

SELECTION

APPLICATION FORM FOR INDIVIDUALS

Please refer to our **Guide for Selection Individual Applicants**.

If you are putting your policy into trust you will need to complete the additional **Tax Information Exchange Pack for Entities**.

Please 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. **Please do not use correction fluid**.

Throughout this application, 'I', 'me' and 'my' mean the applicant and 'the Company' means Utmost Ireland dac.

Once completed, please arrange for your financial adviser to return this form and any supporting documents directly to Utmost Ireland. Utmost Ireland's address is **Utmost Ireland dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland**.

	PAGE	SECTION	REQUIREMENT	TICK SECTION COMPLETED
Applicant and Policy details	2	A – Policy details	Mandatory	
	2	B – Politically Exposed Persons details	Mandatory	
	3	C – Applicant details	Mandatory	
	4	D – Additional life assured details	Optional	
	5	E – Premium details	Mandatory	
	6	F – Regular withdrawals	Optional	
	7	G – Adviser charging	Optional	
	8	H – Source of wealth	Mandatory	
	11	I – Identification requirements	Mandatory*	
	13	J – Introducer's details	Mandatory*	
	14	K – Investment options	It is mandatory for you to complete at least one of these sections.	
	14	L – Open Architecture		
	16	M – External Management and Custody		
Declarations	17	M3 – Platform Adviser declaration	Mandatory if section M is completed	
	19	M4 – Policyholder declaration		
	21	N – Standard applicant declaration	Mandatory	

*Financial adviser to complete.

Please ensure that all relevant sections of this application are completed before submitting.

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is the 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 Ireland dac.

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 licenced by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is not regulated. Each of the above companies has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL British Isles.

The following companies are registered in Ireland: Utmost Ireland dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered number is 303257 and it has its registered office at: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland. Utmost PanEurope dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registration number is 311420 and it has its registered office at: Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Its FCA number is 426350. Both companies are authorised by the Financial Conduct Authority in the UK for Conduct of Business Rules.

A POLICY DETAILS **MANDATORY**

1 Type of Contract

Life Assurance Capital Redemption

Section D does not need to be completed if capital redemption is chosen.

2 Provide a copy of your personal illustration and/or enter your personal illustration reference number

3 Welcome Team Case ID reference

If the Welcome team produced an illustration for you, a four digit case ID can be found on the illustration on page one, next to your client's name.

4 Utmost Ireland's product management charge

This section is for you to specify how you would like to pay our product management charges. What is your chosen product management charge (Flex-Charge) option?

Full initial charge Full ongoing charge

If applicable, enter your chosen combination to a maximum of 3 decimal places:

Combination of initial and ongoing % Initial % Ongoing (per annum)

5 Currency of bond

Sterling US Dollar Euro

Once your bond is established you cannot change the bond's currency.

6 Number of segments

If you do not specify the number of segments the bond will automatically default to 60 segments.

The number of segments available is subject to a minimum investment of £500 in each. The maximum number of segments is 9,999.

B POLITICALLY EXPOSED PERSONS DETAILS **MANDATORY**

Under our current anti-money laundering obligations we are required to identify any persons associated with this application who could be classed as a Politically Exposed Person (PEP). A PEP is a term used to describe someone who is currently, or has previously been, entrusted with prominent public functions or responsibilities, for example: a Head of State, a holder of a senior political or government post, a senior member of the Judiciary or the Military, a senior employee of a State Owned Corporation, or a board member of a Central Bank. Please provide details in the box below of any persons that could be considered to be a PEP (as defined above) in relation to this application, non-completion confirms that there are no associated Politically Exposed Persons:

Please see our separate document entitled '**Politically Exposed Persons**' which is available from your financial adviser who can obtain this on our website, www.utmostwealth.com. This includes a list of those parties considered to be close relatives.

C APPLICANT DETAILS **MANDATORY**

	Applicant 1	Applicant 2
1 Is the applicant to be a life assured?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
2 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Maiden name or any previous names	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Forenames (in full)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
7 What is the relationship of Applicant 1 to Applicant 2?	<input style="width: 100%;" type="text"/>	
8 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 Date of birth	<input style="width: 25%;" type="text"/> d <input style="width: 25%;" type="text"/> d <input style="width: 25%;" type="text"/> m <input style="width: 25%;" type="text"/> m <input style="width: 25%;" type="text"/> y <input style="width: 25%;" type="text"/> y <input style="width: 25%;" type="text"/> y <input style="width: 25%;" type="text"/> y	<input style="width: 25%;" type="text"/> d <input style="width: 25%;" type="text"/> d <input style="width: 25%;" type="text"/> m <input style="width: 25%;" type="text"/> m <input style="width: 25%;" type="text"/> y <input style="width: 25%;" type="text"/> y <input style="width: 25%;" type="text"/> y <input style="width: 25%;" type="text"/> y
10 Country of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
11 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
Postcode	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> - <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> - <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>
12 Full correspondence address (Only required if it differs from the permanent residential address)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
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13 Email address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
14 Contact telephone number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
15 Country/Countries of Tax Residency	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
16 National Insurance number	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>
17 US Tax Identification Number (T.I.N)	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>
18 Other tax reference number(s)	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>

Not required if you are applying on a capital redemption basis.

