

# UTMOST WEALTH SOLUTIONS

## TERRITORY GUIDELINES



Utmost Wealth Solutions is able to accept business from many parts of the world. However, certain countries may have legal, regulatory or taxation rules that may restrict or prevent us from accepting business from customers in those countries.

Utmost Wealth Solutions has an obligation to conduct its territorial approach in accordance with the requirements of the authorities in the Isle of Man.

The information provided highlights our current guidelines as at 01 January 2015 but is subject to change in the future.

Please read through the information provided and where there is a non-UK element to the application please complete the **Territory Decision form** included in this document.

## A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item is issued by Utmost Limited. The following Isle of Man registered companies are, where regulated, licensed by the Isle of Man Financial Services Authority. Regulated: Utmost Limited (No 056473C), Utmost Administration Limited (No 109218C) and Utmost Trustee Solutions Limited (No 106739C). Non-Isle of Man regulated: Utmost Services Limited (No 059248C). Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles. Telephone calls may be recorded.

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W [www.utmostwealth.com](http://www.utmostwealth.com)

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# TERRITORY GUIDELINES

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To help you in this process, Utmost Wealth Solutions is prepared to consider applications for non-UK residents as detailed below:

- 1 The advice must be given in the UK, Gibraltar, Channel Islands or the Isle of Man. Furthermore, the application form must be signed by the client in the UK, Gibraltar, Channel Islands or the Isle of Man.
- 2 There are countries where buying an Utmost product may contravene sanctions and local regulation. For any case with a non-UK element, the **Territory Decision form** included in this document must be completed by you and be received and approved by us before any application can be taken further.
- 3 If your client has invested into an Utmost product and later moves outside of the countries specified in point 1, there may be regulatory or legal restrictions preventing additional investments.
- 4 All prospective applications are subject to full Utmost Wealth Solutions Anti-Money Laundering and Source of Wealth requirements being satisfied. For additional information please contact us.
- 5 We retain the right to review individual cases on their own merits and may, in exceptional circumstances, vary the criteria.

## COMPLETING THE FORM

The following Territory Decision form is designed to be completed by an Utmost sales consultant or a financial adviser. The information will be used to assess if the applicant(s) is/are resident in a country that is acceptable to Utmost Wealth Solutions.

**Please provide as much information as possible. No decision will be made until adequate details have been received.**

The most common instances in which Utmost Wealth Solutions declines applications are as follows:

1. The application has been signed in a country where Utmost Wealth Solutions is unable to conduct business.
2. The insurance legislation of the particular territory prevents an insurance buyer from placing their insurance business abroad e.g. the legislation states that life insurance needs to be purchased from locally authorised insurers.
3. There are exchange controls in place that prevent the remittance of money from a particular territory onwards to the UK.
4. There are premium tax, local levies or charges issues that could cause complications for Utmost Wealth Solutions and/or the client.




**Please note that this list is not exhaustive.**


**Utmost Wealth Solutions accepts no responsibility for any tax related matters and insists that clients should seek professional tax advice before submitting an application.**


**Any questions concerning Anti-Money Laundering requirements should be directed to our Customer Support Team.**

When completed, please email or fax the form to our Customer Support Team.

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 customersupport@utmostwealth.com

 Utmost Limited, Royalty House  
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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.

## A APPLICANT'S AND FINANCIAL ADVISER'S DETAILS

|  | Applicant 1   | Applicant 2   |
|--|---|---|
| 1 Full name of the applicant(s)  | <input type="text"/><br><input type="text"/>  | <input type="text"/><br><input type="text"/>  |
| 2 a) Country the applicant lives in  | <input type="text"/>  | <input type="text"/>  |
| b) Is this a permanent arrangement   | <input type="checkbox"/> Yes <input type="checkbox"/> No  | <input type="checkbox"/> Yes <input type="checkbox"/> No  |
| c) If no, please explain   | <input type="text"/>  | <input type="text"/>  |
| 3 Nationality  | <input type="text"/>  | <input type="text"/>  |
| 4 Country of birth   | <input type="text"/>  | <input type="text"/>  |
| 5 Country of Tax residence<br>(if different from above)                                      | <input type="text"/>  | <input type="text"/>  |
| 6 Financial adviser company name<br>and regulatory body authorising<br>the financial adviser | Company name  | Company name  |
|  | Regulatory body   | Regulatory body   |
| 7 Financial adviser's contact details  | <input type="text"/><br><input type="text"/><br><input type="text"/><br><input type="text"/>  | <input type="text"/><br><input type="text"/><br><input type="text"/><br><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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 8 Name of financial adviser's Utmost<br>sales consultant                                     | <input type="text"/>  | <input type="text"/>  |

## B BOND DETAILS

|  |  |
|--|--|
| 1 Product type   | <input type="checkbox"/> EPB <input type="checkbox"/> Evolution  |
| 2 Contract type  | <input type="checkbox"/> Capital redemption <input type="checkbox"/> Life assurance  |
| 3 Business type  | <input type="checkbox"/> New business <input type="checkbox"/> Existing policy top-up <input type="checkbox"/> New policy for the existing client  |
| 4 Premium amount   | £/US\$/€* <span style="float: right;">(*Please delete as applicable)</span>  |
| 5 a) Source of funds   | <input type="text"/>   |
| b) Bank Name   | <input type="text"/>   |
| c) Bank Address  | <input type="text"/><br><input type="text"/>   |
|  | Country <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"/> |
| 6 Source of Wealth - How have<br>the investment funds been<br>accumulated? | <input type="text"/>   |

**C** ADVICE DETAILS

1 How is the advice to be provided?  face to face  phone  email

2 Location of the financial adviser at the time of advice

3 Location of the applicant at the time of advice

**Applicant 1**

**Applicant 2**

4 In which country will the application be signed?

5 How is the financial adviser authorised to conduct business in the country where the advice is given and the application is signed?

**D** ADDITIONAL INFORMATION