

SELECTION

APPLICATION FORM FOR INDIVIDUALS

IMPORTANT INFORMATION

INTRODUCTION

We only sell our products through Financial Advisers as it is important you receive independent financial advice. As it is you who chooses your Financial Adviser, you need to bear in mind that they are acting on your behalf and not on behalf of Utmost PanEurope dac. You are responsible for their actions or omissions.

This document contains links to relevant documents, websites and email addresses. Click on the bold gold words to access these links.

Capitalised terms not defined in this Application Form shall have the meaning given to them in the Policy Conditions.

HOW TO COMPLETE THIS FORM

Electronic completion

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

Paper completion

If completing a hard copy of this form, please use **black or blue** ink and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct details and sign your initials next to the correction. **Do not use correction fluid**.

For help completing this form, refer to our **Guide for Selection Individual Applicants**.

If you are putting your Policy into trust, your trustees will need to complete a separate Trust Deed and **Tax Declaration and Self Certification for Trusts**.

HOW TO SUBMIT THIS FORM

Once completed, arrange for your Financial Adviser to return the completed forms and supporting documentation that are digitally signed and/or scanned by email to us at: **info@utmostwealthsolutions.ie**

Alternatively, if completing a hard copy, ask your Financial Adviser to return by post to Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

	PAGE	SECTION	REQUIREMENT	COMPLETED		
Applicant details	2	A - Applicant details	Mandatory		<input type="checkbox"/>	
	3	B - Additional Life Assured details	Optional		<input type="checkbox"/>	
	3	C - Politically Exposed Persons' details	Mandatory		<input type="checkbox"/>	
Policy details	4	D - Policy and Premium details	Mandatory		<input type="checkbox"/>	
	5	E - Investment options	Mandatory		<input type="checkbox"/>	
	12	F - Regular withdrawals	Optional		<input type="checkbox"/>	
	13	G - Adviser charging	Optional		<input type="checkbox"/>	
Client due diligence	15	H - Employment and Source of funds	Mandatory		<input type="checkbox"/>	
	21	I - Identification requirements	Mandatory		<input type="checkbox"/>	
Declarations	23	J - Financial Adviser's details and declaration	Mandatory		<input type="checkbox"/>	
	24	K - Applicant declarations	Mandatory		<input type="checkbox"/>	
Banking and payment details	30	L - Bank details and payment information	Information			

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

A APPLICANT DETAILS

MANDATORY

1	Role	Applicant 1			
2	Title Mr Mrs Ms etc				
3	First name(s)				
4	Surname				
5	Do you have a maiden name, previous name or alias?	Yes	No	Yes	No
	If "Yes" provide the other name(s)				
6	Date of birth	d d m m y y y y		d d m m y y y y	
7	Place of birth				
8	Nationalities/ citizenships held				
9	Country of Tax Residence				
10	National Insurance (NI) number				
11	US Tax Identification Number (TIN)				
12	Other tax reference number(s)				
13	Permanent residential address				
		Postcode		Postcode	
14	Is correspondence address the same as permanent residential address?	Yes	No	Yes	No
	If "No" please provide correspondence address				
		Postcode		Postcode	
15	Contact telephone number				
16	Email address				
17	Are you to be a Life Assured?	Yes	No	Yes	No

Confirm what capacity you are filling this form in, e.g. as Applicant 2, a Deputy or a Power of Attorney

If there are more than two parties to the application, please photocopy this page, complete and attach it securely to the form.

Only complete question 10 if you are a UK Tax Resident.

Only complete question 11 if you are a US Tax Resident.

Your telephone number is used as a fraud prevention control.

Question 17 is not required if you are applying on a Capital Redemption basis. Please specify the type of Policy in Subsection **D1**, question 2.

Only complete question 18 or 19 below if you were either born in the US or you are a US citizen and/or resident in the US for tax purposes.

18 I confirm that I am
a US citizen and/or
resident in the US for
tax purposes (green
card holder or resident
under the substantial
presence test) and my
US federal taxpayer
identifying number
(US TIN) is shown in
question 11 above.

☐☐

We will presume that you are not resident in the US for tax purposes if question 18 and 19 is left blank unless there is indicia which contradicts this.

19 I confirm that I was
born in the US (or a
US territory) but I am
no longer a US citizen.

☐☐

If you have ticked question 19 you must provide your US loss of nationality certificate.

B ADDITIONAL LIFE ASSURED DETAILS

OPTIONAL

Not required if you are applying on a Capital Redemption basis.

Where you are choosing 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 A, or
- › you wish to appoint additional Lives Assured.

	Additional Life Assured 1	Additional Life Assured 2																
1 Title Mr Mrs Ms etc	<input type="text"/>	<input type="text"/>																
2 First name(s)	<input type="text"/>	<input type="text"/>																
3 Surname	<input type="text"/>	<input type="text"/>																
4 Does the Life Assured have a maiden name, previous name or alias If "Yes" provide the other name(s)	<table><tr><td>Yes</td><td>No</td></tr><tr><td><input type="text"/></td><td><input type="text"/></td></tr></table>	Yes	No	<input type="text"/>	<input type="text"/>	<table><tr><td>Yes</td><td>No</td></tr><tr><td><input type="text"/></td><td><input type="text"/></td></tr></table>	Yes	No	<input type="text"/>	<input type="text"/>								
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5 Date of birth	<table><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><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
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d	d	m	m	y	y	y	y											
6 Place of birth	<input type="text"/>	<input type="text"/>																
7 Country of birth	<input type="text"/>	<input type="text"/>																
8 Nationalities/ citizenships held	<input type="text"/>	<input type="text"/>																
9 Country of Tax Residence	<input type="text"/>	<input type="text"/>																
10 Permanent residential address	<table><tr><td><input type="text"/></td></tr><tr><td><input type="text"/></td></tr><tr><td><input type="text"/></td></tr><tr><td><input type="text"/> Postcode</td></tr></table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Postcode	<table><tr><td><input type="text"/></td></tr><tr><td><input type="text"/></td></tr><tr><td><input type="text"/></td></tr><tr><td><input type="text"/> Postcode</td></tr></table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Postcode								
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If you want more than two Lives Assured, photocopy this Section, complete and attach it securely to this form. You can have a maximum of six Lives Assured.

C POLITICALLY EXPOSED PERSONS' DETAILS

MANDATORY

We are required to identify 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.
Immediate family members or close associates of a PEP should be considered a PEP in their own right.

Is there anyone associated with this application who could be considered a PEP? Yes No

If "Yes", please provide details

D POLICY AND PREMIUM DETAILS

MANDATORY

D1 POLICY DETAILS

1	Personal illustration reference	<input type="text" value="SEL"/>		
2	Type of Policy	Life Assurance	Capital Redemption	
3	What is your chosen Product Management Charge?	Initial	Ongoing (per annum)	
		Combination	Initial <input type="text"/>	Ongoing <input type="text"/>
4	Currency of the Bond	Pound Sterling	US Dollar	Euro
5	Number of segments	Maximum available	Required number	<input type="text"/>
6	Nature and purpose of investment	Succession planning	Retirement planning	
		Other	<input type="text"/>	

Life Assurance contracts end on the death of the last Life Assured. Capital Redemption policies have a 99 year term from the Commencement Date.

