

SELECTION

APPLICATION FORM FOR TRUSTEE AND CORPORATE TRUSTEE APPLICANTS

IMPORTANT NOTES

This form is for trustee and corporate trustee applicants. Individual applicants should use the appropriate application form.

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

BEFORE YOU BEGIN

Before completing this application form, ensure you have read the current **Selection Product Guide**, your Personal Illustration, Key Features Document, any applicable disclosure documents and our **Guide to Charges**. Your financial adviser will also be able to provide you with any relevant supporting literature in relation to your individual circumstances. The Policy Conditions and Policy Schedule detail the terms and conditions of the contract. Copies are available from us on request.

HOW TO COMPLETE THIS FORM

Complete this form using **black or blue ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. **Please do not use correction fluid.**

This form has been split into 4 sections for ease of completion. A summary of who must complete each section is outlined below:

- › **Section 1:** Selection application - **Applicants** must complete in all cases.
- › **Section 2:** Identification Requirements & Financial Adviser details - **Financial adviser** must complete in all cases.
- › **Section 3:** Adviser charges - **Applicants** should complete this section if they would like Utmost Ireland to facilitate any adviser charge payments to the financial adviser.
- › **Section 4:** Nomination of External Manager and/or Custodian (EMC) - Optional, please see page 37 for more details.
- › **SIGNATURE** This symbol highlights the signature sections within this form which need to be signed (where applicable) by the applicants, financial adviser and, if applicable, the authorised signatories.
- › **Applicants** will need to sign page 27 in all cases.
- › **Financial adviser** will need to sign page 31 in all cases.
- › If a nomination of an EMC is made, please ensure the **applicants** sign page 39, and the **authorised signatory** on behalf of the Platform Adviser signs the relevant sections on page 40.

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.

PAYING FOR YOUR ADVICE

If you would like us to facilitate any adviser charge payments to your financial adviser, please read the separate notes on adviser charges under section **Q** before signing the request for us to facilitate this payment.

OVERDRAWN DEALING ACCOUNT

In order to avoid an overdrawn balance occurring within the bond's Dealing Account, you should consider whether you wish to leave a cash balance within the Dealing Account to cover the bond charges and regular withdrawals. You should also consider what amount of cash will be required, e.g. for a period of 6 or 12 months (after the deduction of any initial bond and/or charges for advice) to cover future bond charges, adviser charges and any regular withdrawals of capital that you receive.

IDENTIFICATION REQUIREMENTS

Under Anti-Money Laundering regulations, we are required to verify the identity and address of all trustees. We also need the full names, date of birth and address of all other parties to the trust (for example, Settlers and beneficiaries).

IMPORTANT INFORMATION ABOUT THIS CONTRACT

You need to satisfy yourself that, under any taxation, exchange control or insurance legislation to which you may be subject, you can take out this bond.

The contract could be invalidated by any failure to disclose facts which might influence our assessment of this application. If you have any doubt as to whether a fact is relevant then you should disclose it. Any additional information should be detailed in the notes section at the back of this form, dated and signed by the appropriate number of authorised signatories.

We will also require a completed **Tax Information Exchange Pack for Entities** together with this application form. This is available from our website www.utmostwealth.com or your financial adviser on request. Speak to your financial adviser if you have any questions about FATCA or the Common Reporting Standards (CRS).

WHAT TO DO NEXT

Using the checklist on the final page please ensure you have completed all of the relevant sections and that you have attached any supporting documents to submit.

Once completed, arrange for your financial adviser to return this form and any supporting documents to Utmost Ireland dac.

Alternatively, you can post this form to: **Utmost Ireland dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland.**

SECTION 1 – TO BE COMPLETED BY ALL APPLICANTS IN ALL CASES

A CONTRACT DETAILS

1 Which contract type would you like?

Life Assured Capital Redemption

(Section H **does not** need completing if Capital Redemption is chosen)

It is important that you complete this section. If you do not complete this in full, we will be unable to process your application and this will result in a delay in investing your premium.

2 Please provide a copy of the Personal Illustration that you have been given or enter your Personal Illustration reference number here

<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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3 Welcome Team Case ID reference

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If the Welcome team produced a Personal Illustration for you, a four digit case ID can be found at the top of page one.

4 Bond charge -

What is your chosen **Product Management Charge** (Flex-Charge) option?

Full initial charge Full ongoing charge

Combination of initial and ongoing

This is not the adviser charge (see page 33 for more details of adviser charges).

Your chosen Product Management Charge split can be found in the Personal Illustration your financial adviser has given you. For example, a Product Management Charge could be split as follows: Initial 1.00%, Ongoing 0.10%.

If you choose a combination of initial and ongoing Product Management Charge, enter your chosen combination to a maximum of 3 decimal places:

% Initial % Ongoing (per annum)

5 Which currency would you like your bond to be held in?

Sterling US Dollar Euro

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

The Personal Illustration provided to you should match the investment details mentioned in this application. If there have been any changes in the investment details between the date of that illustration and the submission of this application, ask your financial adviser for an updated illustration.

B POLITICALLY EXPOSED PERSONS

Under our current anti-money laundering obligations we are required to identify any persons associated with this trust 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 PEPs:

See our separate document entitled **'Information on 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 TRUST DETAILS

1 The Trust was created on

d	d	m	m	y	y	y	y
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2 Name of the Trust

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3 Correspondence address for trustees

Postcode

					-				
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We, the trustees will inform Utmost Ireland dac, in writing, immediately of any changes of trustees and we understand that appropriate evidence of identity will be required.