Attach details of additional applicants securely to this form.

ONLY complete this section if you are a UK tax resident.

ONLY complete this section if you are a US tax resident.

ONLY complete this section if you are NOT a US or UK tax resident.

D ADDITIONAL LIFE ASSURED DETAILS

OPTIONAL

Not required if you are applying on a capital redemption basis.

Where you have chosen the life assurance option for your bond you should only complete this section if:

- › the lives assured details are different to the applicant details in section C, or
- › you wish to appoint additional lives assured

	Additional Life Assured 1	Additional Life Assured 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Maiden name or any previous names	<input type="text"/>	<input type="text"/>
4 Forenames (in full)	<input type="text"/>	<input type="text"/>
5 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 Date of birth	<input type="text"/>	<input type="text"/>
8 Country of birth	<input type="text"/>	<input type="text"/>
9 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
10 Relationship to applicant(s)	<input type="text"/>	<input type="text"/>

If you want more than 4 lives assured please photocopy this page, complete and attach it securely to this form. You can have a maximum of 6 lives assured.

	Additional Life Assured 3	Additional Life Assured 4
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Maiden name or any previous names	<input type="text"/>	<input type="text"/>
4 Forenames (in full)	<input type="text"/>	<input type="text"/>
5 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 Date of birth	<input type="text"/>	<input type="text"/>
8 Country of birth	<input type="text"/>	<input type="text"/>
9 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
10 Relationship to applicant(s)	<input type="text"/>	<input type="text"/>

E PREMIUM DETAILS

MANDATORY

- 1 Total payment (monetary amount)
This is the amount you send to us, including any initial adviser charge you specify in section H to be deducted outside the bond before the remaining premium is invested.
- 2 Currency of investment Sterling US Dollar Euro
- 3 How would you like to pay Cheque BACS CHAPS Telegraphic transfer
 Faster Payment

Please see the **Guide for Selection Individual Applicants** or speak to your financial adviser for more details.

Your bank may charge depending on the payment method chosen.

OUR BANK DETAILS

Address Royal Bank of Scotland International Limited, 2 Athol Street, Douglas, Isle of Man, IM99 1AN.
Swift Code RBOSIMDX
Sort Code 16-58-80
IBAN Number GB32RBOS16588058705079
Account Number 58705079
Account Name Utmost Ireland dac-Premium

Please make cheques payable to Utmost Ireland dac. Please ensure that the client's name is referenced.

Example: Utmost Ireland dac payment reference: Mr Example Client

BANK ACCOUNT DETAILS

Please provide the details of the bank account that the premium is being paid from.

Name of account holder

Account Number

Bank sort code - -

Name & address of bank

Postcode

F REGULAR WITHDRAWALS

OPTIONAL

Regular withdrawals will be taken equally across all policy segments.

Minimum £200 per payment (or currency equivalent). Payments will only be made in the currency of the bond.

	Monetary amount (£/US\$/€)	or	% of premium	
1 I would like to withdraw (per annum)	<input type="text"/>	.	<input type="text"/>	%
2 Frequency of payments	<input type="checkbox"/> Yearly	<input type="checkbox"/> Half-yearly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly
3 Payment to start	<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="checkbox"/> As soon as possible (30 days after inception)			

The percentage or monetary figure specified will be divided by the frequency you specify.

Payment method will be BACS transfer for sterling payments to UK clearing banks only or telegraphic transfer for other currencies or banks outside the UK. A charge will be levied by our bankers for telegraphic transfer payments which will be deducted from the value of the bond.

Do you wish the withdrawals to be paid to the bank account specified in section F. Yes

If you have answered yes, please answer questions 4-6 and 9-10.

If you wish to specify a different account, please enter the bank account details that withdrawals will be sent to:

1 Name of account holder	<input style="width: 100%; height: 20px;" type="text"/>
2 Account Number (for BACS payments this must be 8 digits)	<input style="width: 100%; height: 20px;" type="text"/>
3 Bank sort code	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> (must be 6 digits)
4 Building Society roll number (if applicable)	<input style="width: 100%; height: 20px;" type="text"/>
5 Bank BIC/Swift code (required for all banks outside the UK)	<input style="width: 100%; height: 20px;" type="text"/>
6 IBAN number (required for all bank accounts in the EU)	<input style="width: 100%; height: 20px;" type="text"/>
7 Bank/Building Society name	<input style="width: 100%; height: 20px;" type="text"/>
8 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"/>
9 Postcode	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
10 Telephone number (including international dialling code)	<input style="width: 100%; height: 20px;" type="text"/>
11 How long has the account been held?	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> Years

Payments to third parties are only considered in exceptional circumstances. For more information please see the accompanying **Guide for Selection Individual Applicants**. If you have any questions regarding payments to third parties please contact our Customer Support team on **+44 (0)1624 643 345**.