Minimum segment value is £500 per segment. The number of segments cannot exceed 9,999.

D2 PREMIUM DETAILS

Currency of the Premium	Pound Sterling	US Dollar	Euro
Total Premium (monetary amount)	<input type="text"/>		

When making a Telegraphic Transfer payment, you should anticipate a fee charged by your bank.

We will deduct any Charges you have specified from the Premium amount stated here.
See the [Guide for Selection Individual Applicants](#) or speak to your Financial Adviser for more details.

Premiums must be paid to Utmost PanEurope dac by Telegraphic Transfer (international payment) in the same currency that you wish to establish the Bond.

D3 BANK ACCOUNT DETAILS WHERE FUNDS ARE BEING REMITTED FROM

Account name	<input type="text"/>
Account number	<input type="text"/>
Bank sort code	<input type="text"/>
Building Society roll number (if applicable)	<input type="text"/>
Bank BIC/Swift code (required for all banks outside the UK)	<input type="text"/>
IBAN	<input type="text"/>

If the Premium is received from an account other than the one specified here, this may cause a delay in processing. The Premium must be remitted from an account in the name of the Applicant(s).

Name & address of bank	
	Postcode

How long has this account been held? years

Reason the account name is not in the Applicant's name, if applicable

E INVESTMENT OPTIONS**MANDATORY**

You may only choose one of the four investment options for your Bond. Therefore please only complete those sections applicable to your investment selection.

E1 WHO WILL DIRECT INVESTMENT

Utmost PanEurope dac is not responsible for any reduction in the value of investments arising directly or indirectly from Policyholder investment decisions or those of a properly appointed third party (such as, but not limited to, an External Manager or Platform Adviser ("EMC")).

Investment decisions and instructions in relation to Utmost PanEurope dac's Bond's linked assets can be provided by the Policyholder, or by an authorised third party.

Please choose relevant option:

1 Self-direct

The Policyholder will provide investment instructions directly to Utmost PanEurope dac.

Yes No

If "Yes" then Subsection **E2** and **E3** must be completed.

2 Investment Adviser

The Policyholder nominates an external person to advise them in relation to the choice of assets linked to Utmost PanEurope dac's Bond, in accordance with the terms of appointment. The Investment Adviser will provide investment instructions directly to Utmost PanEurope dac.

Yes No

If "Yes" then Subsection **E2**, **E3** (if you wish to provide any initial investment instructions) and **E5** must be completed and signed.

3 External Manager

The Policyholder nominates an external investment firm, such as a discretionary Fund Manager, to either manage or advise on assets linked to Utmost PanEurope dac's Bond. The External Manager will provide its services via an external account, utilising the services of a Custodian (the party that holds the investment assets and cash).

Yes No

If "Yes" then Subsection **E2**, **E4** and **E6** must be completed.

4 Platform Adviser

The Policyholder nominates an external firm to carry out transactions on an external Platform account linked to Utmost PanEurope dac's Bond. The Platform Adviser will manage or advise on the assets held on the Platform, in addition to managing and/or advising on Utmost PanEurope dac's Bond's linked assets held off Platform, such as cash held in the Dealing Account.

Yes No

If "Yes" then Subsection **E2**, **E4** and **E7** must be completed.

In each instance, the nominee must have the necessary regulatory authorisations to perform these services. The nominee will be asked to confirm this.

E2 DEALING ACCOUNT

Confirm the amount of cash to be retained in the Dealing Account to cover Charges and withdrawals.

This amount will be used to cover Charges and withdrawals and will be retained net of any initial Bond Charges. Please only instruct cash value or percentage, not both.

Nomination of investments to cover an overdrawn Dealing Account

All transactions (including Charges and withdrawals) will go through the Dealing Account, and it may become overdrawn. In these circumstances, we reserve the right to sell sufficient investments to clear the negative debit balance.

Indicate in the boxes below which investments you would like us to sell in these circumstances.

Note: You cannot specify a deposit account.

Full Fund name	%
<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"/>
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

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. If an EMC has been selected, we may set up a regular payment from the External Account.

If more than one Fund is selected, each Fund sale will be subject to the prevailing dealing fees.

E3 INITIAL DEALING INSTRUCTION


Indicate the investments you wish to be purchased (e.g. Funds and/or cash deposits). These investments will form the assets underlying the Bond. The combined total should equal 100%.


Full name of investment	Fund reference /SEDOL/ISIN	Currency of investment	%
<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"/>
<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"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

Certain investments require completion of an **Investor Declaration Form** which is available from your Financial Adviser on request.

Any missing information will result in a delay in investment. Requests to link the value of the Bond to any investment in which we have not previously traded, will first need to go through our asset onboarding process. Investment cannot be made until this process is complete.

Where relevant we will purchase accumulation Units unless otherwise instructed. If income Units are selected, the Fund Manager will be requested to pay all income as cash, which will be credited to the Dealing Account.

Fund purchases and percentage based cash retentions must total 100%. 

Where you instruct us to retain a cash value on the Dealing Account, the Fund purchases must total 100%. 

Refer to our website www.utmostinternational.com for details of the investments available and the relevant SEDOL or ISIN codes. Ensure that the full name of investment and Fund references are provided.

E4 ATTITUDE TO RISK AND INVESTMENT OBJECTIVES

Your investment strategy and risk profiling information are included within the Personal Illustration you should have received. If this has changed, please provide details of the revised attitude to risk and investment strategy below. This is only required if nominating an External Manager or Platform Adviser.

E5 NOMINATION OF AN INVESTMENT ADVISER

Nomination of an Investment Adviser

Only to be completed in cases where an Investment Adviser is to be nominated. The Investment Adviser must sign this Subsection.

1	Name of firm or individual to be nominated as Investment Adviser	
2	Address of Investment Adviser's firm	
		Postcode
3	Contact name	
4	Email address	
5	Telephone number (international format)	
6	Facsimile number (international format)	
7	Regulatory body name	
8	Registration number with regulatory body	

9 The above is nominated to be appointed on:


A **Discretionary basis**. The Investment Adviser will make investment decisions on the Funds without any specific consultation with the Applicant.

An **Advisory basis**. Each investment instruction made by the Investment Adviser will be the result of prior discussions with the Applicant and in accordance with their agreement.

This nomination is made in line with the terms agreed between Utmost PanEurope dac and the Investment Adviser and is subject to change.

Investment Adviser Charge (IAC)

If the Applicant(s) have selected to pay your fees from the Bond please ensure Subsection **G2** is completed.

Do not leave blank. 
Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned and this will cause a delay in processing your request.

Investment Adviser Declaration

To be completed by the Investment Adviser

I, the Investment Adviser named in this Subsection:

- › Have read and understood the terms of the appointment as outlined in this Subsection.
- › Confirm that I have the authorisation necessary to act as an Investment Adviser under the legislation and regulations in
- › I will remain so authorised and comply with the rules of the appropriate regulatory body, whilst acting as Investment Adviser to this Bond.
- › I confirm that I will notify Utmost PanEurope dac immediately of any changes to my authorisation including any disciplinary action taken against me.

