

APPOINTMENT OF FINANCIAL ADVISER

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

IMPORTANT NOTES

HOW TO COMPLETE THIS FORM

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.**

Ensure that all sections are fully completed. Please note that in this form, words in the singular shall include the plural and vice versa.

SIGNATURE This symbol highlights the signature sections within this form which must be signed by the policyholder, authorised signatory or trustee as applicable.

If you have any queries, please contact your financial adviser or our Customer Support team on **+44 (0)1624 643 345**.

HOW WE USE 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 our Privacy Notice. We publish our Privacy Notice on our website at www.utmostinternational.com or you can contact us on **+44 (0)1624 643 345** and request a copy.

INVESTMENT ADVISERS (AND/OR) EXTERNAL MANAGER AND/OR CUSTODIAN (EMC)

If you wish to nominate a new investment adviser and/or EMC on your bond, please complete a **Nomination of Investment Adviser** form or a **Nomination of External Manager and/or Custodian (EMC)** form, which are available on our website www.utmostinternational.com or from your financial adviser on request.

ADVISER CHARGING

If you want to begin to pay adviser charges to your financial adviser, ensure you complete and sign the separate **Adviser Charges Pack**.

For detailed information about adviser charges and how these may be applicable to you, see the **Guide to Charges** document.

All forms are available from our website www.utmostinternational.com or from your financial adviser on request.

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is a trading name used by a number of Utmost companies. Utmost Trustee Solutions is the trading name used by Utmost Trustee Solutions Limited. 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) which are regulated or licensed by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is an appointed representative of Utmost Limited. Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles. Utmost Limited is authorised in the UK by the Financial Conduct Authority (160418).

Utmost PanEurope dac (No 311420), trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

Where required, all promotional material has been approved by Utmost Limited which is authorised in the UK by the Financial Conduct Authority.

CHECKLIST

We want to process the appointment as quickly as possible. To help us do this please remember:

- › if you are sending any additional information or documentation, it must be attached securely to the back of the form
- › to ensure that the form has been signed by all policyholders, trustees or authorised signatories, as applicable
- › if you want to change the existing adviser charging arrangement that is in place, you must complete a separate **Adviser Charges Pack**
- › if you want to nominate an investment adviser and/or an EMC, ensure you have completed a **Nomination of Investment Adviser** form and/or a **Nomination of External Manager and/or Custodian (EMC)** form.

Please email the completed form to Agency@utmostwealth.com or send it by post to Utmost Limited, Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles.

A BOND DETAILS

1 Policy number	<input style="width: 100%;" type="text"/>
2 Policyholder name	<input style="width: 100%;" type="text"/>
3 Correspondence address of the Policyholder/Trust	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
Postcode	<input style="width: 100%;" type="text"/>
4 Telephone number	<input style="width: 100%;" type="text"/>
5 Email address	<input style="width: 100%;" type="text"/>

B APPOINTMENT

1 Name of firm to be appointed (the financial adviser)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
2 Name of individual adviser	<input style="width: 100%;" type="text"/>
3 Address of financial adviser	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
Postcode	<input style="width: 100%;" type="text"/>
4 Telephone number	<input style="width: 100%;" type="text"/>
5 Email address	<input style="width: 100%;" type="text"/>
6 FCA number	<input style="width: 100%;" type="text"/>
7 Terms of business number (if known)	<input style="width: 100%;" type="text"/>

C EXISTING ADVICE PAYMENTS

BONDS WHICH PAY COMMISSION

If your bond was issued before adviser charging applied (normally before 31 December 2012), this section may be relevant to you.

By requesting the appointment of a new financial adviser, any ongoing commission arrangements on your bond will normally stop. However, by ticking the box below, you may elect to re-register the current ongoing commission to your new financial adviser to pay, or part pay, for any ongoing advice. Your new adviser will need to provide you with an ongoing service for re-registration to apply, and you will need to agree this with them before completing this section. There may be tax benefits to you if you re-register the commission. For more information, contact your new financial adviser who will be able to assist you.

