

KNOW YOUR CLIENT

SOURCE OF FUNDING AND VERIFICATION OF IDENTITY

THIS DOCUMENT WAS LAST UPDATED IN JANUARY 2023.

Please confirm with your financial adviser that this is the most up to date document for your product or servicing needs.

USING THE EDITABLE FIELDS?

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

This form must be completed for all clients, trustees and corporate clients, where an application form does not already contain both a source of funding and verification of customer identity section.

All references to Utmost International, we, us and our in this form mean Utmost International Isle of Man and Utmost PanEurope dac.

Appropriately certified ID and proof of residential address must be provided for all cases.

IMPORTANT INFORMATION

This form needs to be completed by both the client and the financial adviser.

The client needs to complete sections A, B, C and read section E. Please make sure that the declarations in section F are signed and dated by each party to the application.

The financial adviser needs to verify the client's identity by completing the following:

- › Section A and B to verify the identity of an individual investor, trustees, corporate & corporate trustees directors of a company, shareholders or the beneficial owners.
- › Section C Risk rating.
- › Section G - complete and sign and date the declarations.

All supporting information listed in this form should accompany the relevant application form and be certified by a suitable certifier as a true copy of the original where the original document is not provided. Occasionally, additional information other than that listed in the guidance notes section C, may be requested. If this form is being completed in respect of an additional investment for Utmost International Trustee Solutions Limited business, the form should be signed by the settlor and financial adviser.

COMPLETING THE FORM

To complete this form:

- › Use CAPITAL LETTERS only
- › Use blue or black ink
- › Complete all relevant sections
- › Do not use correction fluid; any amendments should be crossed out and initialled by all clients.

We will contact you regarding any missing information which you will need to provide us with in writing, and this may delay your transaction.

A DETAILS OF THE APPLICATION - CLIENT TO COMPLETE

Name of the client(s)
Individual applicants
(if relevant)

Name of Corporate applicants
(if relevant)

Name of Trustee Applicants

All clients - Please provide details of any other names/alias that any party to the contract uses, or has previously used, which are different to those provided, e.g. maiden name, previous name.

If this is an application for an additional investment / premium or assignment, please provide your existing policy number:
(you can find this in your policy documentation)

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Is the client a UK resident? Yes No

B FURTHER DETAILS - CLIENT TO COMPLETE

Politically exposed person

▶ If the applicant, or any other party connected to the application (for example the beneficiary) either now or in the past/future, could be classed as a politically exposed person (PEP), or connected with a PEP, please provide details.

- › Heads of State or Government
- › Senior politicians
- › Senior Government officials
- › Judicial or military officials
- › Senior executives of publicly owned corporations
- › Important political officials

If a client is a PEP, or is linked to a PEP, Source of Funds evidence must be provided with the application and funding must come from the **applicant's bank account**. Due to the increased risk of accepting business from PEPs and the specific regulatory requirements relating to them, Utmost International will require Source of Wealth information which can be provided using the Source of Wealth Questionnaire, and may also require Source of Wealth evidence.

Existing contracts

Please provide details of any existing Utmost International contracts you have or are making payments to (if applicable).

TYPE OF CONTRACT	POLICY NUMBER

Bank Account details

Please complete the clients bank details here, failure to complete this section will result in delays to the application.

Accountholder name	<input type="text"/>	Bank name	<input type="text"/>
Account number	<input type="text"/>	Bank address	<input type="text"/>
			<input type="text"/>
			<input type="text"/>

C ORIGEN DE FONDOS (SOURCE OF FUNDS)

C.1 BANK DETAILS OF WHERE FUNDS ARE BEING REMITTED FROM

If the address on any payment instruction to your client’s bank, (e.g. on the standing order/credit card mandate or payment instruction form) is different to that in the application form please provide an explanation below.

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Bank Transfer

Utmost International reserves the right to ask for documentary proof of the account from which the funds originated, showing the amount transferred, name of the payer, bank account number, date and name of the bank.

IMPORTANT:
If the transfer is not coming from the above bank account, please complete the following bank details section.

Utmost International may undertake checks to verify where funds have been remitted from if the source is unclear. If the applicant is considered a PEP the premium must be received from the clients own account.

C.2 EMPLOYMENT DETAILS

If there are more than 2 applicants then please photocopy this page. This section must be completed in all instances.

