303257) is authorised by the Central Bank of Ireland and regulated by the Financial Conduct Authority in the UK for Conduct of Business Rules. Registered office: Block 2, Harcourt Centre, Harcourt Street, Dublin 2, Ireland.

A CONTRACT DETAILS **MANDATORY**

1 I apply to increase the existing investment under policy numbered

2 Please provide a copy of the personal illustration that you have been given or enter your personal illustration reference number here.

If the Welcome team produced a Personal Illustration for you, a four digit case ID can be found at the top of page one.

3 Welcome Team Case ID reference

All non-UK applicants require referral to our Welcome team please call **+44 (0)1624 643 251**.

4 Territory Guideline decision reference number
(If applicable)

Not applicable

5 Bond charge

What is your chosen **Utmost Product Management Charge** (Flex-Charge) option?

Full initial charge **OR** Full ongoing charge **OR** Combination of initial and ongoing

Please note that this is not the adviser charge (please see page 8 for more details of adviser charges).

If you choose a **combination of initial and ongoing** Product Management Charge, please enter your chosen combination to a maximum of 3 decimal places:

% Initial % Ongoing (per annum)

The Product Management Charge for each new premium is based on the total premiums paid, therefore an additional premium may have lower charges than the initial premium. Flex-charge may not be available on some pre RDR policies.

B ADDITIONAL INVESTMENT AMOUNT & SOURCE OF PREMIUM MANDATORY

ADDITIONAL SINGLE PREMIUM AMOUNT

(*delete as applicable)

OUR BANK DETAILS

Address Royal Bank of Scotland International Limited, Floor 2, 2 Athol Street, Douglas, Isle of Man, IM99 1AN, British Isles.

Swift code RBOSIMDX

Sort code 16-58-80

Account Number 58098652

Account name Utmost Limited, Premium Collection Account.

IBAN number GB58RBOS16588058098652

Please make cheques payable to Utmost Limited. Please ensure that the client's name is referenced.

Example:
Utmost Limited
payment reference:
Mr Example Client

NON PERSONALISED AND NON UK BANK ACCOUNT DETAILS

Please **ONLY** complete this section if the premium is being paid from a non personalised or non UK bank account.

Name of account holder

Account Number

Bank sort code

IBAN Number (required for all banks outside the EU)

Bank BIC/Swift Code (required for all banks outside the UK)

Name & address of bank

Postcode

The term 'Non Personalised account' describes any account owned by a corporate entity making payment on behalf of the applicant.

C SOURCE OF WEALTH

MANDATORY

Please confirm the source of your investment. 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.

Please provide as much detail as possible, if it is unclear how the money was accumulated, we will request further information.

SOURCE INFORMATION

Please provide details in regard to the source of your investment in accordance with the table on pages 4-5 of the Guide to Additional Single Premium for Individual Applicants.

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

Please also advise where the funds for this investment have been held since receipt.

PART 1 – NOMINATION OF INVESTMENT ADVISER OR EXTERNAL
MANAGER AND/OR CUSTODIAN (EMC)

A) Do you wish to change an existing investment adviser or nominate a new one to choose or change your investments on the bond? Yes No

If **no**, please see B below.

If **yes**, please complete a separate **Nomination of Investment Adviser** form available from either your financial adviser or on request from us. To avoid any delay in processing the application, **you will still need to complete the fund selection on this form after consulting with your investment adviser.**

B) Is this additional single premium to be managed by an EMC? Yes No

If **no**, please give details of your initial fund selection in Part 2 below.

If **yes**, Part 2 of this section is not required.

- › If you would like to request the nomination of a **new** EMC, please ensure that you have completed the separate **Nomination of External Manager and/or Custodian** form. This form is also available from your financial adviser or on request from us;
- › If you would like to request the nomination of an **existing** EMC already linked to your policy then please supply the details of the EMC below.

Name of Firm

How much of this additional single premium would you like to invest with your existing EMC?

If you have more than one EMC linked to your policy and you wish for your additional investment to be split, please photocopy this page.

(*delete as applicable)

Where an investment adviser is nominated using the Nomination of Investment Adviser form any charges for investment advice will not form part of the 5% annual tax deferred entitlement. Similarly, any investment advice facilitated by the EMC (where permissible) will also not form part of the 5% annual tax deferred entitlement. Please see our **Guide to Charges** for more information.

PART 2 – FUND SELECTION



IMPORTANT INFORMATION

Guided Architecture is only available to bonds currently invested within this range; this option is not available to new policies issued after 1 January 2018.

For further information, please speak with your Financial Adviser.