G ADVISER CHARGING

OPTIONAL

Please complete this section if you would like us to facilitate an initial adviser charge or ongoing adviser charge payments to your financial adviser.

For detailed information about adviser charges and how these may be applicable to you please see the **Guide to Charges** available on our website www.utmostwealth.com or from your financial adviser on request.

Adviser charges paid to the financial adviser from the value of the bond will affect the policyholder's 5% annual tax deferred entitlement. Please note tax rules may change in the future and are subject to individual circumstances.

If you wish to set up an Investment Adviser Charge, please complete a copy of our **Nomination of Investment Adviser** form and an **Adviser Charges Pack**.

INITIAL ADVISER CHARGE

Please tick one of the following payment options:

- 1 **Outside of the bond** - the payment will be made prior to the premium being invested.
OR
Inside of the bond - the payment will be made after the premium has been invested.

2 Please specify the amount as a monetary figure:

Monetary amount (£/US\$/€)

	.		
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ONGOING ADVISER CHARGE

Complete this section if you would like to make regular payments to your financial adviser for ongoing advice.

- 1 Please select the frequency Yearly Half-yearly Quarterly Monthly

2 Please specify the total annual amount as either a monetary figure or a percentage value:

Monetary amount (£/US\$/€)

	.		
--	---	--	--

OR

% of bond value

	%
--	---

Per annum

3 Ongoing adviser charge start date

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

OR As soon as possible
(30 days after inception)

For example,
if you wish to pay £500 on a half-yearly basis, the amount you should state here is £1,000 as the annual total.
if you wish to pay 0.1% payable on a half-yearly basis, the amount you should state is 0.2% as the annual total.

Please note

If you are placing the bond into trust and wish to pay ongoing adviser charges, your trustees will need to complete an **Adviser Charges Pack**, available from your financial adviser on request.

H SOURCE OF INVESTMENT (Please complete in all cases)

CURRENT/PREVIOUS EMPLOYMENT DETAILS

This must be completed for all applicants in every instance.

	Applicant 1	Applicant 2		
Occupation and name of employer (if retired previous occupation and name of last employer)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>		
Year of retirement (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Total annual income	<input type="checkbox"/> up to £20,000	<input type="checkbox"/> £100,001 to £250,000	<input type="checkbox"/> up to £20,000	<input type="checkbox"/> £100,001 to £250,000
	<input type="checkbox"/> £20,001 to £50,000	<input type="checkbox"/> £250,001 to £500,000	<input type="checkbox"/> £20,001 to £50,000	<input type="checkbox"/> £250,001 to £500,000
	<input type="checkbox"/> £50,001 to £100,000		<input type="checkbox"/> £50,001 to £100,000	
If the total annual income is in excess of £500,000 please provide an approximate amount.	<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"/>

SOURCE OF WEALTH

Please confirm the source of your investment. You should tick all appropriate boxes and enter the percentage from each, then answer the relevant questions on the following pages. If necessary, continue on a separate sheet of paper. Applicants are required to sign the sheet and attach it to this form.

SOURCE(S)	TICK BOX	%
Savings from employment income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Property sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Competition or gambling win	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Gift	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Share sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Compensation payment	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Company sale or the sale of your interest in the company	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Inheritance	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Maturing investments or policy claims	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Pension income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Other sources	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

All investments are assessed on a case by case basis; depending on the answers provided in this application we may request independent evidence of source of wealth. We are able to accept scanned copies of source of wealth evidence. Please provide as much detail as possible, if it is unclear how the money was accumulated, we will request further information.

SOURCE INFORMATION

Please provide details in regard to the source of your investment in accordance with the table below.

- 1
- 2
- 3
- 4
- 5
- 6

Please also advise where the funds for this investment have been held since receipt.

Source of wealth describes the activities that have generated the applicant(s) funds. All investments are assessed on a case-by-case basis; depending on the answers provided we may request independent evidence of source of wealth. Using the table below will help confirm the necessary details within the application form along with details of where the funds have been held since receipt.

