

# REQUEST FOR CHANGE OF LIFE COVER

## FINLAND

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost Luxembourg S.A.

Words in the singular include the plural and vice versa. A reference to one gender includes a reference to the other gender.

This request is supplemental to, amends and must be read in conjunction with the life assurance contract effected by Utmost Luxembourg S.A. (the "Insurer") and numbered  (the "Policy").

### 1 Request for Change of Life Cover

The Life Cover is defined as the capital that the Insurer shall pay to the Beneficiary in the event of the death of the last Life Assured in addition to the Policy's Net Asset Value. The Policyholder hereby requests to Utmost Luxembourg S.A. a change of Life Cover applicable to the Policy. The requested Life Cover is 1% of the Policy's Net Asset Value capped to a maximum of EUR 8,000 or the equivalent in the Policy currency. Where the last Life Assured in case of death is the last Life Assured on more than one insurance policy taken out with Utmost Luxembourg S.A. and/or any other company of the group, the limitation of EUR 8,000 will be split proportionally across these policies.

### 2 Additional Charges

The Policyholder hereby confirms that:

- 2.1 s/he is aware and accepts the mortality charges that may apply to the Policy in respect of the new Life Cover;
- 2.2 s/he is aware and accepts that mortality charges will be applied quarterly but their actual value will depend on both the age of the youngest Life Assured and the value of the Life Cover at the date on which the mortality charges are calculated; and
- 2.3 s/he is aware and accepts that Utmost Luxembourg S.A. will deduct the mortality charges from the Policy by reducing the Net Asset Value of the Policy. The mortality charges shall be based on the rate table specified by Utmost Luxembourg S.A. at that time.

### 3 Taxation

The Policyholder hereby confirms that s/he has taken such independent professional advice as is necessary in this respect, in light of his/her particular circumstances.

### 4 Force and Effect

The Life Cover acceptance may be subject to medical underwriting which will be based on the youngest Life Assured on the Policy. This Life Cover will not be provided until any necessary underwriting has been completed and the Life Cover has been accepted by the Insurer and such acceptance has been confirmed in writing to the Policyholder. Utmost Luxembourg S.A. reserves the right at its absolute discretion to accept or reject this request.

In case of payment of an additional Premium, in which case the youngest Life Assured shall be younger than 85, the Life Cover will increase proportionally, subject to satisfactory medical examinations (as these may be required) and the Insurer's formal consent.

I, the Policyholder, hereby acknowledge and confirm that I have received, reviewed and understood the updated version of the KID related to the Policy, which the Insurer makes available via the following link,

[www.utmostinternational.com/priips](http://www.utmostinternational.com/priips).

**Policyholder 1**

Name in full

**SIGNATURE**

Date 

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

Place

**Policyholder 2**

Name in full

**SIGNATURE**

Date 

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

Place

Accepted by Utmost Luxembourg S.A.:

**Utmost Luxembourg S.A.**

**SIGNATURE**

Date 

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

Place

A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

Utmost Luxembourg S.A. is registered with R.C.S. under number B37604 and regulated by the Commissariat aux Assurances (CAA)  
Registered office address: 4, rue Lou Hemmer, L-1748 Luxembourg, Grand-Duché de Luxembourg  
Utmost Wealth Solutions is registered in Luxembourg as a business name of Utmost Luxembourg S.A.