

ADDITIONAL SINGLE PREMIUM INVESTMENT



APPLICATION FORM FOR INDIVIDUAL POLICYHOLDERS

Utmost is the brand name used by a number of Utmost companies. This item has been issued by Utmost International Isle of Man Limited.

For help completing this form refer to our **Guide for Additional Single Premium for Individual Applicants**.

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

Once complete, send this form and any supporting documents to: **Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles**.

Alternatively, completed forms and supporting documentation that are digitally signed and/or scanned, can be emailed to us at: newbusiness@utmostwealth.com

BEFORE YOU BEGIN

This form can be used for existing Evolution and other Utmost International Isle of Man Limited policies. Only complete this form if you want to make an additional investment into your existing contract. Before completing this application form, ensure you have read the relevant **Product Guide**, your **Personal Illustration**, **Key Features Document** and our **Guide to Charges**. If you are unsure if an additional single premium can be applied to your policy, please contact our Welcome Team on +44 (0) 2038 685 300 for confirmation.

All mandatory sections must be completed.

	PAGE	SECTION	REQUIREMENT	COMPLETED
Applicant and Policy details	2	A	Contract and Policyholder details	Mandatory <input type="checkbox"/>
	3	B	Politically Exposed Persons details	Mandatory <input type="checkbox"/>
	3	C	Premium details	Mandatory <input type="checkbox"/>
	4	D	Regular Withdrawals	Optional <input type="checkbox"/>
	5	E	Adviser and/or Investment Adviser Charging	Optional <input type="checkbox"/>
	8	F	Employment and Source of Funds	Mandatory <input type="checkbox"/>
	14	G	Identification requirements	Mandatory <input type="checkbox"/>
	16	H	Financial adviser details	Mandatory <input type="checkbox"/>
	17	I	Investment options	Mandatory <input type="checkbox"/>
Declarations	27	J	Policyholder declarations	Mandatory <input type="checkbox"/>
Banking and payment details	30	K	Bank details and payment methods	Information <input type="checkbox"/>

14 Is correspondence address the same as permanent residential address Yes No Yes No

15 If "No" please provide correspondence address

	Postcode		Postcode

16 Contact telephone number

17 Email address

B POLITICALLY EXPOSED PERSONS DETAILS **MANDATORY**

We are required to identify persons associated with this application who could be classed as a Politically Exposed Person (PEP). A PEP is a term used to describe someone who is currently, or has previously been, entrusted with prominent public functions or responsibilities. For example: a Head of State, a holder of a senior political or government post, a senior member of the Judiciary or the Military, a senior employee of a State Owned Corporation, or a board member of a Central Bank. Immediate family members or close associates of a PEP should be considered a PEP in their own right.

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

If "Yes" provide details.

C PREMIUM DETAILS **MANDATORY**

ADDITIONAL SINGLE PREMIUM AMOUNT

Please confirm the amount of the premium in the currency of the bond.

We will deduct any initial Adviser Charges you have specified from the premium amount stated here.

BANK ACCOUNT DETAILS WHERE FUNDS ARE BEING REMITTED FROM

This section must be completed in all instances.

Account name

Account number

Bank sort code

Building Society roll number (if applicable)

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

IBAN

Name & address of bank

 Postcode

How long has this account been held? Years

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

D REGULAR WITHDRAWALS

OPTIONAL

Complete this section if you wish to set up regular withdrawals or amend an existing instruction.

Please note we will require an original or suitably certified bank statement to prove the receiving bank account is in the Policyholder(s) name. This bank statement must be dated within the last 6 months.

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

Regular withdrawals will be taken equally across all policy segments.

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

I do not currently take withdrawals and I would like to set them up

I currently take withdrawals and I would like to amend this figure

If you currently take withdrawals, these will cease and be replaced with the new amount/percentage stated below

Amount to be withdrawn from the whole bond % **OR**

Frequency of withdrawals Monthly Quarterly Half-yearly Yearly

The annual percentage/monetary amount specified will be from the whole bond and not just the additional premium. It will be divided by the frequency you specify.

Payment start date **OR**
As soon as possible (30 days after additional premium is applied)

Changes to your regular withdrawals could potentially cause a chargeable gain. Speak to your financial adviser for further information.

Account receiving withdrawals (please tick relevant box)

- the account the Premium is remitted from as detailed in Section C, or
- an alternative account (Please provide details below.) Not applicable to PEPs.