Please give details of your employer or your own company, if self-employed.

If you have retired or are not currently employed please include details of your previous employer or your own company. If you have never been employed, please state N/A.

Please also enter your final year’s salary/income and bonus if any.

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	Individual applicant 1		Individual applicant 2 (if any)	
Employment status (✓)	Employed	Self Employed	Employed	Self Employed
	Retired	Not employed	Retired	Not employed
Occupation (including role, e.g. Director and sector, e.g. Accountancy. If you have retired please include your occupation before retirement. Please check that the occupation is not on our list of prohibited occupations as confirmed on our Source of Funds and Source of Wealth Guidelines)				
Name of employer or your own company				
Address of employer or your own company				
	Postcode		Postcode	
Country				
Website address of employer or your own company (if any)				
Last year's gross salary/ income amount				
Currency (✓)	£	US\$	€	
	Other (state currency)		Other (state currency)	
Last year's bonus amount (if applicable)				
If you receive income from another source, please provide full details here (e.g. dividend, investment, rental income including their nature and source)				

C.3 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost International is required to record details of how the funds being invested have been accumulated.

Where your funds come from more than one source, you should complete all relevant sections to give us the full picture of its origin.

Documentary evidence requirements:

If all of the following apply:

- › you are resident in; and
- › you are funding from; and
- › your financial adviser is regulated in,

Isle of Man, Jersey, Guernsey, Hong Kong, United Kingdom, Singapore or Sweden, the threshold for requiring supporting documentary evidence is GBP 2,000,000.00 of total premiums paid to date to Utmost International.

Where the above doesn't apply, your financial adviser will tell you if additional documentary evidence is required by referring to our Source of Funds and Source of Wealth Guidelines.

a. Accumulated Earned income (including salary, bonus and fees)

Total amount received	Currency	<input style="width: 50px;" type="text"/>	Amount	<input style="width: 50px;" type="text"/>
Number of years income accumulated	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	years		
Institution holding the funds	<input style="width: 100%; height: 20px;" type="text"/>			
Name of account where funds have been held	<input style="width: 100%; height: 20px;" type="text"/>			
Account number	<input style="width: 100%; height: 20px;" type="text"/>			
Length of time funds have been in this account	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	years	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	months
Nature of business	<input style="width: 100%; height: 20px;" type="text"/>			
Main occupation during the accumulation period e.g. Director. If you have retired please include your occupation before retirement. Please check that the occupation is not on our list of prohibited documents as confirmed on our Source of Wealth and Source of Funds Guidelines	<input style="width: 100%; height: 20px;" type="text"/>			
Main employer's name	<input style="width: 100%; height: 20px;" type="text"/>			
Employer's address	<input style="width: 100%; height: 20px;" type="text"/>			
	<input style="width: 100%; height: 20px;" type="text"/>			
	<input style="width: 100%; height: 20px;" type="text"/>			
Average annual salary over the accumulation period	Currency	<input style="width: 50px;" type="text"/>	Amount	<input style="width: 50px;" type="text"/>
Average annual bonus over the accumulation period	Currency	<input style="width: 50px;" type="text"/>	Amount	<input style="width: 50px;" type="text"/>

▶ If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › Last three month's payslips; **or**
- › Three months of account statements showing declared income being credited; **or**
- › Three months of account statements showing declared income being credited; **or**
- › Tax statement e.g. P60 for the UK, IRAS for Singapore etc.; **or**
- › Copy of latest accounts if self-employed

SOURCE OF FUNDING AND VERIFICATION OF IDENTITY

b. Remuneración

Name of organisation or individual that paid compensation

Reason for compensation

Country compensation was awarded

Total amount received Currency Amount

Date of received

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › Letter on company headed paper or court order from compensating body validating the information in the application form; **or**,
- › Signed letter on company headed paper from solicitor/ lawyer handling the compensation validating the information in the application form

c. Competition win

Name of competition organiser

Description of competition

Lountry competition was held in

Total amount won Currency Amount

Date of win

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › A signed letter from the organisation providing the proceeds of the win on letter-headed paper confirming name of winner, date of win and value of winnings; **or**
- › Bank statement showing deposit of winnings in clients name and referencing the organisation providing the proceeds of the win; **or**
- › Media coverage of the win showing name of winner, date of win and value of winnings

d. Gift

Full name of person who gave the gift

Date of birth

Nationality

Address

Postcode

Relationship to applicant

Reason for gift

Description of gift

Total amount received Currency Amount

Date received

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copies of **all** of the following:

- › A valid identification documentation for the donor (even if it is not coming from their account); **and**
- › Letter from the donor explaining the reason for the gift and source of funds behind the gift; **and**
- › Documentary evidence as to the donor's source of wealth as set out in the Source of Funds and Source of Wealth Guidelines

e. Inheritance

Deceased's full name

Relationship to applicant

Date of death

Details of the inheritance (Tell us about the assets forming the inheritance (eg. cash, property, shares etc.))

Amount received Currency Amount

Date received

Solicitor/lawyer's (who dealt with the estate) name

Solicitor/lawyer's firm name

Solicitor/lawyer's firm address

Postcode

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › Grant of probate (with a copy of the will) which must include the value of the estate; **or**
- › The will relating to the inheritance; **or**
- › A signed letter from the regulated solicitor dealing with the estate on letter-headed paper confirming the information supplied in this application

SOURCE OF FUNDING AND VERIFICATION OF IDENTITY

f. Loan

Name of loan provider

Address of loan provider

 Postcode

Total amount borrowed Currency Amount

Date of loan

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › A signed letter from the lender on letter-headed paper confirming the name of borrower, amount of loan and date of draw-down; **or**,
- › A loan statement confirming the details provided in this form

g. Maturing policy/policy claim/replacement policy

If the source of funds is the sale of an investment rather than maturity, please complete h instead.

Name of policy provider

Address of policy provider

 Postcode)

Policyholder's full name

Length of time policy held years months

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › Letter on company headed paper from previous product provider regarding notification of proceeds of claim under the policy; **or**
- › Closing statement from previous product provider

If the investment/policy being sold has been owned for less than 5 years, we need to understand the Source of Funds immediately prior to the purchase of the investment/policy. Please complete an additional relevant section to confirm this.

Reason for policy claim or replacement policy (if applicable)

Total amount received Moneda (Currency) Monto (Amount)

Surrender penalty (if applicable)

Date received

SOURCE OF FUNDING AND VERIFICATION OF IDENTITY

h. Sale of asset portfolio or investment

If the source of funds is a maturing investment rather than one that you are choosing to sell, please complete g instead.

Description of asset portfolio or investment (i.e. government bonds, equities etc.)

Name of the company that held it

Registered address of company

Postcode

Account name

Length of time asset portfolio or investment held years months

If the portfolio/investment being sold has been owned for less than 5 years, we need to understand the Source of Funds immediately prior to the purchase of the portfolio/investment. Please complete an additional relevant section to confirm this.

Date of sale

Net amount received Currency Amount

i. Sale of interest in company

Company name

Business sector

Address of company

Postcode

Your connection with the company. For example: owner, partner or shareholder

Date of sale

Sale amount Currency Amount

Net amount received The amount you have received after any deductions such as fees and taxes. Currency Amount

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › Legal sale document; **or**
- › Copy of contract note

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › Signed letter on company headed paper from solicitor/ lawyer validating the information confirmed in this section of the application form; **or,**
- › Signed letter on company headed paper from regulated accountant validating the information in this section of the application form; **or,**
- › Copy of contract of sale and bank statement in the name of the client showing payment of the proceeds into an account in the name of the applicant; **or,**
- › Copies of media coverage of the sale (if applicable) as supporting evidence that the information is in this section of this application form

j. Sale of property

If you are not the beneficial owner of this property, please select a different option for source of funds that is more appropriate

Address of property sold (including postcode if applicable)

Postcode

Length of time property owned

<input type="text"/>	<input type="text"/>	years	<input type="text"/>	<input type="text"/>	months
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If the property being sold has been owned for less than 5 years, we need to understand the Source of Funds immediately prior to the purchase of the property. Please complete an additional relevant section to confirm this.

