

APEX (PORTUGAL) FUND AUTHORISATION FORM

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

IMPORTANT INFORMATION

This form should only be completed by the Policyholder where a Discretionary Fund Manager or Platform is not appointed and the Policyholder wish to authorise the Insurance Intermediary to execute external fund choices on their behalf.

Complete this form using **black** or **blue ink** and **BLOCK CAPTAILS**. 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 this form which need to be signed by the Policyholder or Insurance Intermediary.

If you have any queries contact your Insurance Intermediary or Administration Support on **00 353 1 6369383**.

PRIVACY NOTICE

Our Privacy Notice 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.utmost.ie or you can request a copy from our Administration Support.

A POLICY DETAILS

Policy number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Policyholder(s)'s full name

--

Name of firm to be appointed
(the Insurance Intermediary)

A WEALTH *of* DIFFERENCE

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

Utmost PanEurope dac is regulated by the Central Bank of Ireland.

Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

Utmost PanEurope dac is duly registered for the pursuit of the life insurance business in Portugal on a freedom to provide services basis, and is duly registered for such purposes with the Portuguese Insurance Supervisory Authority (Autoridade de Supervisao de Seguros e Fundos de Pensoes or 'ASF') under the number 4693.

UPE WS PR 00036 /11.08.2020

B FUND AUTHORISATION POLICYHOLDER DECLARATION

By completing this form the Policyholder(s) wishes to authorise the Insurance Intermediary named in section A to instruct Utmost PanEurope dac on their behalf to execute external fund/asset choices, subject to the terms set out below.

- › The Policyholder(s) understands and agrees that the Policyholder(s) is responsible for all decisions relating to external fund/asset choices, switches and redirections.
- › The Policyholder(s) understands and agrees the following:
 - i. The Policyholder(s) is appointing the Insurance Intermediary to execute external fund/asset choices, switches and redirections on their behalf (the "Appointment").
 - ii. The Policyholder(s) is responsible for communicating its decisions in relation to external fund/asset choices, switches and redirections ("Decisions") to the Insurance Intermediary.
 - iii. The Insurance Intermediary will keep a record of all Decisions for 7 years from the termination of the Life Insurance Policy.
 - iv. Utmost PanEurope shall not be liable for any loss or damage suffered by the Policyholder(s) or any beneficiary of the Policy, including if arising from any act or omission of the Insurance Intermediary including but not limited to any advice given by the Insurance Intermediary or the transmission and/or execution of any trade by the Insurance Intermediary.
 - v. Utmost PanEurope is not responsible for ensuring that the Insurance Intermediary complies with this section B, including whether the Insurance Intermediary: (1) follows the Decisions of the Policyholder(s) in relation to their fund/asset choices, switches and redirections; (2) accurately and/or promptly transmits orders.
 - vi. Utmost PanEurope is not responsible for any error or omission by the Insurance Intermediary regarding fund/asset choice(s) and/or execution of trades. Any dispute involving these matters must be resolved between the Policyholder(s) and the Insurance Intermediary directly, and where applicable in accordance with the terms of any agreement entered into between the Policyholder(s) and the Insurance Intermediary.
 - vii. The Appointment will terminate upon: (a) the Policyholder(s) written request; (b) at the discretion and direction of Utmost PanEurope; or (c) the bankruptcy, insolvency, receivership or loss of regulatory authority of the Insurance Intermediary.
 - viii. Utmost PanEurope can refuse to accept instruction regarding fund/asset choices, switches and redirections from the Insurance Intermediary at any time at its absolute discretion.
 - ix. Utmost PanEurope can refer any instruction by the Insurance Intermediary to the Policyholder(s) at its discretion at any time.

	Policyholder 1	Policyholder 2	
SIGNATURE	<div style="border: 1px solid black; height: 60px;"></div>	<div style="border: 1px solid black; height: 60px;"></div>	SIGNATURE
Date	<div style="border: 1px solid black; display: flex; padding: 2px;"> <div style="width: 20px; text-align: center;">d</div> <div style="width: 20px; text-align: center;">d</div> <div style="width: 20px; text-align: center;">m</div> <div style="width: 20px; text-align: center;">m</div> <div style="width: 20px; text-align: center;">y</div> <div style="width: 20px; text-align: center;">y</div> <div style="width: 20px; text-align: center;">y</div> <div style="width: 20px; text-align: center;">y</div> </div>	<div style="border: 1px solid black; display: flex; padding: 2px;"> <div style="width: 20px; text-align: center;">d</div> <div style="width: 20px; text-align: center;">d</div> <div style="width: 20px; text-align: center;">m</div> <div style="width: 20px; text-align: center;">m</div> <div style="width: 20px; text-align: center;">y</div> <div style="width: 20px; text-align: center;">y</div> <div style="width: 20px; text-align: center;">y</div> <div style="width: 20px; text-align: center;">y</div> </div>	

The signature of the Policyholder's spouse is required below if the Policyholder and the spouse are subject to the joint marital regime and the spouse is not the Policyholder:

Signature of Spouse

SIGNATURE

Print Name

Date

d

d

m

m

y

y

y

y

C INSURANCE INTERMEDIARY DECLARATION

I, the undersigned, being an authorised signatory and representative of the Insurance Intermediary named in section A (question 3) (the "Insurance Intermediary"), warrant that I have the authority to bind and agree to the terms of this Insurance Intermediary Declaration (the "Declaration") in the name and on behalf of the Insurance Intermediary. For the avoidance of doubt, the terms of this Declaration will be legally binding on the Insurance Intermediary in their entirety.

For the avoidance of doubt, the terms of this Declaration will be legally binding on the Insurance Intermediary in their entirety.

1. Where the Policyholder(s) has authorised the Insurance Intermediary to instruct Utmost PanEurope to execute external fund/asset choices on their behalf under section B ("Authorisation Terms"), the Insurance Intermediary agrees and understands that it is being appointed to transmit the Policyholder(s)'s external fund/asset choices to Utmost PanEurope and to manage the Policyholder(s)'s Dealing Account.

The Insurance Intermediary further understands and agrees:

- a. to the Authorisations Terms, which it has read and shall comply with;
 - b. that Utmost PanEurope has the right to receive a copy of Policyholder(s)'s instruction(s) (the "Records") at any time upon written request and at its discretion. The Insurance Intermediary undertakes to promptly provide any Records upon receipt of any such request from Utmost PanEurope; and
 - c. that it is responsible for the management and maintenance of the cash held on the Dealing Account, including without limitation ensuring that there is sufficient cash available in the Dealing Account to cover the cost of any charges or withdrawals. Any cash amount that exceeds the known level of charges and withdrawals will be invested into a Money Market fund.
2. The Insurance Intermediary further warrants that it has the necessary authorisations and registrations under the legislation and regulations in its regulatory jurisdiction to act in the capacity of an insurance intermediary, and that it shall remain authorised and registered and act in compliance with the rules of the appropriate regulatory bodies whilst acting in this capacity. The Insurance Intermediary shall notify Utmost PanEurope of any changes to its regulatory authorisations and registrations, including without limitation any disciplinary actions (including suspensions) relevant to its role as an insurance intermediary.

Insurance Intermediary

SIGNATURE

Print Name

Date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---