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

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

DETAILS OF THE ALTERNATIVE ACCOUNT THAT WITHDRAWALS WILL BE SENT TO

Account name

Account number

Bank sort code - -

Building Society roll number (if applicable)

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

IBAN

Name & address of bank

 Postcode

How long has the account been held? Years

E ADVISER CHARGING AND/OR INVESTMENT ADVISER CHARGING **OPTIONAL**

Complete this section if you would like to facilitate an initial Adviser Charge and or ongoing Adviser/Investment Adviser charges.

Charges for advice and/or related service are agreed between you and your adviser(s). Adviser Charges are payments to your financial adviser which are included within the 5% annual tax deferred entitlement. Investment Adviser Charges are payments to your nominated Investment Adviser and do not form part of your 5% entitlement.

For detailed information about Adviser Charges and how these may be applicable to you, see the **Guide to Charges** available from your financial adviser on request.

INITIAL ADVISER CHARGE

Tick one of the following payment options:

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

OR

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

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

Monetary amount

% of premium

OR

 %

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

Yes

No

This section should only be completed if Utmost is to pay the adviser on your behalf. Not available for legacy products. Please contact our Welcome Team on +44 (0) 2038 685 300 for more information.

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

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

ONGOING ADVISER CHARGE AND EXISTING ARRANGEMENTS

This section should be completed wherever there is an existing arrangement to pay ongoing remuneration from your policy, or you wish to set one up.

Ongoing adviser remuneration refers to all charge arrangements regardless of whether the arrangement was entered into before or after the Retail Distribution Review (i.e. whether it is commission or adviser charging).

Where you have an existing arrangement in place to pay renewal commission from your bond, on premiums invested before 31 December 2012, any Adviser Charges requested in this form will not automatically replace this arrangement.

- 1 Existing adviser remuneration paid from this policy should:
 - i) continue to be paid, in addition to the charge(s) requested in this pack
 - ii) be replaced with the charge(s) requested in this pack
- 2 The ongoing Adviser Charge requested here should be applied to:
 - i) this additional premium investment only
 - ii) all premiums
 - iii) all premiums invested from 1 January 2013
 - iv) specific premiums in the table below

If this section is not completed, and there is an existing arrangement in place to pay ongoing remuneration from the bond, your instruction will not be processed until confirmation has been received.

If an Adviser Charge is based on a percentage of bond value, note that in cases where the value of the bond rises, the Adviser Charge when added to any 'income' taken, may cause the tax deferred entitlement to be exceeded, resulting in a chargeable gain.

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

- 1 Frequency of payments Monthly Quarterly Half-yearly Yearly
- 2 Specify the total **annual** amount as either a monetary figure or a percentage of the bond value:
- Annual Monetary amount** **Annual %**
- OR %
- 3 Ongoing Adviser Charge start date
- As soon as possible
(30 days after inception)
- 4 Does the Ongoing Adviser Charge attract VAT?
(If yes, this will be applied in addition to that stated in **question two** of this section)
- Yes No

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

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

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

IMPORTANT NOTE

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

ONGOING INVESTMENT ADVISER CHARGE AND EXISTING PAYMENT ARRANGEMENTS

If an Ongoing Investment Adviser Charge already exists this will automatically be applied to all future premiums. If you do not wish to amend this you do not need to complete the rest of this section.

Where an Ongoing Investment Adviser Charge does exist and you do wish to amend this or where one does not exist and you wish for one to be paid, please complete the details below:

- 1 Frequency of withdrawals Monthly Quarterly Half-yearly Yearly
- 2 Specify the total **annual** amount as either a monetary figure or a percentage value:
- Annual Monetary amount** **Annual %**
- OR %
- 3 Ongoing Investment Adviser Charge start date
- As soon as possible
- In line with existing Investment Adviser Charges
- 4 Does the Ongoing Adviser Charge attract VAT?
(If yes, this will be applied in addition to that stated in **question 2** of this section)
- Yes No


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

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

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

F1 EMPLOYMENT DETAILS

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

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

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

F2 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost International Isle of Man Limited is required to record details of how the funds being invested have been accumulated.

Where your funds come from more than one source, you should complete all relevant sections to give us the full picture of their origin.