4 We confirm the nature and purpose of the Trust is:

5 Is this investment in respect of employee benefits? Yes No

6 Please attach certified evidence of the proper appointment of the trustees Attached

PLEASE PROVIDE DETAILS OF THE TRUST'S BANK/BUILDING SOCIETY ACCOUNT

7 Account name

--	--	--	--	--	--	--	--	--	--

8 Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

9 Bank sort code

			-				-			
--	--	--	---	--	--	--	---	--	--	--

10 Building Society roll number (if applicable)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

11 Bank BIC/Swift code (required for all banks outside the UK)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

12 IBAN (required for all bank accounts in the EU)

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13 Bank/Building Society name

--	--	--	--	--	--	--	--	--	--

14 Address

Postcode

					-				
--	--	--	--	--	---	--	--	--	--

15 Telephone number (including national dialling code)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

16 How long has the account been held?

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 Years


D SETTLOR(S) DETAILS

MANDATORY

Please supply details of the Settlor(s) of the Trust and any other persons who have provided money to the Trust:

	Settlor 1	Settlor 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 (if applicable)	<input type="text"/>	<input type="text"/>
4 Forenames (in full)	<input type="text"/>	<input type="text"/>
5 Date of birth (must be 18 years or over)	<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"/>
6 If deceased, date of death	<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"/>
7 Country of birth	<input type="text"/>	<input type="text"/>
8 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
9 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value="-"/> <input type="text" value=""/> <input type="text" value=""/>	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value="-"/> <input type="text" value=""/> <input type="text" value=""/>
10 Please state the jurisdiction in which the Settlor was tax resident when the trust was established	<input type="text"/>	<input type="text"/>
11 Nationality	<input type="text"/>	<input type="text"/>
12 Occupation and name of employer	<input type="text"/>	<input type="text"/>
13 If retired, previous occupation and name of last employer	<input type="text"/>	<input type="text"/>
14 Total annual income (including salary, pension and investment income)	<input type="checkbox"/> up to £50,000 <input type="checkbox"/> £100,001 to £150,000	<input type="checkbox"/> up to £50,000 <input type="checkbox"/> £100,001 to £150,000
	<input type="checkbox"/> £50,001 to £100,000 <input type="checkbox"/> £150,001+	<input type="checkbox"/> £50,001 to £100,000 <input type="checkbox"/> £150,001+

Please provide in all cases, even if deceased. 

This question must be completed. 

E BENEFICIARY AND PROTECTOR DETAILS

If there are any named beneficiaries set out in the Trust Deed please complete this section. Ensure you supply details of all named beneficiaries.

If a protector has been appointed please also provide details.

If there are no named beneficiaries tick this box to confirm there are none and go to section F.

	Beneficiary 1	Beneficiary 2
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Maiden name or any previous names (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 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"/>
Postcode	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Date of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

	Beneficiary 3	Beneficiary 4
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Maiden name or any previous names (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 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"/>
Postcode	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Date of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

	Beneficiary 5	Beneficiary 6
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Maiden name or any previous names (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 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"/>
5 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: 100%; text-align: center;" type="text"/>	<input style="width: 100%; text-align: center;" type="text"/>
6 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Date of birth	<input style="width: 100%; text-align: center;" type="text"/>	<input style="width: 100%; text-align: center;" type="text"/>

	Beneficiary 7	Protector
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Maiden name or any previous names (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 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"/>
5 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: 100%; text-align: center;" type="text"/>	<input style="width: 100%; text-align: center;" type="text"/>
6 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Date of birth	<input style="width: 100%; text-align: center;" type="text"/>	<input style="width: 100%; text-align: center;" type="text"/>

F INDIVIDUAL TRUSTEE DETAILS

If there are more than four trustees, photocopy this page and after completing the additional details, attach it securely to this form.

	Trustee 1	Trustee 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 (if applicable)	<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. If you are an individual acting on behalf of a company (e.g. a law firm), enter your own residential address here. Please provide your company address in the notes section of this application form)	<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"/>
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

	Trustee 3	Trustee 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 (if applicable)	<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. If you are an individual acting on behalf of a company (e.g. a law firm), enter your own residential address here. Please provide your company address in the notes section of this application form)	<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"/>
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

The required number of signatories will need to sign the Declaration in Section N. If there is also a corporate trustee please go to Section G.

G CORPORATE TRUSTEE DETAILS

CORPORATE TRUSTEE

To be completed if there is a corporate trustee.

1 Corporate trustee name

2 Company registration number

3 Registered address (PO Boxes and 'care of' addresses are not acceptable)

Postcode -

4 Is the company in the process of being dissolved, struck off, wound up or terminated? Yes No

5 Is the company quoted on a recognised stock exchange? Yes No

6 If yes, which one?

› Please attach to this application a certified copy of the Certificate of Incorporation Attached

› Please attach to this application a copy of the latest annual report and accounts Attached

These can be certified by the financial adviser

COMPANY DIRECTORS

List all the current directors of the company (continue as necessary on a separate sheet attaching it securely to this form).

Full name	Date of birth (dd/mm/yyyy)	Home postcode
1	d d m m y y y y	<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"/>
2	d d m m y y y y	<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	d d m m y y y y	<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"/>
4	d d m m y y y y	<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"/>
5	d d m m y y y y	<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"/>
6	d d m m y y y y	<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"/>

From the list, supply the details of two directors, including at least one executive director, and provide suitable verification of identity and residential address.

	Executive Director	Director
7 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 Maiden name or any previous names (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
10 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"/>
11 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable. If you are an individual acting on behalf of a company (e.g. a law firm), enter your own residential address here. Please provide your company address in the notes section of this application form.)	<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"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>
12 Position/Job title	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
13 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
14 Date of birth	<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"/>
15 Country of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
16 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female

AUTHORISED SIGNATORIES

- › Please attach a certified copy of an authorised signatory list*
- › For public registered companies, attach a certified copy of the Board Resolution appointing the authorised signatories*
- › Confirm the minimum number of authorised signatories that will be required to sign the contract and provide instructions
- › Confirm the minimum number of authorised signatories that will be required to sign the Declaration in Section N

Attached

Attached

(number)

(number)

*These can be certified by the financial adviser

SHAREHOLDERS

For private companies, please list all shareholders holding 25% or more of the issued share capital at the date of this application.