By signing this Subsection I confirm that:

- › Any Investment Adviser Charges to be taken in relation to Subsection **G2** will, in my opinion, constitute Charges for investment advice given in relation to the Bond that issued as a result of this application.
- › I understand that investment advice cannot include financial advice or any advice provided to the Policyholder to take out the product.
- › If I cannot separate the type of advice I am giving between general and investment advice, or between different products the Applicant has, then such advice will need to be deducted as an Adviser Charge which will be taken as a Policyholder withdrawal.
- › I confirm that any Investment Adviser Charge requested to be paid in this form under Subsection **G2** does not contain any such 'bundled' Charges.
- › Should advice be given other than investment advice but paid for from the Bond as an Investment Adviser Charge, as per Subsection **G2**, adverse tax consequences could arise for the Policyholder. Utmost PanEurope dac will not be held responsible for any adverse tax consequences that may occur under such circumstances neither will they be held responsible should the nature of the investment advice itself be retrospectively challenged by HMRC.
- › Where I believe any advice given is not investment advice or no longer constitutes investment advice, I will immediately inform Utmost PanEurope dac who will cancel any ongoing Investment Adviser Charges detailed in this document.


Investment Adviser

Print full name of signatory

SIGNATURE

Date

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

Investment Adviser to sign here. 

The Applicant should now proceed to the next Section.

E6 NOMINATION OF AN EXTERNAL MANAGER (E.G. DISCRETIONARY FUND MANAGER "DFM")

Only to be completed in cases where an External Manager is to be nominated.

1	Name of firm	<input type="text"/>
2	Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		<input type="text"/> Postcode
3	Contact name	<input type="text"/>
4	Email address	<input type="text"/>
5	Telephone number (international format)	<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"/> <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"/>
6	Facsimile number (international format)	<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"/> <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"/>
7	Regulatory body name	<input type="text"/>
8	Registration number with regulatory body	<input type="text"/>


9 The above is nominated to be appointed on:

A **Discretionary basis**. The External Manager will make investment decisions on the Funds without any specific consultation with the Applicant.

An **Advisory basis**. Each investment instruction made by the External Manager will be the result of prior discussions with the Applicant and in accordance with their agreement.

This nomination is made in line with the terms agreed between Utmost PanEurope dac and the External Manager and is subject to change.


The Applicant should now proceed to the next Section.

Do not leave blank. 
Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned, and this will cause a delay in processing your request.

E7 NOMINATION OF PLATFORM AND PLATFORM ADVISER

Only be completed in cases where a Platform and Platform Adviser are to be nominated. The Platform Adviser must sign this Subsection.

1	Name of the Platform	<input type="text"/>
2	Name of Platform Adviser firm	<input type="text"/>
3	Address of Platform Adviser	<input type="text"/> <input type="text"/> <input type="text"/>
		<input type="text"/> Postcode
4	Email address	<input type="text"/>
5	Telephone number (international format)	<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"/> <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"/>
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7	Regulatory body name	<input type="text"/>
8	Registration number with regulatory body	<input type="text"/>


Details only required for Platform Adviser, NOT the Platform. 

9 The above is nominated to be appointed on:

A **Discretionary basis**. The Platform Adviser will make investment decisions on the Funds without any specific consultation with the Applicant.

An **Advisory basis**. Each investment instruction made by the Platform Adviser will be the result of prior discussions with the Applicant and in accordance with their agreement.

This nomination is made in line with the terms agreed between Utmost PanEurope dac and the Platform and Platform Adviser and is subject to change.

Do not leave blank. 
Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned and this will cause a delay in processing your request.

Investment Adviser Charge (IAC) for Platform Advisers

Where a Platform Adviser is nominated, the Platform Adviser will automatically be appointed as the Bond's Investment Adviser. If the Applicant(s) have selected to pay the Platform Adviser's fees from the Bond please ensure Subsection G2 is completed.

Platform Adviser Declaration

To be completed by the Platform Adviser.

I, the Platform Adviser named in this Subsection:

- › Have read and understood the terms of the appointment as outlined in this Subsection.
- › Confirm that I have the authorisation necessary to act as a Platform Adviser under the legislation and regulations in
- › I will remain so authorised and comply with the rules of the appropriate regulatory body, whilst acting as Platform Adviser to this Bond.
- › I confirm that I will notify Utmost PanEurope dac immediately of any changes to my authorisation including any disciplinary action taken against me.

By signing this Subsection, I confirm that:

- › I am an authorised signatory of the Platform Adviser and agree on behalf of the Platform Adviser to manage and/or advise on (as applicable) Utmost PanEurope dac's account with the named Platform.
- › Where the Conditions of this appointment conflict with the Platform Adviser's standard terms and conditions applicable to its operation of the Platform Account, these Conditions will prevail.
- › Where Charges for financial advice or investment advice are agreed, I am not permitted to take such Charges from the Platform unless Utmost PanEurope dac has given prior written consent.
- › Any Charges to be taken in relation to Subsection **G2** will, in my opinion, constitute Charges for investment advice given in relation to the Bond that issued on foot of this application.
- › I understand that investment advice cannot include financial advice or any advice provided to the Policyholder to take out the product.
- › If I cannot separate the type of advice I am giving between general and investment advice, or between different products the Applicant has, then such advice will need to be deducted as an Adviser Charge which will be taken as a Policyholder withdrawal.
- › I confirm that any Investment Adviser Charge requested to be paid in this form under Subsection **G2** does not contain any such 'bundled' Charges.
- › Should advice be given other than investment advice but paid for from the Bond as an Investment Adviser Charge, as per Subsection **G2**, adverse tax consequences could arise for the Policyholder. Utmost PanEurope dac will not be held responsible for any adverse tax consequences that may occur under such circumstances neither will they be held responsible should the nature of the investment advice itself be retrospectively challenged by HMRC.
- › Where I believe any advice given is not investment advice or no longer constitutes investment advice, I will immediately inform Utmost PanEurope dac who will cancel any ongoing Investment Adviser Charges detailed in this document.
- › I am not permitted to arrange any transfers of cash or investments into or out of the Platform Account, except where cash is to be returned to the Utmost PanEurope dac Bond, to a bank account designated in writing by Utmost PanEurope dac, or as a part of supporting regular trading or settlement activity.
- › I agree and understand that any appointment will be on terms agreed between the Platform and Utmost PanEurope dac, and that the operation of the Platform Account is subject to those 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 only being authorised to buy and sell assets within the Platform Account on behalf of Utmost PanEurope dac, unless written authorisation stating otherwise is provided by Utmost PanEurope dac.
- All investments must be in accordance with Utmost PanEurope dac's **Asset Permissibility** document provided to the Platform Adviser by Utmost PanEurope dac.
- Utmost PanEurope dac reserves the right to update the Utmost PanEurope dac's **Asset Permissibility** document from time to time.
- Utmost PanEurope dac is not responsible for monitoring the assets held within the Platform Account or for any costs resulting from a breach of these restrictions.
- Utmost PanEurope dac always reserves the right to refuse to accept individual assets for investment and to override instructions given by the Platform Adviser in relation to investment or any other function of the Platform Account.
- Utmost PanEurope dac may at any time at its sole discretion give instructions directly to the Platform without notice and without requiring the Platform Adviser's approval. If instructions given by Utmost PanEurope dac conflict with instructions given by the Platform Adviser, Utmost PanEurope dac's instructions shall have priority.
- The Platform Account is legally owned by Utmost PanEurope dac, and Utmost PanEurope dac is the sole beneficial owner of all assets within the Platform Account. Neither the Platform Adviser nor the Policyholder have any claim or ownership over the Platform Account, or the assets held within.
- The Platform Adviser is being appointed by Utmost PanEurope dac to instruct trades directly with the Platform on a restricted basis.
- Manufacturing costs relating to trading transactions, custody fees and discretionary Fund management costs can be Charged to the Platform Account as an investment expense.
- Changes to the basis of this appointment, between discretionary, advisory or otherwise, may only be made with Utmost PanEurope dac'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 DFM. Written evidence of the instruction and/or agreement must be retained and made available to Utmost PanEurope dac on request. The Platform Adviser will retain its responsibility for adherence to the Utmost PanEurope dac's **Asset Permissibility** document even where a Platform DFM is selected.
- The Platform 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 Platform Account without Utmost PanEurope dac's prior written authority.