Documentary evidence requirements:

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

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

Total amount received Currency Amount

Number of years income accumulated years

Institution holding the funds

Name of account where earned income accumulated

Account number

Sort code - -

Length of time funds have been in this account years months

Main occupation during the accumulation period (e.g. Director)

Industry/Business sector

Main employer's name

Employer's address

Postcode Country

Date employment commenced

Average annual salary over the accumulation period Currency Amount

Average annual bonus over the accumulation period Currency Amount

2. Compensation payment

Name of organisation or individual that paid compensation

Reason for compensation

Country compensation was awarded

Total amount received Currency Amount

Date received

3. Competition win

Name of competition organiser

Description of competition

Country competition was held in

Total amount won Currency Amount

Date of win

4. Gift

Full name of person who gave the gift

Date of birth

Nationality

Address

Postcode Country

Relationship to applicant

Reason for gift

Description of gift

Total amount received Currency Amount

Date received

Details of the activity that generated the amount received

5. Inheritance

Deceased's full name

Relationship to applicant

Date of death

Details of the inheritance
Tell us about the assets forming the inheritance (eg. cash, property, shares etc.)

Amount received Currency Amount

Date received

Details of the activity that generated the amount received

Country inheritance was accumulated in

Solicitor/lawyer's (who dealt with the estate) name

Solicitor/lawyer's firm name

Solicitor/lawyer's firm address

Postcode Country

6. Loan

Name of loan provider

Address of loan provider

Postcode Country

Total amount borrowed Currency Amount

Date of loan

Purpose of loan

7. Maturing policy/policy claim/replacement policy/pension

If the source of funds is the sale of an investment rather than maturity, please complete 8 instead.

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

8. Sale of asset portfolio or investment

If the source of funds is a maturing investment rather than one that you are choosing to sell, please complete 7 instead.

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

9. Company sale or sale of interest in company

Company name

Industry/business sector

Address of company

Postcode Country

Your connection with the company
For example: owner, partner or shareholder

Date connection with the company began

Average year dividend/income from the company over the previous three years

Date of sale

Sale amount Currency Amount

Net amount received i.e. the amount you have received after any deductions such as fees and taxes. Currency Amount

10. Property sale

If you are not the beneficial owner of this property, please select a different option for source of funds that is more appropriate.

Address of property sold (including postcode if applicable)

Postcode Country

Length of time property owned years months

Source of funds for the original property purchase

Was the property your main residence? Yes No

If "Yes" was an alternative main residence purchased? Yes No

If "Yes" please confirm Purchase price

Address of new residence

Postcode Country

Date of sale

Total sale amount Currency Amount

Net amount applicant received from sale Currency Amount

11. Other income sources

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

G IDENTIFICATION REQUIREMENTS

MANDATORY

Note: Financial Adviser to complete this section.

How to certify documents is outlined in the document [Anti Money Laundering and Document Certification Requirements](#).

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

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

Whilst you may have provided satisfactory evidence of identity and address previously, we may require additional and/or updated documents. If you have any questions on the documents we hold or additional documents we require now please contact the Welcome Team.

PART 1 PERSONAL IDENTITY

	Applicant 1	Applicant 2	Applicant 3	Applicant 4 / Power of Attorney
Valid passport				
National ID card (with photograph)				
A current driving licence ¹ (with photograph)				
	Applicant 1	Applicant 2	Applicant 3	Applicant 4 / Power of Attorney
Reference Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issuing Entity ²	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issue Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/>
Expiry Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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

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

² To include country where the document was issued.

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

PART 2 VERIFICATION OF RESIDENTIAL ADDRESS

	Applicant 1	Applicant 2	Applicant 3	Applicant 4 / Power of Attorney
A recent ³ utility bill dated and certified within the last six months				
A recent ³ mortgage statement, confirming the residential address				
A current driving licence				
A state pension, benefit or other government produced document showing benefit entitlement				
A recent ³ tax assessment document				
Rates or council tax bill dated and certified within the last year				
A recent ³ account statement from bank or credit card showing at least one transaction				
Mobile phone bills and store card statements are not acceptable.				

	Applicant 1	Applicant 2	Applicant 3	Applicant 4 / Power of Attorney
Reference Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issuing Entity ⁴	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PART 3 - HOW HAS THE CUSTOMER DUE DILIGENCE (CDD) BEEN OBTAINED

Please confirm which items of CDD have been provided and how they were obtained by ticking the relevant boxes: Please note 'Obtained via a third party who has met the client face to face' also includes via live video stream.

	Obtained by the Adviser directly from the client	Obtained via a third party who has met the client face to face	Provided direct to Utmost by the client
Valid identity document(s)			
Valid proof of residential address			

³ Recent generally means not more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, recent means the most recently issued document (for example mortgage statements are usually issued annually).

⁴ To include country where the document was issued.

FINANCIAL ADVISER DECLARATION

Print full name

I declare that:

I have taken reasonable steps to ensure that the funding is legitimate and in line with the client’s circumstances.