Name	% share		Date of birth (if individual)								Home postcode (if individual)				
			d	d	m	m	y	y	y	y				-	
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															

The verification of identity of the above shareholders will be required in line with those for individuals, trustee or corporate applicants (as applicable). Full details of these requirements are available from your financial adviser or on our website www.utmostwealth.com

Where there is a corporate shareholder, please complete a further corporate application form providing all the relevant details. If any of the shares are held within a trust, please complete a further application in respect of that Trust. Ensure the declaration sections are also completed.

H LIFE ASSURED DETAILS (NOT REQUIRED IF YOU ARE APPLYING ON A CAPITAL REDEMPTION BASIS)

If there are more than four life assured (up to a maximum of six), photocopy this section, complete all the details for the life/lives assured and attach securely to the form.

	Life Assured 1	Life Assured 2
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Maiden name or any previous names (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 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"/>
5 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"/>
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"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>
6 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 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
8 Country of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
10 What is the life assured's relationship to the parties signing this application?	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>

	Life Assured 3	Life Assured 4
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Maiden name or any previous names (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 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"/>
5 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"/>
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"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>
6 Nationality	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 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
8 Country of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
10 What is the life assured's relationship to the parties signing this application?	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>

I INVESTMENT AMOUNT (Please complete in all cases) MANDATORY

1. NUMBER OF SEGMENTS

Your bond will normally be made up of a series of 60 identical segments. However, you can request that your bond is set up with more segments. Please indicate the number required here.

You can have more than 60 segments, subject to the minimum investment of £500 in each. The maximum number of segments is 9,999.

2. TOTAL INVESTMENT

£/US\$/€* (*Delete as applicable)

The minimum investment is currently £50,000, US\$100,000 or €75,000.

If you ask us to pay an initial adviser charge to your financial adviser before the premium is invested, the amount you send to us must total at least the minimum investment amount as stated in the Product Guide, plus the agreed initial adviser charge.

If you are paying by cheque, it should be made payable to Utmost Ireland dac. If it is a non-personalised cheque, the Trust name must be written on the front (e.g. Utmost Ireland dac ref. ABC Trust). **If the payer of the premium is not the applicant then we will need to know why a third party is making the payment, and will normally require verification of the identity of the payer. Third party premium payments are subject to our approval.**

At times of low interest, it is possible no extra units will be applied.

Once your premium has been received in our bank account, if any interest is earned on your premium before the bond is issued, an extra allocation of units may be added to your investment at the start of the contract. **Important note: your bond will not start until we have received all outstanding requirements, including cleared funds.**

These are our preferred methods but your bank may charge you for some of these services.

If you want to pay by Faster Payment, BACS, CHAPS or telegraphic transfer, contact your bank separately to send the payment to us. Our bank details are below, please ensure that the payment is sent DIRECT to Utmost Ireland’s bank account.

3. 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	GB32RBOS16588058705079
Account	58705079
Account name	Utmost Ireland dac-Premium

Please reference the policy number or client’s name on the bank payment.

4. YOUR BANK DETAILS

If you ask your bank to send the payment to us by Faster Payment, BACS, CHAPS, telegraphic transfer or bankers draft, we need to know which bank account the money has come from.

Your bank may charge you for some of these services.

Is the payment being made from the trustees account quoted in section C? Yes No

If no, please complete the details below. We require confirmation of the bank details of where the money has come from for regulatory purposes and this does not instruct your bank to pay the money to us.

1 Account name

2 Account number

3 Bank sort code - -

4 Building Society roll number (if applicable)

5 Bank BIC/Swift code (required for all banks outside the UK)

6 IBAN (required for all bank accounts in the EU)

7 Bank/Building Society name

8 Address

Postcode

9 Telephone number (including national dialling code)

10 How long has the account been held? Years

If you decide not to proceed with the investment and have sent a payment to us, then you will only receive back the payment without any interest being added. For information regarding what happens if you decide to cancel the bond during the 30 day cancellation period, see the Key Features Document for this product.

J SOURCE OF INVESTMENT (Please complete in all cases)

Please confirm the source of the investment. Simply tick one box if the investment comes from one source. If it comes from several sources, tick the appropriate boxes and enter the percentage from each source. Then answer the relevant questions below. If necessary, continue on a separate sheet of paper, sign the sheet and attach it to this form.

Sources	Tick box	%
1 Investment from deceased Settlor's estate	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
2 Savings from Settlor's employment income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
3 Maturing investments or policy claims	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
4 Share sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
5 Property sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
6 Company sale or sale of interest in the company	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
7 Settlor Inheritance	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
8 Loan to the Settlor or the trust	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
9 Gift to the Settlor or the trust	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
10 Competition or gambling win by the Settlor	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
11 Compensation payment	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
12 Other income sources	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>

Give as much detail as possible about the source of your investment as insufficient information at outset may delay the investment.

If the payment is from an account outside the UK, we will require independent evidence verifying the answers to the source of investment questions.

All investments are assessed on a case by case basis; depending on the answers provided in this section we may request evidence of Source of Wealth.

If it is unclear how the money was accumulated, we will request further information.

If you require further information contact our Customer Support team on **0845 602 9281**.

Refer to our Source of Wealth table available from your financial adviser for examples of the additional documentary evidence we may require.

1 Investment from deceased Settlor's estate

Examples of original certified documentary evidence: › Grant of Probate (with a copy of the will) which must include the value of the estate, or › Solicitor's letter. The letter should be on the solicitor's letter headed paper and include the full name and address of the applicant, the name of the person who left the inheritance, the relationship to the applicant, date and amount received.

	Settlor 1	Settlor 2
a Value of estate	<input type="text"/>	<input type="text"/>
b Amount invested in Trust	<input type="text"/>	<input type="text"/>

2 Savings from Settlor’s employment income

Examples of original certified documentary evidence: › Last 3 months’ payslips, or
› Written confirmation from employer of income and bonuses for last 2 years.
› Bank statements that clearly show receipt of the most recent 3 months’ regular salary payments from the named employer.