I agree and understand that:

- › By accepting this nomination, that if appointed by Utmost PanEurope dac, I will be appointed to manage Utmost PanEurope dac's underlying assets in respect of this Bond including the Dealing Account.
- › It will be my 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.
- › I am solely responsible for ensuring that I act within the limits of the authority set out in this nomination and the terms agreed with the Platform.
- › I accept 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 promises to reimburse Utmost PanEurope dac for any costs, claims, damages or liabilities incurred by Utmost PanEurope dac as a result of acting in my appointed capacity.
- › I promise not to make or bring any formal or informal legal claims, complaints, or proceedings against Utmost PanEurope dac in respect of my activities under this limited investment authority.

Platform Adviser

Print full name of
signatory

SIGNATURE

Platform Adviser to
sign here.



Date

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

F REGULAR WITHDRAWALS

OPTIONAL

Complete this Section if you wish to set up regular withdrawals from the start of your Bond.

Where the Applicant is a PEP withdrawals will only be paid to the source bank account.

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.

	Annual percentage of Premium	OR	Annual monetary amount
1 Amount of withdrawal	<input type="text"/> %	OR	<input type="text"/>
2 Frequency of withdrawals	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly		
3 Payment start date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

The annual percentage/monetary amount specified will be divided by the frequency you specify.

As soon as possible (30 days after inception)

4 Withdrawal receiving account (please tick relevant box)

☐ the account the Premium is remitted from as detailed in Subsection D3 or

☐ an alternative account (please provide details below. Not applicable to PEPs)

NOTE

Payment method will be BACS transfer for Pound Sterling payments to UK clearing banks only or Telegraphic Transfer (international payment) 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.

If you have opted for an end date on your client personal Illustration, note that this is for illustrative purposes only. When you wish for withdrawals to stop, we will require an instruction at that point to be sent to the Claims Department at info@utmostwealthsolutions.ie

DETAILS OF THE ALTERNATIVE ACCOUNT THAT WITHDRAWALS WILL BE SENT TO

Account name	<input type="text"/>
Account number	<input type="text"/>
Bank sort code	<input type="text"/> - <input type="text"/> - <input type="text"/>
Building Society roll number (if applicable)	<input type="text"/>
Bank BIC/Swift code (required for all banks outside the UK)	<input type="text"/>
IBAN	<input type="text"/>
Name & address of bank	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
How long has the account been held?	<input type="text"/> <input type="text"/> years

When requesting withdrawals be paid to an account other than the account the Premium is remitted from (as detailed in Subsection D3), an original or suitably certified **bank statement, dated within the last six months must be submitted** to prove the alternative bank account is in the Applicant(s)' name.

G ADVISER CHARGING

OPTIONAL

G1 ADVISER CHARGE (AC)

Complete this Subsection if you would like us to facilitate an initial Adviser Charge and/or ongoing Adviser Charge payments to your Financial Adviser detailed in Section J.

For detailed information about Adviser Charges and how these may be applicable to you, see the [Guide to Charges](#)

IMPORTANT NOTE

Adviser Charges paid to the Financial Adviser from the value of the Bond will affect the Policyholder's 5% annual tax deferred entitlement. Tax rules may change in the future and are subject to individual circumstances.

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.

All Adviser Charges are paid in the currency of the Bond.

Initial Adviser Charge

Tick one of the following payment options:

- 1 Initial Adviser Charge to be deducted from the Premium prior to the capital being invested.

OR

Initial Adviser Charge to be deducted from the Bond after the capital has been invested.

- 2 Specify the amount as either a monetary figure or a percentage value:

Monetary amount

% of Premium

OR

 %

- 3 Does the initial Adviser Charge attract VAT?
(If yes, this will be applied in addition to that stated in **question two** of this Section)

Yes

No

The amount confirmed here should be the net amount **excluding** VAT.

If VAT is to be applied, please tick under question 3.

Ongoing Adviser Charge

Complete this Section if you would like to make regular payments to your Financial Adviser for ongoing advice.

- 1 Frequency of payments Monthly Quarterly Half-yearly Yearly

- 2 Specify the total **annual** amount as either a monetary figure or a percentage of the Bond value:

Annual monetary amount

Annual %

OR

 %

- 3 Ongoing Adviser Charge start date

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

As soon as possible
(30 days after inception)

- 4 Does the ongoing Adviser Charge attract VAT?
(If yes, this will be applied in addition to that stated in **question two** of this Section)

Yes

No

The amount confirmed here should be the net amount **excluding** VAT.

If VAT is to be applied, please tick under question 4.

State the total percentage of Bond value or monetary amount you wish to pay per year. For example, if you wish to pay 0.1% payable on a half-yearly basis, the annual amount you should state here is 0.2%. Alternatively, if you wish to pay £500 on a half-yearly basis, the annual amount you should state is £1,000.

G2 INVESTMENT ADVISER CHARGE (IAC)

This Subsection should be completed if you would like your nominated Investment Adviser (including any nominated Platform Adviser) to be paid from the value of your Bond.

Ongoing Investment Adviser Charge

How should the Investment Adviser be paid?

Facilitated by the External Manager nominated in Subsection E6

Facilitated by Utmost PanEurope dac

If you have selected "Facilitated by Utmost PanEurope dac", please complete the questions below.

Only complete the following questions if you would like Utmost PanEurope dac to facilitate an ongoing Investment Adviser Charge payable to the Investment Adviser or Platform Adviser nominated in Subsection E5 or E7 as applicable.

IMPORTANT NOTE

Charges relating specifically to the investment advice you are receiving (from an Investment Adviser, External Manager or Platform Adviser) can be requested in this Subsection. This type of Charge will need to be illustrated accordingly. However, these Charges will not form part of your 5% annual tax-deferred entitlement.

Any agreed Investment Adviser Charges to be paid from the value of your Bond will be deducted equally across all Policy segments. It is important to note that Investment Adviser Charges can only be paid in the currency of your Bond.

All Charges including Investment Adviser Charges will be debited from the Dealing Account and therefore it must be closely monitored to ensure it does not become overdrawn.