To the best of my knowledge, all the information provided with this form and application is true and complete and that I will provide further information if required.

I have not made any changes to the application form after the client has signed it.

I have had sight of the original documents used to identify the applicant(s)

Where I have obtained the CDD documents in Part 1 and 2 of Section G, I certify that they are true copies of the originals which I have sighted and the photograph represents a good likeness of the client(s) who I have met.

Certifier and authorised signatory

Financial adviser to sign here. 

SIGNATURE

Date

Telephone number

Email address

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

I INVESTMENT OPTIONS **MANDATORY**

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

I1 WHO WILL DIRECT INVESTMENT

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

Utmost International Isle of Man Limited is not responsible for any reduction in the value of investments arising directly or indirectly from Applicant investment decisions or those of a properly appointed third party (such as, but not limited to, an External Manager or Platform Adviser (‘EMC’).

Please choose relevant option(s)

1 Self-direct

The Policyholder will provide investment instructions directly to Utmost International Isle of Man Limited.

Yes No

If “Yes”, please complete subsections **I2, I3, I4** and **I5** as applicable

2 Investment Adviser

The Policyholder nominates an external person to advise them in relation to the choice of assets linked to the Utmost Bond, in accordance with the terms of nomination and appointment. The Investment Adviser will provide investment instructions directly to Utmost International Isle of Man Limited.

Yes No

If "Yes", please complete subsection **16**. If you would like to provide any initial investment instructions, complete sections **12, 13, 14** and **15** as applicable.

3 External Manager

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

Yes No

If "Yes", please complete subsection **14** (if relevant), **17** and **18**

4 Platform/Platform Adviser

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

Yes No

If "Yes", please complete subsection **14** (if relevant) and **19**

12 FUND SELECTION

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

Total 100%

Certain funds require completion of the **Investor Declaration Form** which is available from your financial adviser on request.

Any missing information will result in a delay in investment. Requests to link the value of the bond to any fund in which we have not previously traded will firstly need to go through our Asset Onboarding process. Investment cannot be made until this process is complete.

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

Refer to our website www.utmostgroup.com for details of the funds available and the relevant SEDOL or ISIN codes. Ensure that the full fund name and fund references are provided.

13 CASH DEPOSITS

Bank/Building Society	Full name of deposit account including currency	%
<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

If you choose to invest in cash deposits and funds the combined total should equal 100%. For example, 30% cash deposits and 70% funds. Please note rates are not guaranteed.

14 DEALING ACCOUNT

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

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.

If you are investing 100% into a fixed term deposit, there must be enough cash held back to cover bond charges, withdrawals and Adviser Charges for the duration of the deposit term. For example, if you are investing into a 12 month fixed deposit, the cash amount specified must cover 12 months' worth of charges.

Any amount you specify above will be added to the existing cash balance currently held in the Dealing Account.

Please specify either a cash amount OR a percentage amount. This will be the cash amount initially retained to cover charges and withdrawals, and will be retained net of any initial policy and dealing charges. Once this amount has been exhausted, the overdraft clearance methodology you specify below will take effect.

15 NOMINATION OF FUNDS TO COVER OVERDRAWN DEALING ACCOUNT

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.

Indicate in the box below which fund(s) you would like us to sell in these circumstances.

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

If no funds are selected, then from within the portfolio, we will automatically sell units from the highest value fund that is liquid at the time of sale. If an EMC has been selected we may set up a regular payment from the External Account. You cannot specify a deposit account.

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

16 NOMINATION OF AN INVESTMENT ADVISER

1 Name of the nominated firm

2 Address

 Postcode

3 Contact name

4 Telephone number (including international dialing code)

5 Facsimile number (including international dialing code)

6 Email address

7 Regulatory Authority Name

8 Type of Regulation

9 Regulatory number

10 What basis will the nomination be made on?
 A **Discretionary basis** An **Advisory basis**

Investment Adviser Declaration

Any charges that have/will be taken in relation to Section E will, in my opinion, constitute charges for investment advice which I will give/have given in relation to the Bond. I confirm and understand that investment advice cannot include financial advice or any advice provided to the Policyholder to take out the product.

- › If I cannot separate the type of advice I am giving between general and investment advice, or between different products the Policyholder has, then such advice will need to be deducted as an Adviser Charge which will be taken as a Policyholder withdrawal. I confirm that any Investment Adviser Charges requested to be paid do not contain any such 'bundled' charges.
- › Should advice be given other than investment advice, but paid from the Bond as an Investment Adviser Charge adverse tax consequences could arise for the Policyholder. Utmost International Isle of Man Limited cannot be held responsible for any adverse tax consequences that may occur under such circumstances or should the nature of the investment advice itself be, retrospectively, challenged by HMRC.
- › Where I believe any advice given is not investment advice, or no longer constitutes investment advice, I will immediately inform Utmost International Isle of Man Limited who will cancel any Ongoing Investment Adviser Charges.