Date of sale

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Total sale amount

Currency	<input type="text"/>	Amount	<input type="text"/>
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Net amount applicant received from sale

Currency	<input type="text"/>	Amount	<input type="text"/>
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k. Other

Description of the activity that generated the funds

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Role in relation to above activities

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Period over which the activities occurred

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Country in which the activity occurred

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Date received

<input type="text"/>	<input type="text"/>	years	<input type="text"/>	<input type="text"/>	months
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Proceeds received from the activity

Currency	<input type="text"/>	Amount	<input type="text"/>
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If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › Signed letter on headed paper from solicitor; or lawyer handling the sale or from regulated accountant; **or**
- › Signed letter on headed paper from estate agent (if applicable); **or**
- › Copy of contract of sale detailing the details included in the application form

If there are documentary evidence requirements, as clarified at the start of this section, you are required to provide the following

Original or suitably certified copy of **one** of the following:

- › Appropriate, independent supporting documentation which validates the information provided in this section of the application form; **or**,
- › Signed letter from a person with personal knowledge of the activities described and in a position subject to anti-money laundering regulation, for example a regulated accountant or lawyer

**D VERIFICATION OF CLIENT IDENTITY -
FINANCIAL ADVISER/SUITABLE CERTIFIER TO COMPLETE**

This section must be completed whenever documentary evidence is submitted.

Please note that we will not be able to set the account live until this section has been completed and you have provided the necessary identification documentation.

Outlined below are the standard minimum requirements. In some circumstances we may need additional information.

We require one document from part A and one from part B. If neither document in part A is available, please provide the reason why and provide two formal documents showing appropriate personal details and verifiable reference numbers from part B. When certifying copies of original documents, the suitable certifier must provide the following:

- › a statement to reflect that *'I hereby confirm that this document is a true copy of the original which I have sighted and the photograph represents a good likeness of the client.'*
- › their name
- › their signature
- › the date of certification

Identification documentation should be current and valid. Evidence of address should be the latest available, but no more than six months old.

- › Please tick (✓) to indicate the identification you have supplied for each individual party to the bond. If a fund adviser is to be appointed we may need to verify the identity of the appointee.

If there are any further applicants, please photocopy this page and attach the details with this application form.

If additional pages are added, each separate page must be initialled by all applicants.

PART A - INDIVIDUAL WHOSE IDENTITY IS BEING VERIFIED)

1. Name	<input type="text"/>
Capacity	<input type="text"/>
Type of document	<input type="checkbox"/> Passport <input type="checkbox"/> National identity card
Document reference	<input type="text"/>
2. Name	<input type="text"/>
Capacity	<input type="text"/>
Type of document	<input type="checkbox"/> Passport <input type="checkbox"/> National identity card
Document reference	<input type="text"/>
3. Name	<input type="text"/>
Capacity	<input type="text"/>
Type of document	<input type="checkbox"/> Passport <input type="checkbox"/> National identity card
Document reference	<input type="text"/>
4. Name	<input type="text"/>
Capacity	<input type="text"/>
Type of document	<input type="checkbox"/> Passport <input type="checkbox"/> National identity card
Document reference	<input type="text"/>

PART A - REASON WHY DOCUMENTS ARE NOT PROVIDED (IF APPLICABLE)

PART B - INDIVIDUAL WHOSE IDENTITY IS BEING VERIFIED

These must be less than six months old.

1 2 3 4

1. A recent utility, rates or council tax bill
(mobile/cell phone bills not acceptable)
2. A recent mortgage statement from a regulated lender, giving the residential address
3. A recent account statement from bank or credit card
(store cards not acceptable)
4. Proof of ownership of the residential address
5. Photographic driving licence or national identity card containing current residential address

PART B1 - CORPORATE DETAILS

Enclosed

1. A list of directors' names.
2. Verification of the identity of at least two directors, one of whom must be an executive director.
3. A list of authorised signatories, specimen signatures and evidence of their signing power(s).
4. The company's Certificate of Incorporation or another official registration document.
5. Evidence of the registered office of the company.
6. Trading company - a copy of the latest annual report and accounts.
Non-trading company - evidence of the source of funds
7. Private limited companies - verification of the identity of all shareholders holding 25% or more of the issued share capital at the date of the application. Where the shareholders are not individuals we will require verification of the identity of the ultimate beneficial owners of those entities and their relationship to the company.
8. If the company share capital is in bearer form or may be converted to bearer form, please indicate here and contact your Utmost International business consultant.
All information should be provided on letterheaded paper.