Please be aware that throughout this Section, the monetary amount or percentage should be entered **excluding** VAT. If the Investment Adviser Charge attracts VAT, tick the relevant box to indicate VAT applies. For example, if the IAC is 1% plus VAT, enter 1% rather than 1.2% assuming 20% VAT is included, and tick the box to indicate that VAT applies.

- 1 Frequency Monthly Quarterly Half-yearly Yearly
- 2 Specify the total **annual** amount as either a monetary figure or a percentage of the Bond value:
- Annual** monetary amount **Annual %**
- OR %
- 3 Ongoing IAC start date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---
- As soon as possible
(30 days after inception)
- 4 Does the ongoing IAC attract VAT?
(If yes, this will be applied in addition to that stated in **question 2** of this Section)
- Yes No

For detailed information about how Investment Adviser Charges may impact the Bond, see the **Guide to Charges** available on our website www.utmostinternational.com or from your financial adviser on request.

To set up an Adviser Charge payable to your Financial Adviser you need to complete Subsection **G1**.

H EMPLOYMENT AND SOURCE OF FUNDS**MANDATORY****H1 EMPLOYMENT DETAILS**

Role	Applicant 1			
1 Employment status	Employed	Self Employed	Employed	Self Employed
	Retired	Unemployed	Retired	Unemployed
	Homemaker		Homemaker	
Date of retirement or unemployment or became homemaker	<div> <div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div> </div>		<div> <div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div> </div>	
2 Occupation				
3 Last year's annual income/salary	Currency		Currency	
	Amount		Amount	
4 Do you receive income other than from your occupation?	Yes	No	Yes	No
If "Yes" please provide details including amount and source				
5 Employer/business name				
6 Employer/business address				
	Postcode		Postcode	



Include previous occupation where you are retired, unemployed or a homemaker.

Income details are required for Know Your Client and AML requirements and failure to complete will result in a delay in processing the application.

H2 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost PanEurope dac 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:

All investments are assessed on a case-by-case basis. Independently certified documentary evidence of source of funds may be required in order to proceed with the application.

1. Savings from employment income (including salary, bonus and fees)

Total amount received	Currency	<input type="text"/>	Amount	<input type="text"/>	
Number of years income accumulated	<input type="text"/> <input type="text"/>	years			
Institution holding the funds	<input type="text"/>				
Name of account where earned income accumulated	<input type="text"/>				
Account number	<input type="text"/>				
Sort code	<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"/>
Length of time funds have been in this account	<input type="text"/> <input type="text"/>	years	<input type="text"/> <input type="text"/>	months	
Main occupation during the accumulation period (e.g. Director)	<input type="text"/>				
Industry/business sector	<input type="text"/>				
Main employer's name	<input type="text"/>				
Employer's address	<input type="text"/>				
	<input type="text"/>				
	Postcode			Country	
Date employment commenced	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	d	d	m	m	y
Average annual salary over the accumulation period	Currency	<input type="text"/>	Amount	<input type="text"/>	
Average annual bonus over the accumulation period	Currency	<input type="text"/>	Amount	<input type="text"/>	

2. Compensation payment

Name of organisation or individual that paid compensation	<input type="text"/>				
Reason for compensation	<input type="text"/>				
Country compensation was awarded	<input type="text"/>				
Total amount received	Currency	<input type="text"/>	Amount	<input type="text"/>	
Date received	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	d	d	m	m	y

3. Competition win

Name of competition
organiser

Description of competition

Country competition was
held in

Total amount won

Currency

Amount

Date of win

d

d

m

m

y

y

y

y

4. Gift

Full name of person who
gave the gift

Date of birth

d

d

m

m

y

y

y

y

Nationality

Address

Postcode

Country

Relationship to Applicant

Reason for gift

Description of gift

Total amount received

Currency

Amount

Date received

d

d

m

m

y

y

y

y

Details of the activity that
generated the amount received

Country gift was accumulated in

5. Inheritance

Deceased's full name	<input type="text"/>									
Relationship to Applicant	<input type="text"/>									
Date of death	<table><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			
Details of the inheritance Tell us about the assets forming the inheritance (eg. cash, property, shares etc.)	<input type="text"/>									
Amount received	Currency <input type="text"/>	Amount <input type="text"/>								
Date received	<table><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			
Details of the activity that generated the amount received	<input type="text"/>									
Country inheritance was accumulated in	<input type="text"/>									
Solicitor/lawyer's (who dealt with the estate) name	<input type="text"/>									
Solicitor/lawyer's firm name	<input type="text"/>									
Solicitor/lawyer's firm address	<input type="text"/>									
	<input type="text"/>									
	Postcode <input type="text"/>	Country <input type="text"/>								

6. Loan

Name of loan provider	<input type="text"/>									
Address of loan provider	<input type="text"/>									
	<input type="text"/>									
	Postcode <input type="text"/>	Country <input type="text"/>								
Total amount borrowed	Currency <input type="text"/>	Amount <input type="text"/>								
Date of loan	<table><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			
Purpose of loan	<input type="text"/>									

7. Maturing policy/policy claim/replacement policy/pension**If the source of funds is the sale of an investment rather than maturity, please complete 8 instead.**

Name of policy provider	<input type="text"/>	
Address of policy provider	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Policyholder's full name	<input type="text"/>	
Length of time policy held	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Amount of the original investment	<input type="text"/>	
Details of the activity that generated the original investment	<input type="text"/>	
Reason for policy claim or replacement policy (if applicable)	<input type="text"/>	
Total amount received	Currency <input type="text"/>	Amount <input type="text"/>
Surrender penalty (if applicable)	<input type="text"/>	
Date received	<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"/>	

8. 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 7 instead.**

Description of asset portfolio or investment (e.g. government bonds, equities etc.)	<input type="text"/>	
Name of the company that held it	<input type="text"/>	
Registered address of company	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Account name	<input type="text"/>	
Length of time asset portfolio or investment held	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Amount of the original investment	<input type="text"/>	
Details of the activity that generated the original investment	<input type="text"/>	
Date of sale	<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"/>	
Net amount received	Currency <input type="text"/>	Amount <input type="text"/>

9. Company sale or sale of interest in company

Company name	<input type="text"/>	
Industry/business sector	<input type="text"/>	
Address of company	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Your connection with the company For example: owner, partner or shareholder	<input type="text"/>	
Date connection with the company began	<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"/>	
Average year dividend/income from the company over the previous three years	<input type="text"/>	
Date of sale	<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"/>	
Sale amount	Currency <input type="text"/>	Amount <input type="text"/>
Net amount received i.e. the amount you have received after any deductions such as fees and taxes.	Currency <input type="text"/>	Amount <input type="text"/>

10. Property sale

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)	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Length of time property owned	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Source of funds for the original property purchase	<input type="text"/>	
Was the property your main residence?	Yes	No
If "Yes" was an alternative main residence purchased?	Yes	No
If "Yes" please confirm purchase price	<input type="text"/>	
Address of new residence	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Date of sale	<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"/>	
Total sale amount	Currency <input type="text"/>	Amount <input type="text"/>
Net amount Applicant received from sale	Currency <input type="text"/>	Amount <input type="text"/>

11. Other income sources

Description of the activity that generated the funds	<input type="text"/>		
Role in relation to above activities	<input type="text"/>		
Period over which the activities occurred	<input type="text"/>		
Country in which the activity occurred	<input type="text"/>		
Date received	<input type="text"/> <input type="text"/>	years	<input type="text"/> <input type="text"/> months
Proceeds received from the activity	Currency	<input type="text"/>	Amount <input type="text"/>

I IDENTIFICATION REQUIREMENTS**MANDATORY**

This Section is required to verify the identity of the Applicants and to be filled by the intermediary in conjunction with the Applicant. How to certify documents is outlined in the document **Anti Money Laundering and Document Certification Requirements**. All identification papers must be certified by the Financial Adviser or a Lawyer or a Notary Public and include a photograph of the Applicant(s).