	Settlor 1	Settlor 2
a What was the Settlor’s income last year?	Salary <input style="width: 100%;" type="text"/>	Salary <input style="width: 100%;" type="text"/>
	Bonus <input style="width: 100%;" type="text"/>	Bonus <input style="width: 100%;" type="text"/>
b What is the nature of the Settlor’s employer’s business or employment?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
c What is the name and address of the Settlor’s employer?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<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: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

3 Maturing investments or policy claims

Examples of original certified documentary evidence: › Letter/contract note from previous investment company giving notification of proceeds of maturing investment/claim.

	Settlor 1	Settlor 2
a From which company did the proceeds come?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
b How much was received?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
c When were the proceeds paid?	<input style="width: 100%; height: 20px;" type="text" value="d d m m y y y y"/>	<input style="width: 100%; height: 20px;" type="text" value="d d m m y y y y"/>
d How long was the investment/policy held?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
e If the proceeds were received over three months ago, where have they been held since then?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
f If the investment was held for less than five years, where were the funds held previously?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

4 Share sale

Examples of original certified documentary evidence: › Legal sale document, e.g. contract notes.

	Settlor 1	Settlor 2
a What shares were held?	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
b How much were the proceeds of the sale?	<input type="text"/>	<input type="text"/>
c How were they sold? (i.e. through a bank, stockbroker or other agent)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
d Please provide their name and address	<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"/>
Postcode	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>
e When were the shares sold?	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
f How long were the shares held?	<input type="text"/>	<input type="text"/>
g If the proceeds were received over three months ago, where have they been held since then?	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
h If the shares were held for less than five years, where were the funds held previously?	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

5 Property sale

Examples of original certified documentary evidence: › Signed letter from solicitor that includes the proceeds received, or
› Completed sale contract.

	Settlor 1	Settlor 2
a What was the address of the property sold?	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <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: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
b How much was it sold for?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
c Dates of purchase and sales	Purchase <input style="width: 100%; height: 20px;" type="text"/>	Purchase <input style="width: 100%; height: 20px;" type="text"/>
	Sale <input style="width: 100%; height: 20px;" type="text"/>	Sale <input style="width: 100%; height: 20px;" type="text"/>
d If the proceeds were received over three months ago, where were they held?	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
e If the property was held for less than five years, where were the funds held previously?	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>

6 Company sale or the sale of interest in the company

Examples of original certified documentary evidence: › Signed letter from solicitor or regulated accountant, or
› Copy of contract sale and sight of investment monies on bank statements.

	Settlor 1	Settlor 2
a What was the name and address of the company?	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <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: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
b What is the company registration number?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
c When was the company sold?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
d If the proceeds were received over three months ago, where were they held?	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
e How much were the proceeds of the sale?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
f How much did the beneficial owner receive?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
g What was the nature of the company's business?	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

7 Inheritance

Examples of original certified documentary evidence: › Grant of Probate (with a copy of the will) which must include the value of the estate, or
› Bank statements, or
› Solicitor's letter.

	Settlor 1	Settlor 2																
a What was the name of the persons who left the inheritance?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
b What was the Settlor's relationship with this person?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
c How much did the Settlor receive?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
d When was the inheritance received?	<table border="1" style="display: inline-table; border-collapse: collapse;"> <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	<table border="1" style="display: inline-table; border-collapse: collapse;"> <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											
d	d	m	m	y	y	y	y											
e If the proceeds were received over three months ago, where have they been held since then?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																

8 Loan

Examples of original certified documentary evidence: › Loan agreement, stating the name and address of the applicant; date of the loan and how much it was for. It should be clear who the loan provider is, or
› Recent loan statements dated less than 3 months old which show the applicant's name and address.

	Settlor 1	Settlor 2																
a Why was the loan required?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
b How much was it for?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
c What was the date of the loan?	<table border="1" style="display: inline-table; border-collapse: collapse;"> <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	<table border="1" style="display: inline-table; border-collapse: collapse;"> <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											
d	d	m	m	y	y	y	y											
d How long were the shares held?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
e Who provided the loan and was it to the Settlor or the trust?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
f Please provide their name and address	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
Postcode	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px; text-align: center;">-</td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>					-				<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px; text-align: center;">-</td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>					-			
				-														
				-														

9 Gift

Examples of original certified documentary evidence: › Letter from donor confirming details of gift and acknowledging the source of the donated funds.

	Settlor 1	Settlor 2
a Who was the gift from and was it to the Settlor or the trust?	<input type="text"/>	<input type="text"/>
b Please provide their address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
c How much was the gift?	<input type="text"/>	<input type="text"/>
d What was the reason for it?	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
e What is the Settlor's relationship to the person who made the gift. If the gift was to the trust why was it made?	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
f How were the funds originally accumulated?	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

10 Competition or gambling win

Examples of original certified documentary evidence: › Letter from relevant organisation (lottery headquarters/betting shop/Casino), or
› Bank statements showing funds deposited by the named organisation.

	Settlor 1	Settlor 2
a Where and how did the Settlor win the money?	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
b How much was the win?	<input type="text"/>	<input type="text"/>
c When was the win?	<input type="text"/>	<input type="text"/>
d Which organisation or company paid the prize money?	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

11 Compensation payment

Examples of original certified documentary evidence: › Letter/court order from compensating body, or
› Solicitor's /Advocate's letter

	Settlor 1	Settlor 2																
a Who did the payment come from?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
b How much did the Settlor receive?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
c When was it received?	<table border="1" style="width: 100%; text-align: center; border-collapse: collapse;"> <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="width: 100%; text-align: center; border-collapse: collapse;"> <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											
d Where have the proceeds been held since the payment was received?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
e What was the reason for it?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																

12 Other income sources

Examples of original certified documentary evidence: › Appropriate supporting documentation, or
› Signed letter detailing funds from a regulated accountant

	Settlor 1	Settlor 2																
a What type of income was this?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
b How much was it?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
c When did the beneficial owner receive it?	<table border="1" style="width: 100%; text-align: center; border-collapse: collapse;"> <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="width: 100%; text-align: center; border-collapse: collapse;"> <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											
d Where did the income come from? If a full and detailed explanation is not provided this will result in a delay in the investment. One word answers are not acceptable. For further information on source of wealth speak with your financial adviser.	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																
e If the income was received over three months ago, where has it been held since?	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>																

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.