PART B2 - TRUSTEE DETAILS

Individual trustees Enclosed (3)

1. Verification of the identity of all individual trustees
2. Verification of the identity of the protector (where appropriate).
3. Evidence of the appointment of trustees (for example a certified copy of an extract from the trust deed, but not the whole deed) if the application is in respect of an existing trust.
4. The trustees (settlor(s) where policies are to be settled into trust) should provide the name, current residential address and date of birth or death for all the parties to the trust, for example settlor/donor, protector or beneficiaries. If the beneficiaries are not named you should provide the class of beneficiaries, for example grandchildren. Please continue on a further sheet if necessary.

Capacity (✓)	Settlor	Donor Protector Beneficiary									
Name											
Date of birth or death	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px; text-align: center;">d</td> <td style="width: 20px; height: 20px; text-align: center;">d</td> <td style="width: 20px; height: 20px; text-align: center;">m</td> <td style="width: 20px; height: 20px; text-align: center;">m</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> </tr> </table>		d	d	m	m	y	y	y	y	Death
d	d	m	m	y	y	y	y				
Residential address											

Capacity (✓)	Settlor	Donor Protector Beneficiary									
Name											
Date of birth or death	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px; text-align: center;">d</td> <td style="width: 20px; height: 20px; text-align: center;">d</td> <td style="width: 20px; height: 20px; text-align: center;">m</td> <td style="width: 20px; height: 20px; text-align: center;">m</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> </tr> </table>		d	d	m	m	y	y	y	y	Death
d	d	m	m	y	y	y	y				
Residential address											

Capacity (✓)	Settlor	Donor Protector Beneficiary									
Name											
Date of birth or death	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px; text-align: center;">d</td> <td style="width: 20px; height: 20px; text-align: center;">d</td> <td style="width: 20px; height: 20px; text-align: center;">m</td> <td style="width: 20px; height: 20px; text-align: center;">m</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> <td style="width: 20px; height: 20px; text-align: center;">y</td> </tr> </table>		d	d	m	m	y	y	y	y	Death
d	d	m	m	y	y	y	y				
Residential address											

PART B3 - CORPORATE TRUSTEES

Enclosed

1. A list of directors' names.
2. Verification of the identity of at least two directors, one of whom must be an executive director.
3. A list of authorised signatories, specimen signatures and evidence of their signing power(s).
4. The corporate trustee's Certificate of Incorporation or other official registration document.
5. Evidence of the registered office of the corporate trustee.
6. Trading company - a copy of the latest annual reports and accounts.
Non-trading company - evidence of the source of funds (refer to section Activity which generated amount to be invested).
7. Private Limited companies - verification of the identify of all shareholders holding 25% or more of the issued share capital at the date of application. Where the shareholders are not individuals we will require verification of the identity of the ultimate beneficial owner of those entities and their relationship to the company.
8. If the company share capital is in bearer form or may be converted to bearer form, please indicate here and contact our Utmost International regional office. All information should be provided on letterheaded paper.

PART C - FINANCIAL CRIME - RISK RATING

› Please refer to the Source of Funds and Source of Wealth guidelines (available from Utmost International) for information on how to complete the table below.

To prevent financial crime, Isle of Man authorised life companies may adopt a 'risk-based approach' when obtaining evidence of the origin of a client's wealth. In order to speed up the application process we have provided you with the table below to allow you to find out your client's risk rating before submitting the application form to us. We highly recommend that you complete the risk rating as it allows you to determine if you need to enclose further documentary evidence with the application form or not. If we do not receive the necessary documentary evidence with the application form, then it will take longer to process the business.

In order to decide what risk rating applies to your client's investment you need to take into account the following factors:

- a. your client's country of residence
- b. which country the contribution is paid from

(a) + (b) = total risk rating

APPLICANT	CLIENT COUNTRY OF RESIDENCE (A)	COUNTRY OF CONTRIBUTION FUNDING (B)	TOTAL RISK RATING
Example	Chile (2)	Peru (2)	4

Utmost International reserves the right to request further documentation if it is felt appropriate. Please note that each new application, or application for an additional investment, will be reviewed individually.

E DATA PRIVACY STATEMENT - CONSENT BY EACH APPLICANT

I understand that Utmost Services Limited, Utmost International Business Services Limited, Utmost Services Ireland Limited, Utmost Administration Limited, Utmost International Isle of Man Limited, Utmost International Trustee Solutions Limited or Utmost PanEurope dac (Utmost International) will process personal information about me and any other party whose personal information I have provided.