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

For individuals we require one suitably certified document from Part 1, together with one suitably certified document from Part 2. Mobile phone bills and store card statements are not acceptable.

PART 1 PERSONAL IDENTITY

Role	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	Valid passport			
2	National ID card (with photograph)			
3	A current driving licence ¹ (with photograph)			
	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Reference number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issuing entity ²	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issue date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Where the Applicant does not hold an item from Part 1, indicate why in the box below and supply a second document from Part 2.

¹ Where the driving licence does not confirm nationality this will be requested.

² To include country where the document was issued.



Where driving licence is used to verify identity it cannot also be used to verify address. Driving licence needs to be current, valid and issued from a **recognised jurisdiction**.

PART 2 VERIFICATION OF ADDRESS

Applicant 1

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- 1 A recent³ utility bill dated and certified within the last six months
- 2 A recent³ mortgage statement, giving the residential address
- 3 A current driving licence
- 4 A state pension, benefit or other government produced document showing benefit entitlement
- 5 A recent³ tax assessment document
- 6 Rates or council tax bill dated and certified within the last year
- 7 A recent³ account statement from bank or credit card showing at least one transaction

Applicant 1

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Reference number

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Issuing entity⁴

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³ Recent generally means no more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, recent means the most recently issued document (for example mortgage statements are usually issued annually).

⁴ To include country where the document was issued.

J FINANCIAL ADVISER'S DETAILS AND DECLARATION**MANDATORY****Note:** Financial Adviser to complete this Section.

- 1 Please confirm how you met the Applicant(s)
- I have met the Applicant(s) in person
- I have met the Applicant(s) face-to-face via secure live video stream
- I have not met the Applicant(s) face to face
- 2 Are the Applicant(s) acting as a nominee for someone else? (If yes, give details)
- Yes No
- 3 Which country was the advice leading to this application given in?
- 4 Which country was this application signed in?
- 5 Name of regulatory body
- 6 Regulatory body membership number e.g FCA number
- 7 Name of your usual Regional Sales Manager

Adviser Charge (AC)If the Applicant(s) have selected to pay your fees from the Bond please ensure Subsection **G1** is completed.**FINANCIAL ADVISER DECLARATION**

Print full name

The following declaration must be fully completed in all cases. This declaration is required for Utmost PanEurope dac's regulatory purposes.

I confirm that:

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

Certifier and authorised
signatory

SIGNATURE

Date

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

Telephone number

Email address

Financial Adviser
company name and
address

Financial Adviser
to sign here.



If signing using
DocuSign please
provide the certificate
with the application.



K APPLICANT DECLARATIONS

MANDATORY

The 'Applicant' refers to the persons applying for this Bond, who also will be the 'Policyholder' of the Bond once established.

It is important that the Applicant reads this Section carefully. This application forms the basis of Utmost PanEurope dac's agreement with the Applicant, along with the Policy Conditions.

If the Applicant does not understand any part of this application, the Applicant should ask the Financial Adviser for further information.

Before signing, the Applicant should also read the **Key Features of Selection Document**, **Selection Product Guide**, **Guide to Charges**, the Personal Illustration and the Key Information Document where applicable, which explain the key features of and the specific Charges applicable to Selection. They will assist the Applicant to be sure statements made by the Financial Adviser are not relied upon if they are not supported in the literature. The Applicant's Financial Adviser will provide these documents and copies are also available from Utmost PanEurope dac.

Utmost PanEurope dac proposes that the laws of England and Wales shall apply to any Policy relating to this application and that the Courts of England and Wales shall be the sole forum to consider disputes in relation to any Policy arising from this application. Any decision to alter the Courts of England and Wales jurisdiction shall be at the discretion of Utmost PanEurope dac.

Selection will be issued in accordance with the Policy Conditions and Policy Schedule which will be issued by Utmost PanEurope dac upon acceptance of this application.

The Charges laid out in this document should match those shown in the Personal Illustration provided to the Applicant by the Financial Adviser. Should there be any inconsistencies ask the Financial Adviser for an updated illustration.

Utmost PanEurope dac will only issue the Applicant's Bond once Utmost PanEurope dac have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

K1 HOW UTMOST PANEUROPE DAC USES THE APPLICANT'S INFORMATION

Utmost PanEurope dac uses the information the Applicant provides, about themselves and other people, to provide Utmost PanEurope dac's products and services. In order to support Utmost PanEurope dac's products and services, Utmost PanEurope dac transfers information between different entities within Utmost's immediate operating group and to appointed data processors, but Utmost PanEurope dac does not transfer information to other parties, unless required to do so by law or regulation. Utmost PanEurope dac does not carry out marketing using the information or transfer, or sell, the Applicant's personal information to others for marketing purposes.

More details about how Utmost PanEurope dac uses the Applicant's information, the Applicant's rights over this information and how the Applicant can exercise those rights can be found in the

applicable Privacy Notice. Utmost PanEurope dac publishes their Privacy Notices on our website at www.utmostinternational.com/privacy-statements/ or the Applicant can ring Utmost PanEurope dac on +44 (0) 203 038 3941 and request a copy.

The Applicant acknowledges that:

Utmost PanEurope dac will store, process or pass on the Applicant's data whether or not the Applicant's application is accepted.

Utmost PanEurope dac will, in the event of the death of the Applicant or Life Assured (as applicable), obtain necessary evidence as to the cause and circumstances relating to the Applicant's or Life Assured's death should it wish to do so.

K2 ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - Statement of Truth

The Applicant truthfully confirms 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 the Applicant's 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 or conduct which will or may be regarded as such.

Disclosure of information to Tax and other Government Authorities

The Applicant has been advised that Utmost Group plc and Utmost PanEurope dac have a longstanding Policy of cooperating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities or conduct that will or may be regarded as such.

In cases where Utmost PanEurope dac suspects that the Funds invested in the Bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then Utmost PanEurope dac shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope dac's legal remedies or options, have the ability to disclose to the Applicant's home country tax and/or other government authorities the Applicant's identity and any relevant information considered necessary or appropriate, at Utmost PanEurope dac's discretion, concerning the Bond.

Utmost PanEurope dac'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 Utmost PanEurope dac 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.

Confirmations and acknowledgements

The Applicant understands and agrees that under the duty of utmost good faith the information the Applicant supplies in this application form, together with any supporting information completed or given by the Applicant in the Applicant's name, shall form the basis of the contract with Utmost PanEurope dac.