Please refer to your original policy conditions to ensure these options are available to you:

- › **A - Guided Architecture with Drip-feeding or Portfolio Rebalancing**
- › **B - Guided Architecture without Drip-feeding or Portfolio Rebalancing**
- › **C - Open Architecture. A Dealing Account will be set up if you invest in one or more external funds or in a cash deposit.**

Please only select **one** of the following options outlining your investment choice.

Please choose from one of the following options and complete the details within the Funds/Cash Deposit Selection on page 6:

Guided Architecture

OR

Open Architecture

(No longer available for bonds invested after 1 January 2018)

(Open Architecture is not available with the Regular Investment Account)

FUND/CASH DEPOSIT SELECTION

Please refer to our website www.utmostwealth.com for details of funds we currently trade in and the relevant fund codes. Any missing information will result in a delay in investment. Requests to invest into any fund in which we have not previously traded will firstly need to go through our Asset Onboarding process. Investment cannot be made until this process is complete.

Where relevant we will purchase accumulation units unless otherwise instructed. If income units are selected, the fund manager will be requested to pay all income as cash which will be credited to the Dealing Account.

Certain funds require completion of the **Investor Declaration** form which is available from your financial adviser on request.

For further information regarding available deposits, please refer to your financial adviser.

Please contact our Welcome team on **+44(0)1624 643 251** if you need more information.

| Fund name (please give full fund name) | Fund reference/SEDOL/ISIN | % |
|--|---------------------------|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

| Bank/Building Society & full name of deposit account(s) | % |
|---|---|
| | |
| | |
| | |
| | |
| | |

Please ensure the total adds up to 100% = 100%

I) NOMINATED FUND TO COVER WITHDRAWALS - GUIDED ARCHITECTURE BASIS ONLY

Only complete this section if you have ticked 'Guided Architecture' within part 2 of page 5.

All deductions (charges, withdrawals etc.) will normally be taken by cancelling units across all funds. If you want to choose a fund to sell units to cover withdrawal payments, please provide the full name in the box below.

As there is no Dealing Account, charges for advice & any other bond charges to be paid from the bond will be taken proportionately across all funds.

II) DEALING ACCOUNT - OPEN ARCHITECTURE BASIS ONLY

Only complete this section if you have ticked 'Open Architecture' within part 2 of page 5.

A Dealing Account will be set up if you invest in one or more external funds or in a cash deposit. All transactions (including charges and withdrawals) will go through this Dealing Account and it may become overdrawn from time to time. In these circumstances we will sell sufficient funds to clear the negative debit balance.

Please indicate in the box below which fund you would like us to sell in these circumstances.

If no funds are selected, we will automatically sell units from the fund within the portfolio which is redeemable and has the highest value at the time of sale.

If you choose an external fund to clear a negative debit balance, each sale will be subject to the prevailing dealing fees.


E IDENTIFICATION REQUIREMENTS **MANDATORY**

Under Isle of Man Anti-Money Laundering regulations we are required to verify the identity and address of all individuals related to a contract (e.g. policyholders, trustees, power of attorney).

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 **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 **Tax Information Exchange Self-certification Form for Individuals**, also available on our website, www.utmostwealth.com


If you are unsure whether we already hold the necessary documents/information please contact the Welcome team on **+44(0)1624 643 251**.

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 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 of the Military, a senior employee of a State Owned Corporation, or a board member of a Central Bank.

Please provide details in the box below of any persons that could be considered a PEP (as defined above) in relation to this application, non-completion confirms that there are no associated politically exposed persons:


See our separate document entitled 'Information on Politically Exposed Persons' which is available from your financial adviser. This includes a list of those parties considered to be close relatives. 


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| |

G FINANCIAL ADVISER DETAILS **MANDATORY**

I confirm that this application was signed in the United Kingdom. Where this not the case a TG Decision has been obtained and included within **Section A, question 4**.

| | |
|---|--|
| 1 Financial Adviser Firm name | <input style="width: 100%;" type="text"/> |
| 2 FCA number | <input style="width: 100%;" type="text"/> |
| 3 Firm address | <input style="width: 100%; height: 40px;" type="text"/> |
| Postcode | <input style="width: 100%; border: none;" type="text" value=" - "/> |
| 4 Basis of advice | <input type="checkbox"/> Independent advice <input style="margin-left: 150px;" type="checkbox"/> Restricted advice |
| 5 Certifier and authorised signatory | <input style="width: 100%; height: 40px;" type="text"/> |
| 6 Print full name | <input style="width: 100%;" type="text"/> |
| 7 Date | <input style="width: 100%; border: none;" type="text" value=" d d m m y y y y"/> |

If your client is resident outside of the UK and you are yet to obtain a TG reference, please contact the **Welcome team on +44 (0) 1624 643 251**. 