L REGULAR WITHDRAWALS (optional)

Please complete this section if you want to set up regular withdrawals from the start of your bond.

It is important to consider how you will choose to pay adviser charges for advice provided by your financial adviser, when setting up any regular withdrawals. This is because any adviser charges agreed to be paid to your financial adviser, from the bond, will be treated as a withdrawal and will form part of the 5% annual tax-deferred entitlement. This means any adviser charges taken in any policy year will be added to withdrawals requested in order to calculate whether the 5% entitlement has been exceeded. Refer to the relevant product literature for the level of charges, tax implications, maximum withdrawals and minimum bond values for taking regular withdrawals.

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.

1 Amount of withdrawal per payment or per annum of premium %

2 Frequency of payments Yearly Half-yearly Quarterly Monthly

3 Payment to start d d m m y y y y

The earliest the first withdrawal can be taken is 30 days after the bond has been issued.

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.

PLEASE PROVIDE DETAILS BELOW OF THE ACCOUNT THAT YOU WANT PAYMENTS TO BE SENT TO:

1 Account name

2 Account number (for BACS payments this must be 8 digits)

3 Bank sort code - -

4 Building Society roll number (if applicable)

5 Bank BIC/Swift code (required for all banks outside the UK)

6 IBAN (required for all payments to the EU)

7 Bank/Building Society name

8 Address

Postcode -

9 Telephone number (including national dialling code)

10 How long has the account been held? Years

Payments to third parties are not normally allowed. However, in exceptional circumstances, they may be considered. We will need to know why the payments are required, details of the relationship between the policyholder and account holder, plus certified identification for the account holder, which is listed in Section O.

M 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.

N DECLARATION

This is our standard client declaration upon which we intend to rely. For your own benefit and protection you should read these terms and the data protection notes section of this form carefully before signing below.

Please read carefully the Selection Product Guide, Guide to Charges, a Personal Illustration, any applicable disclosure documents and Key Features Document, all of which should have been provided to you, as they contain important information about the bond.

If you do not understand any part of these terms, the Data Protection notes or the product literature listed above, please ask your adviser to explain it to you before signing below.

In this declaration, "we", "us" and "our" mean the applicant or applicants and "the Company" means Utmost Ireland dac.

We apply for Selection to be issued to us in accordance with the Policy Conditions and Policy Schedule.

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

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

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - Policyholder Statement of Truth

We 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, and
- 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 - We fully acknowledge and agree that if the Company discovers that we misled the Company in respect of any part of the statements confirmed above, that 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 us 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 us in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at the Company's discretion concerning us and/or the bond; and
- 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 our 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

We 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.

We 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 our home country tax and/or other government authorities our identity and any relevant information considered necessary or appropriate, at the Company's discretion, concerning the bond.

We 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

We hereby confirm that all the information provided by us, whether handwritten or otherwise, in this application form is complete and accurate to the best of our knowledge and belief. We agree that this information, together with all other questionnaires, statements, reports or other information completed or given by us in our name, shall form the basis of the contract with the Company.

We 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 us or on our behalf was misleading or incomplete, then this might invalidate our contract and adversely affect our right to the payment of policy benefits. We understand the requirement to provide accurate and relevant information in our dealings with the Company is continuous and binding upon us or any subsequent holder of the policy.

We 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.

We accept that selection of investments is our responsibility (or, where appropriate, that of our Investment Adviser or any appointed EMC) and the Company makes no representations or guarantees in relation to the future performance of any assets linked to the bond and accordingly has no legal responsibility in respect of future performance of such linked assets.

We understand that both we and the Company 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 we 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.

We agree that any decision to alter the Courts of England and Wales jurisdiction shall be at the discretion of the Company such discretion being exercised reasonably.

We confirm that the firm named in Section P will be acting as our financial adviser on an ongoing basis and we agree that the Company is able to disclose all information relating to our bond to this financial adviser. We understand that if we decide to change our financial adviser it is our responsibility to tell the Company in writing of this change.

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

We confirm that we are not ordinarily resident in Ireland and we are habitually resident (that is I normally live) in the UK and confirm that, to the best of our knowledge and belief, we are not subject to any legislation which would make such an investment unlawful. We hereby undertake to inform the Company of any change in my country of residence during the lifetime of the bond.

We confirm that the Trust has the power to enter into the contract applied for.

We further confirm and declare that the information given regarding the Settlor, including where they were tax resident when the trust was established, entered in section C on page 5 of this application is correct.

	Trustees/Corporate Trustees/ Authorised signatories*	Trustees/Corporate Trustees/ Authorised signatories*
SIGNATURE	<input type="text"/>	<input type="text"/>
Print full name	<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"/>
SIGNATURE	<input type="text"/>	<input type="text"/>
Print full name	<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"/>

SIGNATURE

If there are more than four applicants photocopy this page and after signing the additional copies attach it securely to the form.



SIGNATURE

*Delete as applicable.

Once you have signed and dated the above boxes, go to section 3 on page 33 if you would like us to facilitate any adviser charges to your financial adviser.

SECTION 2 – FINANCIAL ADVISER MUST COMPLETE IN ALL CASES

○ IDENTIFICATION REQUIREMENTS (Please complete in all cases) **MANDATORY**

Under Anti-Money Laundering regulations we are required to verify the identity and address for all trustees together with satisfactory evidence of proper appointment of the trustees.

Outlined below are the standard minimum requirements, however we may, in some circumstances, require additional information.

Any surviving Settlor of the Trust, Individual Trustee(s) and Director(s) - we require **one document** from **Part 1** together with **one document** from **Part 2**. If an individual does not hold either of the documents listed in **Part 1** then, under certain circumstances, we **may** be able to accept **two documents** from **Part 2**, showing verifiable reference numbers. Please also note that if no documentation is supplied from **Part 1**, we need a reason why this is not available. If the Settlor is other than an individual(s), the Trustees should provide sufficient information to enable us to identify the Settlor(s).