I have agreed with the firm set out in Section B to re-register any ongoing commission payments to them

BONDS WHICH PAY ONGOING ADVISER CHARGES

Adviser charges relating to personal recommendations that are paid from the bond to your financial adviser, will be treated as a withdrawal from the bond and will form part of the 5% annual tax deferred entitlement.

By requesting the appointment of a new financial adviser, any ongoing adviser charge arrangements on your policy will normally stop. However, by ticking the box below, you may elect to re-register the current ongoing adviser charges to your new financial adviser to pay, or part pay, for any ongoing advice. Your new adviser will need to provide you with an ongoing service for re-registration to apply, and you will need to agree this with them before completing this section. For more information, contact your new financial adviser who will be able to assist you.

I have agreed with the firm set out in Section B to re-register any ongoing adviser charge payments to them

D DECLARATION

TRANSFER OF ADVISER CHARGING

The applicant(s)/policyholder(s) authorises Utmost Limited to pay the financial adviser the re-registered adviser charge at the previous rate.

The applicant(s)/policyholder(s) understands and accepts that where the adviser charge is being facilitated from the bond:

- › The adviser charge will only be paid when assets can be sold and there is sufficient value in the bond to cover the payment in full
- › Adviser charges when paid to a financial adviser will be treated, for tax purposes, as a withdrawal to the applicant(s)/policyholder(s). If the total withdrawals taken from the bond, including any adviser charge payments, exceed 5% per annum of the premium(s) paid, then a chargeable event may arise and the applicant(s)/policyholder(s) (or the settlor, beneficiary or trustee if the case is written under trust) may be subject to UK Income Tax on any excess over the 5% annual tax deferred entitlement
- › The adviser charges apply to the bond, or premium value as specified in the applicant(s)/policyholder(s) original instructions, as a whole and will not be reduced if the applicant(s)/policyholder(s) surrenders one or more policy segments, unless the applicant(s)/policyholder(s) specifically requests this to happen at the time of the segment surrender
- › The applicant(s)/policyholder(s) can cancel the instruction to pay the new adviser the adviser charges due from the bond at any time in writing to Utmost Limited
- › Until Utmost Limited receives written notification to cancel the adviser charge instruction, Utmost Limited will continue to make payments to the adviser
- › If the applicant(s)/policyholder(s) changes the adviser, cancels payment of the adviser charges from the bond, assign the bond or any other situation where it is not reasonably possible for Utmost Limited to facilitate a payment it will be the applicant(s)/policyholder(s) responsibility to settle any outstanding adviser charges directly with the adviser
- › The applicant(s)/policyholder(s) should contact the adviser in the first instance to discuss any adviser charges the applicant(s)/policyholder(s) believes should not have been applied to the bond
- › The applicant(s)/policyholder(s) cannot cancel an adviser charge after it has been paid, even if the applicant(s)/policyholder(s) decides to cancel the bond, or any additional premiums(s) during the cancellation period, and acknowledge that the applicant(s)/policyholder(s) will need to contact the adviser to discuss whether a refund is payable in full or part
- › The instruction to transfer the adviser charge is subject to the terms of the bond.

APPOINTMENT OF FINANCIAL ADVISER

The applicant(s)/policyholder(s) hereby appoint the firm in Section B as the financial adviser (the Adviser), subject to the terms of the bond. The applicant(s)/policyholder(s) understands that:

- › this appointment may be terminated by the applicant(s)/policyholder(s), the Adviser or Utmost Limited at any time by giving prior written notice to all other parties, and
- › Utmost Limited will pass details concerning the bond to the Adviser unless Utmost Limited is informed that the Adviser is no longer acting for the applicant(s)/policyholder(s).

Utmost Limited will not pass the applicant(s)/policyholder(s) personal information to any other party claiming to act for the applicant(s)/policyholder(s) unless the applicant(s)/policyholder(s) gives us authority in writing to do so.

	Policyholder/Trustee 1	Policyholder/Trustee 2																	
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Print full name																			
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SIGNATURE			SIGNATURE																
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Date	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	
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