SIGNATURE
Please refer to the **Guide for Additional Single Premium for Individual Applicants** for further information. 

H ADVISER CHARGING

MANDATORY

BEFORE YOU BEGIN

Please be aware that through this section, the monetary amount or percentage should be entered excluding VAT. If the adviser charge attracts VAT, please tick the relevant box to indicate VAT applies. For example, if the adviser charge is 1% plus VAT, please enter 1% rather than 1.2% assuming 20% VAT is included, and tick the box to indicate that VAT applies.

INITIAL ADVISER CHARGE

Do you wish for Utmost Limited to facilitate an Initial Adviser Charge? Yes No

If **no**, please see Existing Investments section below.

If **yes**, please select one of the following payment options

| Transaction type | Monetary amount (£, US\$, €*, other) |
|--|--|
| 1a Adviser charge to be paid outside of the bond by taking it from the payment, with the remaining balance being invested as an additional premium into the bond. | <input type="text"/> . <input type="text"/> <input type="text"/> |
| 1b Adviser charge to be taken inside the bond, taking it from the value of the additional single premium following investment. (not available for all pre RDR bonds) | <input type="text"/> . <input type="text"/> <input type="text"/> |

* The amount you enter will be deducted in the currency of your bond.

2 Does the initial amount to be taken attract VAT? Yes No
(If yes, this will be applied in addition to that stated in question 1a or 1b of this section)

PRE RDR INVESTMENTS

Commission: Refers to Adviser fees paid to the adviser on premium(s) invested before 31 December 2012 where a 'disturbance event' has not occurred. The rules for disturbance events are contained in the FCA Conduct of Business Sourcebook under COBS 6.1A.4AA

Any commission currently payable should:

- i) continue to be paid
- ii) be turned off

If there are no commission charges currently applied to your existing investment, please ignore this section and proceed to **Ongoing Adviser Charge**.

ONGOING ADVISER CHARGE

Do you wish for Utmost Limited to facilitate an Ongoing Adviser Charge? Yes No

If **no**, please proceed to the Declaration.

If **yes**, complete this section to make regular payments to your financial adviser for ongoing advice.

Adviser Charge: Refers to Adviser fees paid to the adviser on any premium(s) invested from 1 January 2013.

Apply ongoing adviser charges stated below to:

- i) all premiums
- ii) all premiums invested from 1 January 2013
- iii) specific premiums in the table below

| | Premium amount | Date invested | | | | | | | |
|-----------|----------------|---------------|---|---|---|---|---|---|---|
| | | d | d | m | m | y | y | y | y |
| Premium 1 | | | | | | | | | |
| Premium 2 | | | | | | | | | |
| Premium 3 | | | | | | | | | |
| Premium 4 | | | | | | | | | |
| Premium 5 | | | | | | | | | |
| Premium 6 | | | | | | | | | |

You can find the date that each premium was invested on your Policy Schedule or any subsequent Additional Premium Statement. If you have more than six premiums that you would like adviser charging to be applied to please photocopy this page, complete, and attach securely to this pack.

IMPORTANT NOTE

If you tick (i) within **Existing Investments** and also indicate that the same premium should be subject to adviser charging within the table above then both commission and adviser charges will apply. Further, please be aware that if you select that adviser charging should be applied to any (or all) premiums stated in the table above, this will override any adviser charging instructions already in place.

1 Please select the frequency Yearly Half-yearly Quarterly Monthly

Not available for Regular Premium Investment bonds.

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

Monetary amount (£/US\$/€) £/US\$/€* OR % of additional premium %

For example, if you wish to pay £500 on a half-yearly basis, the amount you should state here is £1,000 as the annual total. If you wish to pay 0.1% on a half-yearly basis, the amount you should state is 0.2% as the annual total.

3 Ongoing adviser charge start date As soon as possible

4 Does the ongoing adviser charge attract VAT? (If yes, this will be applied in addition to that stated in **question 2** of this section) Yes No

I APPLICANT DECLARATION

MANDATORY

It is important that you read this section carefully. This application forms the basis of our agreement with you, along with the policy terms and conditions.

If you do not understand any part of this application, please ask your financial adviser for further information.

Before signing, please also take the time to read the Product Guide, Guide to Charges, Key Features Document and personal illustration which explain the key features of and the specific charges applicable to the Bond. They will assist you to be sure you have not relied upon any statement made by your financial adviser which is not supported in the literature. Your financial adviser will provide these documents and copies are also available from us.