Investment Adviser

SIGNATURE
 Authorised signature on behalf of the Investment Adviser Firm

Print full name

Date

17 NOMINATION OF EXTERNAL MANAGER AND/OR CUSTODIAN (EMC)

Is this additional single premium to be managed by an EMC? Yes No

If "No", give details of your investment selection within section 12 - 14

If "Yes", is the addition premium to be managed by an existing or new EMC?

Existing EMC

Name of External Manager/Platform

How much of this additional single premium would you like to invest with the EMC?

New EMC

If you would like to nominate a new EMC, you must complete the following section.

18 EXTERNAL MANAGER DETAILS

1	Name of the nominated firm	<input style="width: 100%; height: 30px;" type="text"/>
2	Address	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
		Postcode
3	Contact name	<input style="width: 100%; height: 25px;" type="text"/>
4	Telephone number (including international dialing code)	<input style="width: 100%; height: 25px;" type="text"/>
5	Facsimile number (including international dialing code)	<input style="width: 100%; height: 25px;" type="text"/>
6	Email address	<input style="width: 100%; height: 25px;" type="text"/>
7	Regulatory Authority Name	<input style="width: 100%; height: 25px;" type="text"/>
8	Type of Regulation	<input style="width: 100%; height: 25px;" type="text"/>
9	Regulatory number	<input style="width: 100%; height: 25px;" type="text"/>
10	What basis will the nomination be made on?	
	A Discretionary basis	<input type="checkbox"/>
	An Advisory basis	<input type="checkbox"/>

For an explanation of each basis refer to the **Guide for Additional Single Premium for Individual Applicants** which your financial adviser has provided to you. This basis cannot be changed without prior written authority from Utmost International Isle of Man Limited.

This nomination is made in line with the terms agreed between Utmost International Isle of Man Limited and the EMC and is subject to change.

19 PLATFORM AND PLATFORM ADVISER DETAILS

If you will be appointing a Platform Discretionary Fund Manager (Platform DFM) 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 Regulatory Authority Name

4 Type of Authorisation

5 Regulatory number

6 Address

 Postcode

7 Contact name

8 Telephone number (including international dialing code)

9 Facsimile number (including international dialing code)

10 Email address

11 What basis will the nomination be made on?
A **Discretionary basis** An **Advisory basis**

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

Details only required for the Platform Adviser, NOT the Platform.

PLATFORM ADVISER DECLARATION

This declaration must 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.

To be completed by the Platform Adviser

I, the Platform Adviser:

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

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 International Isle of Man Limited's Account with the Platform named at Section 19 on the basis stated in Section 19.

I agree and understand that this appointment will be on terms agreed between the Platform and Utmost International Isle of Man Limited, 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 International Isle of Man Limited. Unless written authorisation stating otherwise is provided by Utmost International Isle of Man Limited, all investments must be in accordance with the Investment Parameters provided to the Platform Adviser by Utmost International Isle of Man Limited. Utmost International Isle of Man Limited is not responsible for monitoring the assets held within the Account, or for any costs resulting from a breach of these restrictions. Utmost International Isle of Man Limited reserves the right to update the Investment Parameters from time to time.

Utmost International Isle of Man Limited 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 International Isle of Man Limited 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 International Isle of Man Limited conflict with instructions given by the Platform Adviser, Utmost International Isle of Man Limited's instructions shall have priority.

The Account is legally owned by Utmost International Isle of Man Limited, and Utmost International Isle of Man Limited 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 International Isle of Man Limited 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 International Isle of Man Limited'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 DFM). Written evidence of the instruction and/or agreement must be retained and made available to Utmost International Isle of Man Limited on request. The Platform Adviser will retain its responsibility for adherence to the Investment Parameters even where an additional Platform DFM 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 International Isle of Man Limited'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 International Isle of Man Limited 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 International Isle of Man Limited bond to a bank account designated in writing by Utmost International Isle of Man Limited, 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.

I agree and understand that by accepting this appointment, the Platform Adviser will be appointed as an investment adviser to manage the Utmost International Isle of Man Limited bond's linked assets which include the management of the Policyholder's Utmost International Isle of Man Limited 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. Based on prevailing interest rates, negative interest will be applied on credit balances of the affected currencies.