Trust - for identification of the Trust see **Part 3**. All documentation in this section must be supplied.

Corporate trustee - for verification of the corporate trustee see **Part 4**. All documentation in this section must be supplied.

Please tick in the boxes below to indicate the identification you have supplied for each party to the policy.

This information is required to satisfy Anti-Money Laundering regulations.

Use one document from Part 1 PLUS one document from Part 2. Alternatively, use two documents from Part 2 and confirm why no ID from Part 1 can be provided. Always provide originals or originally certified copies.

PART 1 - PERSONAL IDENTITY

	Executive Director	Director	Settlor	Trustee 1	Trustee 2	*
1 Valid passport	<input type="checkbox"/>	<input type="checkbox"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 A current driving licence (with photograph)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you cannot supply an item from **Part 1**, please tell us why in the box below.

*Complete for any other party to the application form e.g. shareholders who are individuals and hold 25% or more of the issued share capital. Continue on a separate sheet of paper should there be more individuals to be identified than the space provided.

PART 2 - VERIFICATION OF ADDRESS

	Executive Director	Director	Settlor	Trustee 1	Trustee 2	*
1 A recent utility bill, rates or council tax bill The document must be the most recent available and date no more than 3 months old, and must also be certified. (Mobile phone bills are not acceptable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 A recent mortgage statement, giving the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 A current driving licence (with photograph. If the driving licence is being used in part 1 it cannot be used in part 2 and vice versa).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 A state pension, benefit or other government produced document showing benefit entitlement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 A recent tax assessment document	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 An account statement from the bank or bank credit card which is dated no more than 3 months old and certified (Store cards are not acceptable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 Proof of ownership or rental of the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Complete for any other party to the application form e.g. shareholders who are individuals and hold 25% or more of the issued share capital. Continue on a separate sheet of paper should there be more individuals to be identified than the space provided.

PART 3 - TRUSTEE VERIFICATION

PLEASE SUPPLY ALL OF THE FOLLOWING DOCUMENTS

The Trust Deed and any Supplementary Deeds showing the proper appointment of the trustees and classes of beneficiaries

PART 4 - CORPORATE TRUSTEE VERIFICATION

PLEASE SUPPLY ALL OF THE FOLLOWING DOCUMENTS

A Certificate of Incorporation A set of the latest annual reports & accounts

Evidence of the registered office An authorised signatory list

A certified copy of the Board Resolution appointing the authorised signatories (for public registered companies only)

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

Where relevant, tick this box.

(Ensure that any separate list quotes the name of the applicants and is signed by the certifier)

The following declaration must be fully completed in all cases, this method of certification is required for Utmost Ireland regulatory purposes.

I confirm that

- a) I have had sight of the original documents and all documents enclosed herewith are true copies of the original and are hereby certified accordingly. Yes
 - b) The information in Section O was obtained by me in relation to the applicant. Yes
 - c) Where I have an existing relationship, the applicant's 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
-

P INTRODUCER'S DETAILS (Please complete in all cases)

1 How and when were you introduced to the company/trustees?

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

(If yes, 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

8 Certifier and authorised signatory


9 Print full name


10 Date

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

12 Utmost Ireland terms of business number (if known)

13 Please provide the name of your usual Utmost sales consultant.

Give full details. 

Give full details of your authorisation and FCA number. 

SIGNATURE

We will not be able to start the policy until Sections O and P have been completed and identification provided.

SECTION 3 – APPLICANTS MUST COMPLETE IF THEY WOULD LIKE UTMOST IRELAND TO FACILITATE ANY ADVISER CHARGE PAYMENTS TO THEIR FINANCIAL ADVISER.

Q ADVISER CHARGES

This section should only be completed if you wish to pay adviser charges to your financial adviser directly from your bond. Such charges should match the information shown in your Personal Illustration that will have been provided to you. You can choose to pay adviser charges in one of the following ways:

› **Direct adviser charge** – The adviser charges are paid by you directly to your financial adviser.

Or facilitated by us:

› **Outside of the bond** – The initial adviser charge is paid as a flat amount through Utmost Ireland before the premium is invested into the bond. The premium must meet the minimum investment requirements after adviser charges have been deducted.

› **Inside the bond** – The adviser charges are paid to your financial adviser through Utmost Ireland either on initial, ongoing or ad hoc basis from the bond, after the full premium has been invested.

Q Any adviser charges that are facilitated by completing the following pages will be paid from your bond. As these relate to advice to you they will form part of the 5% annual tax-deferred entitlement. This could have potential tax consequences and you should discuss this with your financial adviser before agreeing such payment or making subsequent surrender or withdrawal requests from your bond. Tax rules may change in the future and are subject to individual circumstances. You should take professional advice before choosing any adviser charging option below as there may be income tax and/or Inheritance Tax implications. You must also ensure that the options you choose are compatible with the terms of the trust.

Adviser charges which you have agreed to pay from your bond can only be made through a partial surrender (withdrawal across all segments).

For detailed information about adviser charges and how these may be applicable to you, see our **Guide to Charges** available on our website www.utmostwealth.com or from your financial adviser on request. Your financial adviser will also be able to answer any questions you may have.

AGREEMENT TO PAY ADVISER CHARGES

Ensure you fully complete this section, as any omissions may delay our ability to carry out your instructions. Once we have received the application form with this section fully completed, we will, depending on the options you select, make adviser charge payments on your behalf to your financial adviser for the services they provide to you. We will continue to do this until this instruction ends or you tell us to cancel it. Once your bond is in force we require a month's notice of any changes to adviser charge payments that we facilitate.

Payments must not be taken from your bond in advance of the service being received by you from your financial adviser, and you should remember this when choosing the start date for any ongoing payments.

CANCELLATION OF ADVISER CHARGES

If you want to stop paying adviser charges from your bond you can cancel this Agreement by writing to us. We will cancel any future adviser charges that would be due. We will confirm any instructions to cancel an adviser charge to you and your financial adviser. You will need to make other arrangements with your financial adviser to pay any outstanding charges, or to discuss the refund of any payments made whilst we process your request.