SOURCE(S)	INFORMATION TO BE PROVIDED OVERLEAF
Saving from employment income	<ol style="list-style-type: none"> 1 Name of employer 2 Postcode of employer 3 Nature of employer's business 4 Income last year (approximately) 5 Bonus last year (approximately)
Property sale	<ol style="list-style-type: none"> 1 Address of property sold (inc post code) 2 Amount personally received 3 Date of purchase 4 Date of sale
Competition or gambling win	<ol style="list-style-type: none"> 1 Description of win 2 Total amount won 3 Date of win 4 Name of organisation
Gift	<ol style="list-style-type: none"> 1 Who was the gift from 2 Their address (inc post code) 3 Relationship to the person 4 Reason for gift 5 How were the funds originally accumulated 6 Date gift received

SOURCE(S)	INFORMATION TO BE PROVIDED
Share sale	<ol style="list-style-type: none"> 1 What shares were held 2 Amount of proceeds from sale 3 How were they sold (bank, stockbroker etc) 4 Please provide their address inc postcode (bank, stockbroker etc) 5 Date shares were sold 6 How long were the shares held
Compensation payment	<ol style="list-style-type: none"> 1 Name of payer 2 Amount received 3 Date amount received 4 Reason for payment
Company sale or the sale of your interest in the company	<ol style="list-style-type: none"> 1 Name and address of the company (inc postcode) 2 Company registration 3 Nature of the company's business 4 How much were the sale proceeds 5 How much did you personally receive 6 Date amount received
Inheritance	<ol style="list-style-type: none"> 1 Name of the person who left the inheritance 2 Relationship to this person 3 Amount personally received 4 Date inheritance received
Maturing investments or policy claims	<ol style="list-style-type: none"> 1 Name of company the proceeds came from 2 How long did you hold the investment/policy 3 Amount received 4 Date proceeds were received
Pension income	<ol style="list-style-type: none"> 1 Name of pension organisation 2 Amount of lump sum 3 Date lump sum was received 4 Pension income received last year
Other sources	<ol style="list-style-type: none"> 1 What type of income was this 2 How much was it 3 When did you receive it 4 Details of where the income came from 5 Frequency of income

The bond will not be issued until the information is received and a satisfactory risk assessment is completed.

I IDENTIFICATION REQUIREMENTS (To be completed by the financial adviser)

MANDATORY

Under Anti-Money Laundering regulations we are required to verify the identity and address of all applicant(s) related to a contract.

Below you will find the standard minimum requirements. In some circumstances we may request additional information.

We require **one suitably certified document** from **Part 1** together with **one suitably certified document** from **Part 2**.

PART 1 - PERSONAL IDENTITY

	Applicant 1	Applicant 2	Applicant 3	Applicant 4*
1 Valid passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 National ID card (with photograph)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 A current driving licence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In exceptional circumstances, where you cannot supply an item from Part 1, please tell us why in the box below.

For details on what you need to do next please refer to the **Guide for Selection Individual Applicants**.

PART 2 - VERIFICATION OF ADDRESS

	Applicant 1	Applicant 2	Applicant 3	Applicant 4*
1 A recent utility bill dated and certified within the last 3 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 Rates or council tax bill dated and certified within the last year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 An account statement from bank or bank credit card dated and certified within the last 3 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 A recent mortgage statement, giving the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 A current driving licence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Please continue on a separate sheet of paper should there be more individuals to be identified. (Mobile phone bills, store cards & online statements are not acceptable. Documents must be the most recent available.)


If a driving licence is being used in Part 1, it cannot be used in Part 2, and vice versa.

If there are other parties to the application not quoted on the form, have you enclosed a copy of their identification requirements and can you confirm that you have seen the originals of such evidence? Yes

(Please ensure that any separate list includes the name of the applicants and is signed by the certifier)

I the financial adviser confirm that

- a) I have had sight of the original documents and all documents enclosed are true copies of the originals and are hereby certified accordingly. Yes
 - b) The information in Section J was obtained by me in relation to the applicant. Yes
 - c) Where I have an existing relationship, the applicants account/relationship has been conducted satisfactorily. Yes
 - d) I am not aware of any reason why this application should be refused. Yes
 - e) I am unaware of any activities undertaken by these applicant(s) which lead me to suspect that they are involved in any form of criminal activity and/or money laundering. Yes
 - f) I shall inform you immediately if I suspect such activity. Yes
-

The financial adviser must confirm and agree to the following clauses. 

J INTRODUCER'S DETAILS (to be completed by the financial adviser)

MANDATORY

1 How and when were you introduced to the applicants?

2 Are the applicants acting as a nominee for someone else? Yes No

(If yes, please give details)

3 Which country was the advice leading to this application given in?

4 Which country was this application signed in?

5 The basis on which the advice was offered is (UK advisers only) Independent Restricted


6 Name of regulatory body

7 Regulatory body membership number e.g FCA number

8 Print full name

9 Certifier and authorised signatory

SIGNATURE

Financial adviser to sign here 

10 Email address

11 Date

12 Financial adviser company name and address (company stamp if possible)

13 Please provide the name of your usual Utmost sales representative

NOMINATION OF FUNDS TO COVER
OVERDRAWN DEALING ACCOUNT

OPEN ARCHITECTURE

All transactions, including charges and withdrawals, will go through the Dealing Account and it may become overdrawn. In these circumstances, we will sell sufficient funds to clear the negative debit balance.