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 International Isle of Man Limited 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 promises to reimburse Utmost International Isle of Man Limited for any costs, claims, damages or liabilities incurred by Utmost International Isle of Man Limited 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 International Isle of Man Limited in respect of its activities under this limited investment authority.

Signature on behalf of the nominated Platform Adviser

	Platform Adviser
SIGNATURE	
Authorised signature on behalf of the Platform Adviser Firm	<input style="width: 500px; height: 50px;" type="text"/>
Print full name	<input style="width: 500px; height: 20px;" type="text"/>
Date	<input style="width: 20px; height: 20px;" type="text" value="d"/> <input style="width: 20px; height: 20px;" type="text" value="d"/> <input style="width: 20px; height: 20px;" type="text" value="m"/> <input style="width: 20px; height: 20px;" type="text" value="m"/> <input style="width: 20px; height: 20px;" type="text" value="y"/> <input style="width: 20px; height: 20px;" type="text" value="y"/> <input style="width: 20px; height: 20px;" type="text" value="y"/> <input style="width: 20px; height: 20px;" type="text" value="y"/>

POLICYHOLDER INVESTMENT TERMS DECLARATION WHERE NOMINATING AN EMC

The Policyholder requests and agrees the EMC specified in Section 18 or 19 is appointed in accordance with the Policyholder’s wishes set out in that section, to advise and/or manage the External Account (the Account) to which the performance of the Policyholder’s bond is linked. The EMC, Utmost International Isle of Man Limited or the Policyholder may terminate this appointment at any time by giving written notice to all other parties.

The Policyholder is aware this appointment will be based on terms agreed between the EMC and Utmost International Isle of Man Limited. Some of the most important terms have been set out below.

The Policyholder understands and agrees that where applicable:

The Policyholder’s adviser has explained Utmost International Isle of Man Limited’s charges associated with this nomination.

Utmost International Isle of Man Limited will recover any necessary money from the Account to cover Utmost International Isle of Man Limited’s fees and expenses, as detailed in the Policy Schedule and Policy Conditions.

Utmost International Isle of Man Limited 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 International Isle of Man Limited.

There are risks associated with the appointment of an EMC, where the EMC is responsible for the selection and/or safekeeping of the assets linked to the bond.

Utmost International Isle of Man Limited is, and must remain, the beneficial owner of all assets linked to the bond. Further to this, Utmost International Isle of Man Limited has the right to place trading instructions directly with the EMC at any time without requiring the Policyholder's approval. This may affect the value of the bond. Where there are conflicting instructions, Utmost International Isle of Man Limited's instructions override the Policyholder's or the EMC's instructions.

The Policyholder has no legal right to the investments held by the EMC, apart from agreeing or rejecting recommendations given to the Policyholder where an advisory basis has been selected, the Policyholder 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 the Policyholder may not give any legal charge, pledge or lien over the Account, nor may the Policyholder instruct the EMC to give any guarantee, indemnity or counter-indemnity in favour of any person or company.

Utmost International Isle of Man Limited extends a Limited Power of Authority (LPOA) on the Policyholder's behalf which enables the Policyholder to agree certain charges (not linked to advice), investment strategy and risk profile. The Policyholder's financial adviser and the Policyholder can also obtain valuation statements directly from the EMC. If the Policyholder is nominating a Platform and Platform Adviser, the Policyholder is also given limited powers to agree the appointment of a Platform DFM who hold agreements with the Platform and Platform Adviser. Utmost International Isle of Man Limited retains the right to decline any such appointment.

The EMC will be responsible for ensuring compliance with the objectives and risk information provided by the Policyholder to the EMC via the separate Investment Mandate document.

The range of assets available is restricted in line with Utmost International Isle of Man Limited'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. Utmost International Isle of Man Limited is not responsible for monitoring the bond's assets or for any cost resulting from a breach of these restrictions.

Utmost International Isle of Man Limited's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets the Policyholder's EMC can hold. Utmost International Isle of Man Limited reserves the right to delay settlement or reinvest at its discretion.

The Policyholder agrees and understands 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 the Policyholder. The EMC will deduct such charges for transactions and/or custody services directly from the Account.

Is authorised by Utmost International Isle of Man Limited to take the agreed fees from the Account and make any separate investment management service payments on its behalf.

The Policyholder promises to be responsible for reimbursing Utmost International Isle of Man Limited for any costs, losses and/or expenses incurred by Utmost International Isle of Man Limited 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.