If you decide to cancel your bond during the cancellation period (see the **Key Features Document** for details) any refund to you will be less any adviser charges paid on your behalf. If you believe you are due a refund of such payments from your adviser, you will need to contact them direct to discuss the exact terms of the adviser charging arrangement you have with them.

INITIAL ADVISER CHARGE

Please select one of the following payment options.

Transaction type	Monetary amount*	% of premium
1 Adviser charge to be paid outside of the bond by taking it from the initial payment, with the remaining balance being invested as a premium into the bond.	<input style="width: 150px; height: 20px;" type="text"/> . <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	N/A
2 Adviser charge to be taken from the value of the bond after inception.	<input style="width: 150px; height: 20px;" type="text"/> . <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	or <input style="width: 80px; height: 20px;" type="text"/> %

*The amount you enter will be taken in the currency of your bond.

ONGOING ADVISER CHARGE

Complete the table below if you have agreed with your financial adviser to make a regular payment for ongoing advice or services you receive.

1 Please select the frequency of the payments:
 Monthly
 Quarterly
 Half Yearly
 Yearly

2 Enter details of adviser charge amount in either A) Monetary **OR** B) Percentage

A) Total annual monetary amount* of adviser charge to be taken from the value of the bond

.

State the total monetary amount you wish to pay per year. For example, if you wish to pay £200 on a half year basis, the amount you should state here is £400 as the annual total. You must enter your chosen monetary amount in the currency of your bond.

* The amount you enter will be taken in the currency of your bond.

OR

B) Total annual percentage of adviser charge to be taken from the value of bond

. %

State the total percentage of bond value you wish to pay per year. For example, 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. Where a percentage (%) of bond value is chosen, the % will be calculated on the frequency of the payment that you've selected. For frequencies other than annual, the overall total % for the year may be lower or greater than the % you have chosen because of fluctuations in the bond value.

3 When would you like the adviser charge payments to start?

/ /

Q ADVISER CHARGING DECLARATION

Please read this section carefully before you sign it as it affects your rights and creates a legally binding agreement with Utmost Ireland dac 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.

Throughout this declaration, 'we' 'us' and 'our' mean the applicant and 'the Company' means Utmost Ireland dac.

We authorise the Company to pay the adviser charges as set out in this Agreement.

We understand and accept that where the adviser charge is being facilitated through the bond:

- › The adviser charge will only be paid when there is sufficient value, and cleared funds, in the bond to cover the payment in full.
- › If the total withdrawals taken from the bond, including any adviser charge payments, exceeds 5% per year of the premium(s) paid, then a chargeable event may arise and we (the UK resident trustees if applicable) or the UK resident Settlor may be subject to UK income tax on any excess over the 5% annual tax deferred entitlement.
- › The adviser charges apply to the bond as a whole and will not be reduced if we surrender one or more policy segments, unless we specifically request this to happen at the time of the segment surrender.
- › We can cancel the instruction to pay any future adviser charges due from the bond at any time by writing to the address shown on the back of this form.
- › Until you receive written notification to cancel this instruction, you will continue to make payments to our adviser.
- › If we change the adviser shown in section P, cancel payment of any adviser charges from our bond, cancel our application for the bond within the cancellation period, assign the bond or any other situation where it is not reasonably possible for you to facilitate a payment it will be our responsibility to settle any outstanding adviser charges directly with our adviser.
- › We should contact our adviser in the first instance to discuss any adviser charges we believe should not have been applied to our bond.
- › We cannot cancel an adviser charge after it has been paid, even if we decide to cancel our bond during the cancellation period, and acknowledge we will need to contact our adviser to discuss whether a refund is payable to us directly from our adviser in full or in part.

Where we request the Company to facilitate an adviser charge payment outside of the bond, we agree and acknowledge that:

- › The facilitation is in consideration of our application for a bond;
- › The payment is subject to our application being accepted;
- › Should our application not proceed then the trust account will be refunded our premium together with the adviser charge and it will be our responsibility to settle any outstanding adviser charges, if any, with our adviser;
- › No interest is payable or owed in respect of adviser charge money held by the Company to either us or our adviser;
- › The adviser charge relates to advice received in connection with the bond.
- › We cannot cancel an adviser charge after it has been paid, even if we decide to cancel our bond during the cancellation period, and acknowledge we will need to contact our adviser to discuss whether a refund is payable to us directly from our adviser in full or in part.

Where the bond is linked to an External Managed Account, we acknowledge and agree that:


- › 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.
- › Due to timing differences, there may be significant market movements between the date when the Company's records were last updated with the fund value of the External Managed Account and the date the adviser charge is calculated as a percentage of the whole of the bond value.
- › Where we require any adjustment in adviser charges paid by the Company, the Company will not be responsible for making such adjustments and we will liaise directly with our adviser.
- › The actual amounts paid by the Company as adviser charges will be treated as withdrawals from the bond and will be used in any chargeable event calculations.

By signing this form below we confirm that:

- › The adviser charges set out in this form match the Personal Illustration we have received from our adviser.
- › It will create legally binding obligations on us in connection with our bond.
- › This instruction is subject to the terms and conditions of our bond.

	Trustees/Corporate Trustee/ Authorised signatories	Trustees/Corporate Trustee/ Authorised signatories
SIGNATURE	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/> <input type="text"/>	<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"/>

SIGNATURE

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

SECTION 4 – ONLY COMPLETE IF YOU WISH TO NOMINATE
AN EXTERNAL MANAGER AND/OR CUSTODIAN (EMC)

R NOMINATION OF EXTERNAL MANAGER AND/OR CUSTODIAN

Complete and sign the following pages if you wish to nominate an EMC to manage an investment portfolio to which the performance of your bond will be linked.