In this declaration, "I", "me", "my" and "you" means the applicant and "the Company", "our", "us" and "we" means Utmost Limited.

The Company proposes that the laws of the Isle of Man shall apply to any contract relating to this application and that the Isle of Man Courts shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the Isle of Man Court's jurisdiction shall be at the discretion of the Company.

The additional investment will be issued to your existing contract in accordance with the Policy Conditions and Policy Schedule upon acceptance of this application by the Company.

The charges laid out in this document should match those shown in your Personal Illustration provided to you by your financial adviser. Should there be any inconsistencies please ask your financial adviser for an updated illustration.

The Company will only issue your additional investment to your existing contract once we have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

You may request a copy of the Policy Conditions at any time from our Welcome team on +44 (0)1624 643 251.

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of funds – statement of truth

I truthfully confirm that:

- i) All funds invested in the bond applied for have been or will be properly declared to the relevant tax authorities in the jurisdiction of my tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations.
- ii) None of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion.

Potential consequences of misleading the Company

I fully acknowledge and agree that if the Company discovers that I misled the Company in respect of any part of the statements confirmed above, the Company shall, to the fullest extent permitted by applicable law and regulation, without limiting the Company's legal remedies or options, have the contractual ability to:

- i) terminate the bond immediately and, regardless of the actual date of the bond termination, impose the maximum encashment and any other relevant charges which may be imposed on me under the bond as if the bond had been encashed immediately after issue. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by the Company being misled, without limiting the Company's ability to seek additional recompense from me in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at the Company's discretion concerning me and/or the bond.
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either:
 - a) subject to satisfying the Company's further reasonable requirements, refund my premium(s) and other amounts paid to the Company to the date of such termination less applicable 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.

I have been advised that the Utmost Group and the Company have a longstanding policy of co-operating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities.

In cases where the Company suspects that the funds invested in the bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then the Company shall, to the fullest extent permitted by applicable law and regulation, without limiting the Company's legal remedies or options, have the ability to disclose to my home country tax and/or other government authorities, my identity and any relevant information considered necessary or appropriate, in the Company's discretion, concerning the bond.

The Company'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 the Company 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 or United States of America.

Confirmations and acknowledgements

I understand and agree that this contract is of the utmost good faith and that the information I supply in this application form, and where relevant the appendices, together with any supporting information completed or given by me in my name, shall form the basis of the contract with the Company.

I agree that if it subsequently comes to light that any information supplied to the Company by me or on my behalf was misleading or incomplete, then this might invalidate my contract and adversely affect my right to the payment of policy benefits. I understand the requirement to provide accurate and relevant information in my dealings with the Company is continuous and binding upon me or any subsequent holder of the policy.

I agree to inform the company immediately should any information within this application change, and understand that I am obliged to do so.

I understand that no contract shall be issued in respect of this application and the Company shall be under no obligation in respect of this application until the additional premium has been received by the Company and the Company has expressly confirmed in writing that it accepts the additional investment.

I accept that:

- › The selection of investments is my responsibility, or where appropriate, that of my Investment Adviser or any appointed EMC.
- › The Company has no legal responsibility in respect of future performance of such linked assets.

I agree that a copy of my agreement given in this Declaration will have the validity of the original. I understand that my financial adviser is acting as my agent and not an agent of the Company.

I understand and agree that the Company will, as appropriate, report my policy under the various exchange of information agreements including the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standards (CRS).

HOW THE COMPANY USES YOUR INFORMATION

We use the information you give us, about yourself and other people, to provide our products and services. In order to support our products and services, we transfer information between different entities within our immediate operating group and to appointed data processors, but we do not transfer information to other parties, unless required to do so by law or regulation. We do not carry out marketing using the information or transfer, or sell, your personal information to others for marketing purposes.

More details about how we use your information, your rights over this information and how you can exercise your rights can be found in the applicable Privacy Notice. We publish our Privacy Notices on our website at www.utmostwealth.com or you can ring us on +44 (0)1624 643 345 and request a copy.

I acknowledge that:

The Company will store, process or pass on my data whether or not my application is accepted.

The Company will in the event of my death obtain necessary evidence as to the cause and circumstances relating to my death should it wish to do so.

ADVISER CHARGES

I **authorise** the Company to pay the adviser charges as set out in this Agreement.