The Policyholder confirms that the above statements have been explained to the Policyholder by the financial adviser and that the Policyholder understands and agrees to them.

DECLARATION BY THE POLICYHOLDER WHEN NOMINATING AN INVESTMENT ADVISER

The Policyholder understands that:

1. The Bond may only invest in the type of assets applicable to the policyholder's contract as set out in the Policy Conditions, which Utmost International Isle of Man Limited reserves the right to change from time to time. Utmost International Isle of Man Limited also has the right at its discretion to refuse individual assets for investment in the Bond.
2. Any assets purchased as a result of an instruction received from the Adviser shall be purchased at the open market buying price as shown in the contract note issued by the vendor or stockbroker, less any discount Utmost International Isle of Man Limited has negotiated.
3. Utmost International Isle of Man Limited reserves the right to realise assets to clear an overdrawn position on any part of the Bond at any time.

4. Any appointment made under this nomination can be terminated by Utmost International Isle of Man Limited at the Policyholder's request or otherwise by the Adviser and Utmost International Isle of Man Limited at any time by giving written notice to the other. The following declarations relate to where the Policyholder has requested that Utmost International Isle of Man Limited pay an Investment Adviser Charge from the bond:
5. The Policyholder authorises Utmost International Isle of Man Limited to pay the Investment Adviser Charges as set out in this document. Where the policyholder has indicated that the ongoing Investment Adviser Charge attracts VAT, the Policyholder also authorises Utmost International Isle of Man Limited to automatically adjust future payments if the rate of VAT changes without any further authority from the policyholder.
6. The Policyholder understands and accepts that where the Investment Adviser Charge is being facilitated from the Policyholder's Bond:
 - › the Investment Adviser Charges will only be paid when there is sufficient value, and assets that can be sold, in the Policyholder's Bond to cover the payment in full
 - › the actual amounts paid by Utmost International Isle of Man Limited as Investment Adviser Charges will be treated as non-taxable withdrawals from the Policyholder's Bond and will not be used in any chargeable event calculations
 - › the Investment Adviser Charges apply to the Bond as a whole and will not be reduced if the Policyholder takes a withdrawal, or surrenders one or more policy segments, unless the Policyholder specifically requests this to happen at the time of the segment surrender. Estate Planning Bonds can only be surrendered after the death(s) of the Settlor/Donor(s)
 - › the Policyholder can cancel the instruction to pay any future Investment Adviser Charges due from the Policyholder's Bond at any time by writing to Utmost International Isle of Man Limited
 - › until Utmost International Isle of Man Limited receives written notification to cancel this instruction, Utmost International Isle of Man Limited will continue to make payments to the policyholder's Investment Adviser
 - › if the policyholder changes the advisernominated, cancels payment of any Investment Adviser Charges from the Policyholder's Bond, cancels the Policyholder's application for the Bond within the cancellation period, assigns the Bond or any other situation where it is not reasonably possible for Utmost International Isle of Man Limited to facilitate a payment, it will be the Policyholder's responsibility to settle any outstanding Investment Adviser Charges directly with the Policyholder's adviser
 - › the Policyholder should contact the Policyholder's Investment Adviser in the first instance to discuss any Investment Adviser Charges the Policyholder believes should not have been applied to the Policyholder's Bond
 - › the Policyholder cannot cancel an Investment Adviser Charge after it has been paid, even if the Policyholder decides to cancel the Policyholder's Bond during the cancellation period, and acknowledges that the Policyholder will need to contact the Policyholder's adviser to discuss whether a refund is payable in full or in part › this instruction is subject to the terms and conditions of the Policyholder's Bond.
7. Where the Policyholder's Bond is linked to an External Managed Account, the Policyholder acknowledges and agrees that:
 - › Any fund based Investment Adviser Charge payments will be based on the last available fund value for the External Managed Account held in Utmost International Isle of Man Limited's records.
 - › Due to timing differences, there may be significant market movements between the date when Utmost International Isle of Man Limited's records were last updated with the fund value of the Externally Managed Account and the date the Investment Adviser Charge is calculated as a percentage of the whole of the Policyholder's Bond value.
 - › Where the Policyholder requires any adjustment in Investment Adviser Charge paid by Utmost International Isle of Man Limited, Utmost International Isle of Man Limited will not be responsible for making such adjustments and the Policyholder will liaise directly with the Policyholder's adviser.

Role	Policyholder 1	Policyholder 2
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"/>

Ensure ALL Policyholder(s) sign here where appointing an external manager. This is required in addition to signing Section J - Policyholder declarations.