The type of personal information processed about me will depend on the purpose for which it has been collected and will include:

- › my contact details
- › information to verify my identity
- › information about my family, lifestyle, health and finances
- › my payment details

The processing of my personal information may take place in a number of jurisdictions and may be shared with other parties within or outside the Utmost group of companies for the general purpose of establishing, maintaining and servicing an insurance policy. The sharing of my personal data may be used for any or all of the following purposes, to:

- › check against credit reference or other databases to verify information provided for regulatory due diligence purposes and to prevent or detect financial crime including money laundering, terrorist financing, bribery and corruption, sanctions listing or fraud;
- › allow for the provision of services relating to enhanced due diligence, underwriting, reinsurance, data hosting, online services, payment or reporting of any tax or levy, or any other services provided from time to time;
- › enable an appointed financial adviser or fund adviser to assist in the provision of services to the policyholder;
- › compile statistical analysis or market research, where information is not specific to the individual;
- › comply with any legal obligation which includes the releasing of personal information to regulators, law enforcement authorities or other bodies where there is a legal requirement to do so, including the sharing of information under regulations relating to the U.S Foreign Account Tax Compliance Act and The Organisation for Economic Co-operation and Development Common Reporting Standards;
- › enable an appointed discretionary asset manager or custodian to meet their legal or regulatory requirements, where that discretionary asset manager or custodian providing services in relation to a policy requests the personal data of an individual linked to an application, and where we are satisfied that such a discretionary asset manager or custodian has a legal or regulatory requirement to make such a request.

Where my personal information is shared with a third party for the provision of services relating to my policy, my personal information will only be used for the purposes for which it was collected. In some circumstances this may involve a transfer of my personal information to a third party outside the European Economic Area (EEA). Whenever my personal information is shared it will be subject to the same levels of security and protection that Utmost International would apply.

I may ask Utmost International to:

- › provide a copy of personal information held about me and an explanation of how this data is processed;
- › update or correct my personal information;
- › delete information about me where it is no longer necessary in relation to the purpose for which it was originally collected;
- › restrict processing of my personal information where appropriate. I may also object to Utmost International processing my data but understand that this may have consequences in Utmost International being able to continue servicing my policy.

I have been made aware that a full explanation of how Utmost International collects, uses and shares my personal information can be found at <https://www.utmostinternational.com/privacy-statements/>

If I have any questions about data privacy I can address these to:

For Utmost International Isle of Man Limited or Utmost International Trustee Solutions Limited: The Data Protection Officer, Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, British Isles, IM99 1NU.

Or email: IOM.DPO@utmostinternational.com

For Utmost PanEurope dac The Data Protection Officer, Utmost PanEurope dac, Navan Business Park, Athlumney, Co Meath, C15 CCW8, Ireland.

Or email: dataprotection@utmost.ie

If I have a complaint about the processing of my personal information and Utmost International is unable to provide a satisfactory response I may contact the appropriate regulator:

For Utmost International Isle of Man Limited or Utmost International Trustee Solutions Limited: The Isle of Man Information Commissioner, First Floor, Prospect Hill, Douglas, Isle of Man, IM1 1ET

For Utmost PanEurope dac: The Ireland Data Protection Commissioner, Canal House, Station Road, Portarlington, R32 AP23 Co. Laois, Ireland.

As the Isle of Man is not part of the United Kingdom, our Appointed Representative in the United Kingdom is an establishment of Utmost Services Limited based at Saddlers House, 5th Floor, 44 Gutter Lane, London, EC2V 6BR.

I have read and understood the Data Privacy Statement set out above and will make it available to other individuals whose personal information has been provided by me to Utmost International either in this application or within accompanying documentation.

F DECLARATION - BY THE APPLICANT/EACH APPLICANT

Parties to the contract

Corporate business - The company has not been and is not in the process of being dissolved, struck off, wound up or terminated.

Declaration by each client / Trustee.

I declare that the information provided in this document is true and complete. I agree to provide Utmost International with any further information in respect of the investment on request.