The Applicant agrees that if it subsequently comes to light that any information supplied to Utmost PanEurope dac by the Applicant or on the Applicant's behalf was misleading or incomplete, then this might invalidate the Applicant's Policy and adversely affect the Applicant's right to the payment of Policy Benefits. The Applicant understands the requirement to provide accurate and relevant information in the Applicant's dealings with Utmost PanEurope dac is continuous and binding upon the Applicant or any subsequent holder of the Policy.

The Applicant agrees to inform Utmost PanEurope dac immediately should any information within this application change, and understands that the Applicant is obliged to do so.

K3 INVESTMENT RELATED PROVISIONS

The Applicant understands and agrees that:

- › Investment involves risk, this risk rests with the Applicant.
- › Utmost PanEurope dac is and must remain, the beneficial owner of all assets linked to the Bond.
- › The Applicant has no legal right to the investments underlying the Bond.

- › The range of assets available is restricted in line with Utmost PanEurope dac's **Asset Permissibility** document and the type of assets applicable to the Policy as set out in the Selection Policy Conditions which Utmost PanEurope dac reserves the right to change from time to time. Utmost PanEurope dac also has the right at its discretion to refuse to accept individual assets for investment in the Bond.
- › 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. Utmost PanEurope dac is not responsible for monitoring the Bond's assets or for any cost resulting from a breach of these restrictions.
- › Utmost PanEurope dac reserves the right to realise assets to clear an overdrawn position on any part of the Bond at any time.
- › Utmost PanEurope dac's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets underlying the Bond. Utmost PanEurope dac reserves the right to delay settlement or reinvestment at its discretion.

K4 PROVISIONS RELATED TO INVESTMENT ADVISER OR EMC NOMINATION

This Subsection only applies where an Investment Adviser or EMC has been nominated.

In this Section the term "EMC" refers to an External Manager, Platform and/or Platform Adviser as applicable, nominated in Subsections **E6** or **E7**, to provide services on an advisory or discretionary basis. Utmost PanEurope dac retains the right to decline the appointment of any nominated Investment Adviser or EMC.

The Applicant confirms that the below statements have been explained to the Applicant by the Financial Adviser and that the Applicant understands and agrees to them.

The Applicant requests and agrees that:

- › Any nominated Investment Adviser is appointed in accordance with the Applicant's wishes set out in Subsection **E5** to give investment instructions to Utmost PanEurope dac.
- › Any nominated EMC is appointed in accordance with the Applicant's wishes set out in Subsection **E6** or **E7** to advise on and/or manage an External Account to which the performance of the Bond is linked.
- › Any appointments made under the nominations in Subsections **E5**, **E6** or **E7** can be terminated by Utmost PanEurope dac at the Applicant's request or otherwise by the Investment Adviser, EMC or Utmost PanEurope dac at any time by giving written notice to all other parties.
- › The Applicant is aware the appointment of an Investment Adviser or EMC will be based on terms agreed between the Investment Adviser or EMC and Utmost PanEurope dac.
- › Any assets purchased as a result of an instruction received from an Investment Adviser shall be purchased at the open market buying price as shown in the contract note issued by the vendor or stockbroker, less any discount Utmost PanEurope dac has negotiated.
- › The Applicant's Financial Adviser and/or the Applicant can also obtain valuation statements directly from an EMC.

The Applicant understands and agrees that:

- › If an Investment Adviser or EMC is appointed on a discretionary basis, they will make investment decisions in relation to the Bond without any specific consultation with the Applicant.
- › If an Investment Adviser or EMC is appointed on an advisory basis, each investment instruction made by the Investment Adviser or EMC will be made subject to prior discussions between the Investment Adviser or EMC, and Applicant. The Applicant authorises and requests the Investment Adviser or EMC to retain evidence of this agreement and authorises the Investment Adviser or EMC to share copies of such evidence, if requested to do so by Utmost PanEurope dac.
- › The Investment Adviser or EMC has confirmed to the Applicant that they have the necessary regulatory authorisations to perform the service they have been nominated to perform.
- › There are additional risks associated with the appointment of an Investment Adviser or EMC, in particular, where the EMC is responsible for the selection and/or safekeeping of the assets linked to the Bond.
- › The Investment Adviser or EMC has explained Utmost PanEurope dac's Charges associated with its appointment.

Provisions applicable to EMC nomination

- › Utmost PanEurope dac will not be responsible for any loss or liability to the External Account, resulting from the EMC's appointment, or from services rendered or procured, by the EMC to Utmost PanEurope dac.
- › Utmost PanEurope dac will recover any necessary money from the External Account to cover Utmost PanEurope dac's fees and expenses, as detailed in the Policy Schedule and Selection Policy Conditions.
- › Utmost PanEurope dac has the right to place trading instructions directly with the External Manager or Platform at any time without requiring the Applicant's approval. This may affect the value of the Bond. Where there are conflicting instructions, Utmost PanEurope dac's instructions override the Applicant's or the EMC's instructions.
- › The Applicant has no legal right to the investments held by an EMC. Apart from agreeing or rejecting recommendations given to the Applicant, where an advisory basis has been selected, the Applicant may not give any direct instructions to an EMC regarding the investments, including instructions relating to the selection of assets or with respect to withdrawals or surrenders.
- › Further the Applicant may not give any legal Charge, pledge or lien over the External Account, nor may the Applicant instruct the EMC to give any guarantee, indemnity, or counterindemnity in favour of any person or company.
- › Utmost PanEurope dac will extend a Limited Power of Authority ("LPOA") on the Applicant's behalf which enables the Applicant to agree certain Charges, (not linked to advice) investment strategy and risk profile with the EMC. If the Applicant is nominating a Platform and Platform Adviser, the Applicant is also given limited powers to agree the appointment of a Platform DFM who hold agreements with the Platform and Platform Adviser. Utmost PanEurope dac retains the right to decline any such appointment.
- › An EMC will be responsible for ensuring compliance with the objectives and risk information provided by the Applicant to the EMC via a separate Investment Mandate document.
- › The range of assets available is restricted in line with Utmost PanEurope dac's **Asset Permissibility** document.
- › 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.
- › Utmost PanEurope dac is not responsible for monitoring the Bond's assets or for any cost resulting from a breach of any restrictions.
- › Utmost PanEurope dac's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets underlying the Bond. Utmost PanEurope dac reserves the right to delay settlement or reinvestment at its discretion.

The Applicant agrees and understands that:

- › An 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 the Applicant.
- › An EMC is authorised by Utmost PanEurope dac to deduct such Charges for transactions and/or custody services directly from the External Account and make any separate investment management service payments on its behalf.

The Applicant promises to:

- › Be responsible for reimbursing Utmost PanEurope dac for any costs, losses and/or expenses incurred by Utmost PanEurope dac 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 an EMC.

K5 ADVISER CHARGES AND INVESTMENT ADVISER CHARGES

Where the Applicant has requested Utmost PanEurope dac to facilitate the payment of Adviser Charges and/or Investment Adviser Charges, as set out in Section **G**, the Applicant authorises Utmost PanEurope dac to pay those Charges.

Where the Applicant requires any adjustment to an Adviser Charge or Investment Adviser Charge paid by Utmost PanEurope dac, Utmost PanEurope dac will not be responsible for making such adjustments and the Applicant will liaise directly with their adviser.