PAYING FOR INVESTMENT ADVICE PROVIDED BY AN EMC

- › If you nominate an EMC on a **discretionary basis**, the External Manager/Platform Adviser will make investment decisions on the External Managed Account without any specific consultation with you.
- › If you nominate an EMC on an **advisory basis** then the External Manager/Platform Adviser will be providing investment advice to you as part of their service. The charge they make for any investment advice to you, specifically relating to the underlying investments linked to your bond, will be treated as an EMC Investment Adviser Charge.

Any EMC Investment Adviser Charges, agreed by you, to be paid from the External Managed Account or facilitated by us (from the value of your bond) will be classed as non-taxable withdrawals from the bond and will not form part of the 5% annual tax-deferred entitlement.

If you would like any EMC Investment Adviser Charges to be paid from the External Managed Account, then this arrangement will be directly between you and the appointed EMC, we do not need to know details about such arrangements. However, where you request we (Utmost Ireland) facilitate the payment of EMC Investment Adviser Charges, you will need to complete and sign the relevant section of the separate **Adviser Charges Pack**, which is available from our website www.utmostwealth.com or from your financial adviser on request.

Please state the basis on which the nomination is being made

A **Discretionary basis**

An **Advisory basis**

For an explanation of these terms, see section A.

The 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, complete section R1 only.

If you are nominating a Platform and Platform Adviser, complete section R2 only.

R1 EXTERNAL MANAGER DETAILS

1 Name of the nominated firm

2 Address

Postcode

3 Contact name

4 Telephone number

5 Facsimile number

6 Email address

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

Please include international dialling code.

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

R2 PLATFORM AND PLATFORM ADVISER DETAILS

If you will be appointing a Platform Discretionary Fund Manager (Platform DM), you must appoint them via the Platform and not on this form

1 Name of the nominated Platform

2 Name of the nominated Platform Adviser Firm

3 Address of the nominated Platform Adviser firm

Postcode

4 Contact name of the nominated Platform Adviser

5 Telephone number of the nominated Platform Adviser

6 Facsimile number of the nominated Platform Adviser

7 Email address of the nominated Platform Adviser

Platform DM refers to a Discretionary Fund Manager that holds an agreement with your nominated Platform.

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

Details only required for Platform Adviser, NOT the Platform

Please include international dialling code.

The nominated Platform Adviser must now sign section R4.

R3 POLICYHOLDER DECLARATION

I request and agree the EMC I have specified in section R 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 R 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 Parameters. 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.

If you do not understand any part of this declaration, speak to your financial adviser or your EMC as appropriate.



Policyholder(s) signature(s)

	Individual/Trustee/Authorised Signatory 1	Individual/Trustee/Authorised Signatory 2																
SIGNATURE			SIGNATURE															
Print full name			<div style="border: 1px solid #ccc; padding: 2px;"> Ensure that ALL policyholders sign here. </div>															
Date	<table border="1" style="border-collapse: collapse; width: 100%;"> <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="border-collapse: collapse; width: 100%;"> <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
d	d	m	m	y	y	y	y											
d	d	m	m	y	y	y	y											

R4 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 | <table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 0 10px;">Class 2</td> <td style="text-align: right;"><input type="checkbox"/></td> <td style="padding: 0 10px;">Class 3</td> <td style="text-align: right;"><input type="checkbox"/></td> </tr> </table> | Class 2 | <input type="checkbox"/> | Class 3 | <input type="checkbox"/> | | |
| Class 2 | <input type="checkbox"/> | Class 3 | <input type="checkbox"/> | | | | |
| 5. Jersey FSC regulated | <table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 0 10px;">Class B</td> <td style="text-align: right;"><input type="checkbox"/></td> <td style="padding: 0 10px;">Class C</td> <td style="text-align: right;"><input type="checkbox"/></td> <td style="padding: 0 10px;">Class D</td> <td style="text-align: right;"><input type="checkbox"/></td> </tr> </table> | Class B | <input type="checkbox"/> | Class C | <input type="checkbox"/> | Class D | <input type="checkbox"/> |
| Class B | <input type="checkbox"/> | Class C | <input type="checkbox"/> | Class D | <input type="checkbox"/> | | |
| 6. Guernsey FSC regulated Category 1 and 2 Restricted Activities held to | <table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 0 10px;">Advise on investments</td> <td style="text-align: right;"><input type="checkbox"/></td> <td style="padding: 0 10px;">Act as discretionary manager</td> <td style="text-align: right;"><input type="checkbox"/></td> </tr> </table> | Advise on investments | <input type="checkbox"/> | Act as discretionary manager | <input type="checkbox"/> | | |
| Advise on investments | <input type="checkbox"/> | Act as discretionary manager | <input type="checkbox"/> | | | | |

DECLARATION

1. 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 **R** on the basis stated in section **R2**.
2. **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.

Signature on behalf of the nominated Platform Adviser

SIGNATURE

Authorised signature on behalf of the nominated Platform Adviser

Platform Adviser

SIGNATURE

Date

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

S NOTES

T CHECKLIST

We want to process your application as quickly as possible. To help us do this please remember that on completion of this form we will need the following:

- › A completed **Tax Information Exchange Pack for Entities**.
- › Certified copies of the identification and address verification documents for the applicants.
- › Certified copy of the Trust Deed and any Supplementary Deed.
- › Corporate trustee verification documents (where applicable).
- › If you would like us to facilitate any adviser charge payments to your financial adviser for the advice in relation to this bond, complete and sign Section 3, Adviser Charges section on page 33.
- › If you wish for your policy to be externally managed, ensure you fully complete and sign Section 4 of this application form.
- › If you would like to set up an adviser charge agreement for an EMC, complete and sign the separate **Adviser Charges Pack** available from our website www.utmostwealth.com
- › If you would like to request the appointment of an Investment Adviser, enclose a fully completed and signed **Nomination of Investment Adviser** form, which is available from us or your financial adviser on request.
- › If you are sending any additional instructions or documentation, please attach them securely to the back of this form.
- › If you want to pay by Faster Payment, BACS, CHAPS or telegraphic transfer, contact your bank separately to send the payment to us.

WHAT TO DO NEXT

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