	Client / Trustee	Client / Trustee
SIGNATURE	<div style="border: 1px solid black; height: 50px;"></div>	<div style="border: 1px solid black; height: 50px;"></div>
Client name	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
Capacity	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
Date	<div style="border: 1px solid black; display: flex; justify-content: space-between; padding: 2px;"> ddmmyyyy </div>	<div style="border: 1px solid black; display: flex; justify-content: space-between; padding: 2px;"> ddmmyyyy </div>

	Client / Trustee	Client / Trustee
SIGNATURE	<div style="border: 1px solid black; height: 50px;"></div>	<div style="border: 1px solid black; height: 50px;"></div>
Client name	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
Capacity	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
Date	<div style="border: 1px solid black; display: flex; justify-content: space-between; padding: 2px;"> ddmmyyyy </div>	<div style="border: 1px solid black; display: flex; justify-content: space-between; padding: 2px;"> ddmmyyyy </div>

Declaration by corporate applicant

I declare that the information provided in this document is true and complete. I agree to provide Utmost International with any further information in respect of the investment on request.

SOURCE OF FUNDING AND VERIFICATION OF IDENTITY

SIGNATURE

	<input type="text"/>	<input type="text"/>
Signed on behalf of (entity name)	<input type="text"/>	<input type="text"/>
Signed by (name)	<input type="text"/>	<input type="text"/>
Capacity	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>

G FINANCIAL ADVISER/SUITABLE CERTIFIER DECLARATION

This section must be completed in all instances.

PART 1 - WHO HAS MET THE CLIENT

Please complete one of the following:

- I have met my client(s) in person
- I have met my client(s) face-to-face via secure live video stream
- I have not met my client(s) face-to-face

PART 2 - HOW HAS THE CUSTOMER DUE DILIGENCE (CDD) BEEN OBTAINED

Please confirm which items of CDD have been provided and how they were obtained by ticking the relevant boxes:

Please note 'Obtained via a third party who has met the client face to face' also includes via live video stream.

	OBTAINED BY THE ADVISER DIRECTLY FROM THE CLIENT	OBTAINED VIA A THIRD PARTY WHO HAS MET THE CLIENT FACE TO FACE	PROVIDED DIRECT TO UTMOST INT. BY THE CLIENT
Valid identity document(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valid proof of residential address.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of wealth documents/information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Where certification is required, please ensure the following is carried out on each copy document:

I certify this document as a copy of the document that I have seen through <insert method of communication used> held on <x date> between me and the applicant /policyholder. The document has not been tampered with and I have received the same confirmation from the applicant /policyholder

PART 3 - THIRD PARTY DETAILS

If you have confirmed in either Part 1 that you have not met your client face to face or in Part 2 that CDD has been obtained via a third party who has met the client face to face, please provide the following details:

	THIRD PARTY DETAILS 1	THIRD PARTY DETAILS 2
Name of individual(s) that obtained the CDD or met the client face to face		
Date of Birth		
Residential Address		
Registered Company Name		
Registered Company Address		

Where there is more than two third parties involved in obtaining CDD, please contact your Utmost International Sales Consultant for further guidance.

PART 4 - FINANCIAL ADVISER DECLARATION

I declare that:

- › I have taken reasonable steps to ensure that the funding is legitimate and in line with the client’s circumstances.
- › To the best of my knowledge, all the information provided with this form and application is true and complete and that I will provide further information if required.
- › I have not made any changes to the application form after the client has signed it
- › I have verified the contents of the original documents where copies have been enclosed and that they are true copies of the original.

By providing certification for Customer Due Diligence documents where these have been viewed and verified via secure live video stream, you confirm:

1. That the client held their ID beside their face to confirm the document as a true likeness.
2. The other elements of the Customer Due Diligence (CDD) were held up by the clients so I could verify they were a true likeness to those in my possession.
3. That I obtained evidence by retaining a recording of the video meeting or by taking a picture of my client with their CDD for record keeping purposes and to validate my certification. I will provide this to Utmost International upon request.

I confirm that I gave advice concerning this investment to the applicant(s) in (name of country) on

d	d	m	m	y	y	y	y
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Regulatory body authorisation number (if applicable)

Regulator name

Utmost International financial adviser account number

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Full name of financial adviser

SIGNATURE

Financial adviser

Date

d	d	m	m	y	y	y	y
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Financial adviser stamp

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost International Isle of Man Limited is registered in the Isle of Man under number 24916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

UL PR 00391 02/23