Adviser Charge

The Applicant understands and accepts that:

- › When paid to a Financial Adviser, an Adviser Charge will be treated for tax purposes, as a withdrawal by the Applicant from the Bond.
- › The Applicant should contact their Financial Adviser in the first instance to discuss anything regarding Adviser Charges paid to them.
- › Any withdrawal that exceeds the 5% annual tax-deferred entitlement will cause a chargeable event, and the Applicant may be subject to UK Income Tax.
- › Utmost PanEurope dac cannot cancel an Adviser Charge after it has been paid, even if the Applicant decides to cancel the Bond during the cancellation period.
- › Any Adviser Charges to be paid as a fixed monetary amount will not be reduced if the Applicant takes a withdrawal or surrenders one or more Policy segments, unless the Applicant specifically requests this to happen at the time of the Policy segment surrender.
- › Where any ongoing Adviser Charge attracts VAT, the Applicant authorises Utmost PanEurope dac to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.

Investment Adviser Charge

The Applicant understands and accepts that:

- › Investment Adviser Charges will only be paid when there is sufficient value and assets underlying the Bond that can be sold to cover the payment in full.
- › Any Investment Adviser Charge paid from the value of the Bond will be deducted equally across all Policy segments. It is important to note that Investment Adviser Charges can only be paid in the currency of the Bond.
- › Any Investment Adviser Charges to be paid as a fixed monetary amount will not be reduced if the Policyholder takes a withdrawal or surrenders one or more Policy segments, unless the Policyholder specifically requests this to happen at the time of the Policy segment surrender.
- › Where any ongoing Investment Adviser Charge attracts VAT, the Applicant authorises Utmost PanEurope dac to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.
- › The actual amounts paid by Utmost PanEurope dac as Investment Adviser Charges will be treated as non-taxable withdrawals from the Bond and will not be used in any chargeable event calculations.
- › Utmost PanEurope dac cannot cancel an Investment Adviser Charge after it has been paid, even if the Applicant decides to cancel the Bond during the cancellation period.
- › The Policyholder can cancel the instruction to pay any future Investment Adviser Charges due from the Bond at any time by writing to Utmost PanEurope dac.
- › Until Utmost PanEurope dac receives written notification to cancel an Investment Adviser Charge, Utmost PanEurope dac will continue to make payments to the Investment Adviser or EMC.
- › If the Applicant cancels the Bond within the cancellation period, changes the nominated Investment Adviser or EMC, cancels payment of any Investment Adviser Charges from their Bond, assigns the Bond, or any other situation where it is not reasonably possible for Utmost PanEurope dac to facilitate a payment, it will be the Applicant's responsibility to settle any outstanding Charges directly with the Investment Adviser or EMC.
- › The Policyholder should in the first instance contact their Investment Adviser or EMC to discuss any Investment Adviser Charges they believe should not have been applied to their Bond.

Where the Bond is linked to an External Managed Account

The Applicant acknowledges and agrees that:

- › Any Fund-based Adviser Charge or Investment Adviser Charge payments will be based on the last available value of the investment for the External Managed Account held in Utmost PanEurope dac's records.
- › Due to timing differences, there may be significant market movements between the date when Utmost PanEurope dac's records were last updated with the value of the Externally Managed Account and the date the Adviser Charge or Investment Adviser Charge is calculated as a percentage of the whole of the Bond value.

K6 POTENTIAL CONSEQUENCES OF MISLEADING UTMOST PANEUROPE DAC

Potential Consequences of Misleading Utmost PanEurope dac

The Applicant fully acknowledges and agrees that if Utmost PanEurope dac discovers that the Applicant misled Utmost PanEurope dac in respect of any part of the statements confirmed above, that Utmost PanEurope dac shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope dac'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 the Applicant 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 Utmost PanEurope dac being misled, without limiting Utmost PanEurope dac's ability to seek additional recompense from the Applicant in respect of any shortfall.
- ii. notify relevant government authorities and provide all information considered necessary or appropriate at Utmost PanEurope dac's discretion concerning the Applicant and/or the Bond; and
- iii. if considered appropriate after consultation with government authorities and/or legal counsel, either
 - › subject to satisfying Utmost PanEurope dac's further reasonable requirements, refund the Applicant's Premium(s) and other amounts paid to Utmost PanEurope dac to the date of such termination less applicable encashment and other Charges in accordance with clause (i) above (the 'refund Amount'), or
 - › 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.

K7 GENERAL CONFIRMATIONS AND ACKNOWLEDGEMENTS

The Applicant understands that no Policy shall be issued in respect of this application and Utmost PanEurope dac shall be under no obligation in respect of this application until the first Premium has been received by Utmost PanEurope dac and Utmost PanEurope dac has expressly confirmed in writing that it accepts the application.

The Applicant accepts that:

- › Selection of investments is the Applicant's responsibility, or, where appropriate, that of the Applicant's investment adviser or any appointed EMC.
- › Utmost PanEurope dac has no legal responsibility in respect of future performance of such linked assets.

The Applicant confirms that the firm named in Section 'J - Financial Adviser's details' will be acting as the Applicant's Financial Adviser on an ongoing basis and the Applicant agrees that Utmost PanEurope dac is able to disclose all information relating to the Applicant's Bond to this Financial Adviser. The Applicant understands that if the Applicant decides to change the Financial Adviser it is the Applicant's responsibility to tell Utmost PanEurope dac in writing of this change.

The Applicant agrees that a copy of the Applicant's agreement given in this Declaration will have the validity of the original. The Applicant understands that the Financial Adviser is acting as the Applicant's agent and not an agent of Utmost PanEurope dac.

The Applicant confirms and declares that the Applicant is habitually Tax Resident in the jurisdiction entered in Section A of this application form.

The Applicant understands and agrees that Utmost PanEurope dac will, as appropriate, report the Applicant's Policy under the various exchange of information agreements including the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

Role	Applicant 1	
SIGNATURE		
Print full name		
Date	d d m m y y y y	d d m m y y y y

Confirm what capacity you are signing this Declaration in, e.g. as Applicant 2, a Deputy or a Power of Attorney.

If there are more than two Applicants photocopy this page and after signing the additional copies attach them securely to the form.

L BANK DETAILS AND PAYMENT INFORMATION**INFORMATION**

Payment should only be transferred once the application has been received and we have confirmed that all requirements have been met. No interest will be paid on monies held prior to issue of the Bond.

TELEGRAPHIC TRANSFER DETAILS

Premiums must be paid to Utmost PanEurope dac by Telegraphic Transfer (international payment) in the same currency that you wish to establish the Bond.

Payments from account and currency detailed in Subsection **D3**.

FOR PAYMENTS SENT IN GBP

Address Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland
Swift code CITIE2X
Sort code 99-00-51
IBAN IE22CITI99005127954790
Account number 27954790
Account name Utmost PanEurope dac Premium GBP

FOR PAYMENTS SENT IN EUR

Address Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland
Swift code CITIE2X
IBAN IE44CITI99005127954782
Account number 27954782
Account name Utmost PanEurope dac Premium EUR

FOR PAYMENTS SENT IN USD

Address Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland
Swift code CITIE2X
IBAN IE32CITI99005127954804
Account number 27954804
Account name Utmost PanEurope dac Premium USD

Payment reference: [Client name / proposal number]

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

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

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