Please indicate in the box below which funds you would like us to sell in these circumstances.

Full fund name	%		

If no funds are selected, then from within the portfolio, we will automatically sell units from the highest value fund that is liquid at the time of sale.
You can not specify a deposit account.

L2 CASH DEPOSITS

OPEN ARCHITECTURE AND
EXTERNAL INVESTMENT SERVICES

Bank/Building Society	Full name of deposit account	%		

If you choose to invest in cash deposits and funds the combined total should equal 100%. For example, 30% cash deposits & 70% funds.

L3 OPEN ARCHITECTURE DEALING ACCOUNT

OPEN ARCHITECTURE AND
EXTERNAL INVESTMENT SERVICES

Cash to be retained in Dealing Account to cover charges and withdrawals

This amount will cover charges and withdrawals, and will be retained net of any initial policy charges.

Please note

If you do not specify an amount to be left in the Dealing Account the investment amount calculated will be net of any initial charges.

M EXTERNAL MANAGEMENT AND CUSTODY (EMC)

Please provide full details of the nominated firm(s) in sections M1 and M2. The nominated firm(s) must sign section M3 where applicable.

WHAT BASIS WILL THE NOMINATION BE MADE ON?

1. A Discretionary basis 2. An Advisory basis

For an explanation of each basis please see section M in the **Guide for Selection Individual Applicants** which your financial adviser has provided to you.

This basis cannot be changed without prior written authority from Utmost.

ATTITUDE TO RISK AND INVESTMENT OBJECTIVES

Your investment strategy and risk profiling information is included within the Illustration you should have received. If this has changed, please provide details of the revised attitude to risk and investment strategy below.

Unless clearly specified to the contrary, we will rely on the investment strategy and risk profiling information provided within the Personal Illustration that accompanies this nomination.

If you are nominating an External Manager, please complete section M1 only.
If you are nominating a Platform and Platform Adviser, please complete section M2 only.

M1 EXTERNAL MANAGER DETAILS

1	Name of the nominated firm	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
2	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"/>
	Postcode	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
3	Contact name	<input style="width: 100%; height: 20px;" type="text"/>
4	Telephone number (Please include international dialling code)	<input style="width: 100%; height: 20px;" type="text"/>
5	Facsimile number (Please include international dialling code)	<input style="width: 100%; height: 20px;" type="text"/>
6	Email address	<input style="width: 100%; height: 20px;" type="text"/>

If you need any assistance please give us a call on **+44 (0) 1624 643 345.**

This nomination is subject to any terms agreed between Utmost and the EMC from time to time.

M2 PLATFORM AND PLATFORM ADVISER DETAILS

1	Name of the nominated Platform	<input type="text"/>
2	Name of the nominated Platform Adviser	<input type="text"/>
3	Address	<input type="text"/>
	Postcode	<input type="text"/>
4	Contact name	<input type="text"/>
5	Telephone number (Please include international dialing code)	<input type="text"/>
6	Facsimile number (Please include international dialling code)	<input type="text"/>
7	Email address	<input type="text"/>

If you wish to appoint a Discretionary Fund Manager to manage the funds on your chosen platform (a Platform DM), you can arrange this appointment through the platform directly. The details of the Platform DM should not be completed on this form. Instead, please confirm the platform you wish to use and the details of the platform adviser (the firm that will ultimately make the investment decisions on the platform, where not a Platform DM)

Details are only required for the Platform Adviser, not the Platform.

The nominated Platform Adviser must now sign Section M3.

M3 PLATFORM ADVISER DECLARATION

This declaration should be signed by the Platform Adviser nominated within this document, to confirm acceptance of the appointment and to confirm understanding and agreement to the terms and responsibilities set out below.