I **understand and accept** that where the adviser charge is being facilitated from my bond:

- › Any withdrawal that exceeds the 5% annual tax deferred allowance will cause a chargeable event, and I may be subject to UK Income Tax.
- › When paid to a financial adviser will be treated, for tax purposes, as a withdrawal to me.
- › I should contact my financial adviser in the first instance to discuss anything regarding adviser charges paid to them.
- › I cannot cancel an adviser charge after it has been paid, even if I decide to cancel my bond during the cancellation period.
- › If the application is not proceeded with, I will be refunded my premium in full, less any adviser charges; any adviser charges that I paid/owed will be my responsibility to settle.
- › Where an External Managed Account is linked to the bond, any fund based adviser charge payments will be based on the last available fund value for the External Managed Account held in the Company's records.

By signing this box below I confirm that:

- › The adviser charges set out in this form match the personal illustration I have received from my adviser.
- › It will create legally binding obligations on me in connection with my bond.
- › This instruction is subject to the terms and conditions of my bond.

| | Applicant 1 | Applicant 2 | | | | | | | | | | | | | | | | |
|------------------|--|---|---|---|---|---|---|---|---|--|---|---|---|---|---|---|---|---|
| SIGNATURE | <div style="border: 1px solid black; height: 40px;"></div> | <div style="border: 1px solid black; height: 40px;"></div> | | | | | | | | | | | | | | | | |
| Print full name | <div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div> | <div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div> | | | | | | | | | | | | | | | | |
| Date | <table border="1" style="display: inline-table; text-align: center;"> <tr> <td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td> </tr> </table> | d | d | m | m | y | y | y | y | <table border="1" style="display: inline-table; text-align: center;"> <tr> <td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td> </tr> </table> | d | d | m | m | y | y | y | y |
| d | d | m | m | y | y | y | y | | | | | | | | | | | |
| d | d | m | m | y | y | y | y | | | | | | | | | | | |

SIGNATURE

If there are more than two applicants please photocopy this page and after signing the additional copies attach them securely to the form.

APPENDIX J - POLICYHOLDER DETAILS

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

| | Policyholder 1 | Policyholder 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"/> | <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"/> <input type="text"/> | <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"/> <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"/> |
| 5 Correspondence address If your correspondence address is the same as your residential address, please tick here. <input type="checkbox"/> | <input type="text"/> <input type="text"/> <input type="text"/> | <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"/> <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"/> |

If there are more than two policyholders please photocopy this section, complete all the details for the additional policyholders and attach securely to this form.

If any of your details have changed and you have not yet notified us of these changes, please ensure you provide us with up to date Anti-Money Laundering documentation.

APPENDIX K - REGULAR WITHDRAWALS

Complete section A if you wish to set up a regular withdrawals or amend an existing withdrawal instruction currently in place. For new instructions you will need to supply bank details within section B. You can also use this page to change the bank details on an existing instruction.

A - 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 stated below.

1 Amount to be withdrawn from the whole bond per annum % **or** per payment

2 Frequency of payments Yearly Half-yearly Quarterly Monthly

Changes to your regular withdrawals could potentially cause a chargeable gain. Please speak to your financial adviser for further information.

3 Payment to start As soon as possible

If you are setting up new withdrawals, the earliest the first withdrawal can be taken is 30 days after the additional single premium documents have been issued.

B - WITHDRAWAL BANK/BUILDING SOCIETY DETAILS

Please 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 style="width: 475px; height: 25px;" type="text"/> |
| 2 | Account Number <small>(for BACS payments this must be 8 digits)</small> | <input style="width: 475px; height: 25px;" type="text"/> |
| 3 | Bank sort code | <input style="width: 35px; height: 25px;" type="text"/> - <input style="width: 35px; height: 25px;" type="text"/> - <input style="width: 35px; height: 25px;" type="text"/> <small>(must be 6 digits)</small> |
| 4 | Building Society roll number <small>(if applicable)</small> | <input style="width: 475px; height: 25px;" type="text"/> |
| 5 | Bank BIC/Swift code <small>(required for all banks outside the UK)</small> | <input style="width: 475px; height: 25px;" type="text"/> |
| 6 | IBAN number <small>(required for all bank accounts in the EU)</small> | <input style="width: 475px; height: 25px;" type="text"/> |
| 7 | Bank/Building Society name | <input style="width: 475px; height: 25px;" type="text"/> |
| 8 | Address | <input style="width: 475px; height: 25px;" type="text"/> <input style="width: 475px; height: 25px;" type="text"/> <input style="width: 475px; height: 25px;" type="text"/> |
| | Postcode | <input style="width: 35px; height: 25px;" type="text"/> - <input style="width: 35px; height: 25px;" type="text"/> |

Further customer due diligence may be required for foreign payments.

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