Please indicate which of the following regulatory authorisations are currently held by the Platform Adviser:

1. FCA permission Managing Investments (article 37)		<input type="checkbox"/>
2. FCA permission Advising on Investments (article 53)		<input type="checkbox"/>
3. FCA permission Arranging safeguarding and administration of assets (article 40)		<input type="checkbox"/>
4. Isle of Man FSA regulated	Class 2 <input type="checkbox"/>	Class 3 <input type="checkbox"/>
5. Jersey FSC regulated	Class B <input type="checkbox"/>	Class C <input type="checkbox"/>
6. Guernsey FSC regulated Category 1 and 2 Restricted Activities held to	Advise on investments <input type="checkbox"/>	Act as discretionary manager <input type="checkbox"/>

DECLARATION

- I the undersigned, being an authorised signatory of the Platform Adviser, **agree on behalf of the Platform Adviser** to manage and/or advise on (as applicable) Utmost's Account with the Platform named at section **M** on the basis stated in section **M2**.
- I **agree and understand** that this appointment will be on terms agreed between the Platform and Utmost, and that my/our operation of the Account is subject to these terms, and to the terms specified in this document which, among other things, shall include the following terms to which I undertake to fully adhere to through the signing of this document:

- › By way of this appointment, the Platform Adviser is being authorised to buy and sell assets within the Platform Account on behalf of Utmost. Unless written authorisation stating otherwise is provided by Utmost, all investments must be in accordance with the Investment Parameters provided to the Platform Adviser by Utmost. Utmost is not responsible for monitoring the assets held within the Account, or for any costs resulting from a breach of these restrictions. Utmost reserves the right to update the Investment Parameters from time to time.
 - › Utmost at all times reserves the right to refuse individual assets for investment and to override instructions given by the Platform Adviser in relation to investment or any other function of the Account. Utmost may at any time at its sole discretion give instructions directly to the Platform without notice and without requiring the Platform Adviser's approval. In the event that instructions given by Utmost conflict with instructions given by the Platform Adviser, Utmost's instructions shall have priority.
 - › The Account is legally owned by Utmost, and Utmost is the sole beneficial owner of all assets within the Account. Neither the Platform Adviser nor the Policyholder have any claim or ownership over the Account or the assets within. The Platform Adviser is being appointed by Utmost upon the Account to instruct trades directly with the Platform on a restricted basis.
 - › Changes to the basis of this appointment, between discretionary, advisory or otherwise, may only be made with Utmost's prior written authority.
 - › The Platform Adviser may accept instructions from the Policyholder to appoint one of a restricted list of Discretionary Fund Managers who have a direct agreement with the Platform (Platform DM). Written evidence of the instruction and/or agreement must be retained and made available to Utmost on request. The Platform Adviser will retain its responsibility for adherence to the Investment Parameters even where an additional Platform DM is selected.
 - › The Account will not be more than 100% invested (i.e. no overdrawn positions shall be created), nor any other commitments made beyond the amount of the cash available in the Account without Utmost's prior written authority.
 - › Where charges for general advice or investment advice are agreed the Platform Adviser **is not permitted to take such charges from the Account** unless Utmost has given prior written consent.
 - › The Platform Adviser is not permitted to arrange any transfers of cash or investments into or out of the Account, except where cash is to be returned to the Utmost bond to a bank account designated in writing by Utmost, or as a part of supporting regular trading or settlement activity.
 - › Manufacturing costs relating to trading transactions, custody fees and discretionary fund management costs can be charged to the Account as a fund expense.
 - › Where the conditions of this appointment conflict with the Platform Adviser's standard terms and conditions applicable to its operation of the Account, these conditions will prevail.
- 3. I agree and understand** that by accepting this appointment, the Platform Adviser will be appointed as an Investment Adviser to manage the Utmost bond's linked assets which include the management of the Policyholder's Utmost Dealing Account. It is the Platform Adviser's responsibility to ensure that there is sufficient cash in the Dealing Account to cover the cost of any charges or withdrawals. Debit interest will be charged on any negative balance.
- 4. I agree and understand** that the Platform Adviser is solely responsible for ensuring that it acts within the limits of the authority set out in this appointment and the terms agreed with the Platform.

By signing below the Platform Adviser confirms that:

- › It has the necessary authorities under the legislation and regulations in its regulatory jurisdiction to act in the capacity of this nomination and will remain authorised and comply with the rules of the appropriate regulatory bodies whilst acting in this capacity. The Platform Adviser shall notify Utmost of any changes to its regulatory authorisation, including any disciplinary action taken against it, relevant to this nomination. The Platform Adviser confirms it is willing and able to select and/or hold assets in the Account in accordance with the investment strategy and/or objectives agreed with the Policyholder where applicable.
- › It accepts full responsibility and legal liability for loss, damages or expenses which it or any other party may suffer or incur, directly or indirectly, as a result of acting outside the limits of this authority and promised to reimburse Utmost for any costs, claims, damages or liabilities incurred by Utmost as a result of acting in its appointed capacity.
- › It promises not to make or bring any formal or informal legal claims, complaints or proceedings against Utmost in respect of its activities under this limited investment authority.

Authorised signature on behalf of the Platform Adviser	<p style="text-align: center; margin: 0;">Platform Adviser</p>	SIGNATURE								
Date	<table border="1" style="border-collapse: collapse; width: 100%; height: 20px;"> <tr> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	
d	d	m	m	y	y	y	y			

M4 POLICYHOLDER DECLARATION

I request and agree the EMC I have specified in section M is appointed in accordance with my wishes set out in that section, to advise and/or manage the External Account (the Account) to which the performance of my bond is linked. The EMC, Utmost or I may terminate this appointment at any time by giving written notice to all other parties.

I am aware this appointment will be based on terms agreed between the EMC and Utmost. Some of the most important terms have been set out below.

I confirm my understanding and agree that where applicable:

- › My adviser has explained Utmost’s charges associated with this nomination
- › Utmost will recover any necessary money from the Account to cover Utmost’s fees and expenses, as details in the Policy Schedule, Provisions and fund rules.
- › Utmost shall not be responsible for any loss or liability to the Account (a) resulting from this appointment, or (b) from services rendered or procured by the EMC to Utmost.
- › There are risks associated with the appointment of an EMC, where the EMC is responsible for the selection and/or safe keeping of the assets linked to the bond.
- › Utmost is, and must remain, the beneficial owner of all assets linked to the bond, Further to this, Utmost has the right to place trading instructions directly with the EMC at any time without requiring my approval. This may affect the value of the bond. Where there are conflicting instructions, Utmost’s instructions override my or EMC instructions.
- › I have no legal right to the investments held by the EMC. Apart from agreeing or rejecting recommendations given to me where an advisory basis has been selected, I may not give any direct instructions to the EMC regarding the investments, including instructions relating to the selection of assets, or with respect to withdrawals or surrenders. Further I may not give any legal charge, pledge or lien over the Account, nor may I instruct the EMC to give any guarantee, indemnity or counter-indemnity in favour of any person or company.
- › Utmost extend a Limited Power of Authority (LPOA) on my behalf which enables me to agree certain charges (not linked to advice), investment strategy and risk profile. My financial adviser and I can also obtain valuation statements directly from the EMC. If I am nominating a Platform and Platform Adviser, I am also given limited powers to agree the appointment of a Platform DM who hold agreements with the Platform and Platform Adviser. Utmost retains the right to decline any such appointment.
- › The investment objectives and attitude to risk information set out in section M is held by Utmost for its information only. The EMC will be responsible for ensuring compliance with the objectives and risk information.
- › The range of assets available is restricted in line with Utmost’s Investment Guidelines. If assets other than the restricted range are linked to the bond, it could be deemed highly personalised and may be subject to penal taxation. Further to this, Utmost is not responsible for monitoring the bond’s assets or for any cost resulting from a breach of these restrictions
- › Utmost’s ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets your EMC can hold. Utmost reserves the right to delay settlement or reinvest at it’s discretion.

I agree and understand that the EMC:

- › May take charges for services other than advice, including those for transaction and/or custody services provided, as detailed under the standard charges section of their terms and conditions or as agreed separately with me. The EMC will deduct such charges for transactions and/or custody services directly from the Account.
- › Is authorised by Utmost to take the agreed fees from the Account and make any separate investment management service payments on its behalf.


I promise that I will be responsible for reimbursing Utmost for any costs, losses and/or expenses incurred by Utmost as a result of any legal claims, complaints or proceedings brought by any party in respect of loss arising from the services and performance of the EMC, including those described above.

I confirm that the above statements have been explained to me by my adviser and that I understand and agree to them.

Policyholder(s) signature(s)

	Individual/Trustee/Authorised Signatory 1	Individual/Trustee/Authorised Signatory 2																
SIGNATURE	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>																
Print full name	<div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div>																
Date	<table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr> <td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td> </tr> </table>	d	d	m	m	y	y	y	y	<table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr> <td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td> </tr> </table>	d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y											
d	d	m	m	y	y	y	y											

SIGNATURE

Please ensure that ALL policyholders sign here. 

N STANDARD APPLICANT DECLARATION

MANDATORY

Please read this section carefully before you sign it as it affects your rights and creates a legally binding agreement with Utmost Ireland dac (the Company) in connection with your bond. If you do not understand any aspect of this agreement please ask your adviser to explain its effect to you before you sign the form. Please read the following declarations in conjunction with the Guide to Selection for individual applicants which should be provided to you by your financial adviser.

I understand that the Company and I have a free choice about the law that can apply to any contract relating to this application. The Company proposes to choose the laws of England and Wales and by completing this application form I agree that the laws of England and Wales shall apply and that the Courts of England and Wales shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the Courts of England and Wales jurisdiction shall be in the discretion of the Company.

I apply for Selection to be issued to me in accordance with the Policy Conditions and Policy Schedule which will be issued to me by the Company upon the acceptance of my application.

I confirm that the charges laid out in this document match those shown in the personal illustration provided to me by my financial adviser.

I hereby confirm that I have not relied upon any statement made by my financial adviser which is not supported in the literature.

I confirm and declare that I have been advised to obtain appropriate professional advice in respect of the applicable taxation requirements, effects and legislation.

You may request a copy of the Policy Conditions at any time from our Customer Support team on +44 (0)1624 643 345.

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - Policyholder Statement of Truth

I truthfully confirm that:

- i) All funds invested in the bond applied for have been or will be properly declared to the relevant tax authorities in the jurisdiction of my tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations.
- ii) None of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion.

Potential Consequences of Misleading the Company - I fully acknowledge and agree that if the Company discovers that I misled the Company in respect of any part of the statements confirmed above, the Company shall, to the fullest extent permitted by applicable law and regulation, without limiting the Company's legal remedies or options, have the contractual ability to:

- i) terminate the bond immediately and, regardless of the actual date of bond termination, impose the maximum encashment and any other relevant charges which may be imposed on me under the bond as if the bond had been encashed immediately after issue. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by the Company being misled, without limiting the Company's ability to seek additional recompense from me in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at the Company's discretion concerning me and/or the bond.
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either
 - a) subject to satisfying the Company's further reasonable requirements, refund my premium(s) and other amounts paid to the Company to the date of such termination less applicable encashment and other charges in accordance with clause (i) above (the 'Refund Amount'), or
 - b) if legally required to do so by competent government authorities, freeze or pay over to relevant government authorities all or a portion of the Refund Amount or take such other actions as competent government authorities may legally require.

Consent to disclose information to Tax and other Government Authorities

I have been advised that the Utmost Group and the Company have a longstanding policy of co-operating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities.

I consent and agree that in cases where the Company suspects that the funds invested in the bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then the Company shall, to the fullest extent permitted by applicable law and regulation, without limiting the Company's legal remedies or options, have the ability to disclose to my/our home country tax and/or other government authorities, my identity and any relevant information considered necessary or appropriate, in the Company's discretion, concerning the bond.

I understand and agree that the company's obligations under the policy, including the payment of benefits, will be suspended either in whole or in part, to the extent that performance of any policy obligation may expose the company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

Further consents and confirmations

I understand that this contract is of the utmost good faith and that if it subsequently comes to light that any information supplied to the Company by me or on my behalf was misleading or incomplete, then this might invalidate my contract and adversely affect my right to the payment of policy benefits. I understand the requirement to provide accurate and relevant information in my dealings with the Company is continuous and binding upon me or any subsequent holder of the policy.

I hereby confirm that all the information provided by me, in this application form is complete and accurate to the best of my knowledge and belief. I agree that this information, together with any supporting information completed or given by me in my name, shall form the basis of the contract with the Company.

I understand that no contract shall be issued in respect of this application and the Company shall be under no obligation in respect of this application until the first premium has been received by the Company and the Company has expressly confirmed in writing that it accepts the application.

I accept that:

- › The selection of investments is my responsibility, or, where appropriate, that of my Investment Adviser or any appointed EIS.
- › The Company has no legal responsibility in respect of future performance of such linked assets.

I agree that a copy of my agreement given in this Declaration will have the validity of the original. I understand that my financial adviser is acting as my agent and not an agent of the Company.

I confirm and declare that I am habitually tax resident in the jurisdiction entered in Section C, on page 3 of this application form.

ADVISER CHARGES

I authorise the Company to pay the adviser charges as set out in this application.

I understand and accept that where the adviser charge is being facilitated from my bond:

- › Any withdrawal that exceeds the 5% annual tax deferred entitlement will cause a chargeable event, and I may be subject to UK Income Tax.
- › When paid to a financial adviser, it will be treated, for tax purposes, as a withdrawal to me.
- › I should contact my financial adviser in the first instance to discuss anything regarding adviser charges paid to them.
- › I cannot cancel an adviser charge after it has been paid, even if I decide to cancel my bond during the cancellation period.
- › If the application is not proceeded with, I will be refunded my premium in full, less any adviser charges; any adviser charges that I paid/owed will be my responsibility to settle.
- › Where an External Managed Account is linked to the bond, any fund based adviser charge payments will be based on the last available fund value for the External Managed Account held in the Company's records.

PRIVACY STATEMENT

Our Privacy Statement 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 customer have about how we use that information. You can find a copy on our website www.utmostwealth.com/privacy-statement or you can ring our Customer Service Team on 0845 602 9281 and request a copy.

I agree to inform the company immediately should any information within this application change, and understand that I am obliged to do so.

	Applicant 1	Applicant 2	
SIGNATURE	<input type="text"/>	<input type="text"/>	SIGNATURE
Print full name	<input type="text"/>	<input type="text"/>	<p>If there are more than two applicants please photocopy this page and after signing the additional copies attach them securely to the form.</p>
	<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"/>	