If there are more than two Policyholder(s) photocopy this page and after signing, attach securely to this form.

J POLICYHOLDER DECLARATIONS MANDATORY

Throughout this declaration the term ‘the Policyholder’ refers to the Policyholder(s) who are applying to add an additional premium to their existing bond.

It is important that the Policyholder reads this section carefully. This application forms the basis of Utmost International Isle of Man Limited’s agreement with the Policyholder, along with the policy terms and conditions.

If the Policyholder does not understand any part of this application, ask the financial adviser for further information.

Before signing, also take the time to read the relevant Product Guide, Guide to Charges, Key Features Document and Personal Illustration which explain the key features of and the specific charges applicable to the Bond. They will ensure statements made by the financial adviser are not relied upon if it is not supported in the literature. The financial adviser will provide these documents and copies are also available from Utmost International Isle of Man Limited.

Utmost International Isle of Man Limited proposes that the laws of the Isle of Man shall apply to any contract relating to this application and that the Isle of Man Courts shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the Isle of Man Court’s jurisdiction shall be at the discretion of Utmost International Isle of Man Limited.

The additional investment will be issued to the existing contract in accordance with the Policy Conditions and Policy Schedule upon acceptance of this application by Utmost International Isle of Man Limited.

The charges laid out in this document should match those shown in the Policyholder’s Personal Illustration provided by the Policyholder’s financial adviser. Should there be any inconsistencies ask the financial adviser for an updated illustration.

Utmost International Isle of Man Limited will only issue the additional investment to the Policyholder’s existing contract once Utmost International Isle of Man Limited have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

J1 ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of funds - statement of truth

The Policyholder truthfully confirms that:

- i) all funds invested in the bond applied for have been or will be properly declared to the relevant tax authorities in the jurisdiction of the Policyholder’s tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations
- ii) none of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion or conduct which will or may be regarded as such.

Potential consequences of misleading Utmost International Isle of Man Limited

The Policyholder fully acknowledges and agrees that if Utmost International Isle of Man Limited discovers that the Policyholder misled Utmost International Isle of Man Limited in respect of any part of the statements confirmed above, Utmost International Isle of Man Limited shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost International Isle of Man Limited’s legal remedies or options, have the contractual ability to:

- i) terminate the bond immediately and, regardless of the actual date of bond termination, impose the maximum encashment and any other relevant charges which may be imposed on the Policyholder under the bond as if the bond has been encashed immediately after issue. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by Utmost International Isle of Man Limited being misled, without limiting Utmost International Isle of Man Limited’s ability to seek additional recompense from the Policyholder in respect of any shortfall
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at Utmost International Isle of Man Limited’s discretion concerning the Policyholder and/or the bond; and

- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either:
- › subject to satisfying Utmost International Isle of Man Limited's further reasonable requirements, refund the Policyholder's premium(s) and other amounts paid to Utmost International Isle of Man Limited to the date of such termination less applicable encashment and other charges in accordance with clause (i) above (the 'Refund Amount'), or
 - › if legally required to do so by competent government authorities, freeze or pay over to relevant government authorities all or a portion of the Refund Amount or take such other actions as competent government authorities may legally require.

Disclosure of information to tax and other government authorities

The Policyholder has been advised that Utmost Group plc and Utmost International Isle of Man Limited have a longstanding policy of cooperating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities or conduct that will or may be regarded as such.

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

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

Confirmations and acknowledgements

The Policyholder understands and agrees that this contract is of the utmost good faith and that the information supplied by the Policyholder in this application form, and where relevant the appendices, together with any supporting information completed or given by the Policyholder in the Policyholder's name, shall form the basis of the contract with Utmost International Isle of Man Limited.

The Policyholder agrees that if it subsequently comes to light that any information supplied to Utmost International Isle of Man Limited by the Policyholder or on the Policyholder's behalf was misleading or incomplete, then this might invalidate the contract and adversely affect the Policyholder's right to the payment of policy benefits.

The Policyholder understands the requirement to provide accurate and relevant information in the Policyholder's dealings with Utmost International Isle of Man Limited is continuous and binding upon the Policyholder or any subsequent holder of the policy.

The Policyholder agrees to inform Utmost International Isle of Man Limited immediately should any information within this application change, and understands that the Policyholder is obliged to do so.

The Policyholder understands that no contract shall be issued in respect of this application and Utmost International Isle of Man Limited shall be under no obligation in respect of this application until the additional premium has been received by Utmost International Isle of Man Limited and Utmost International Isle of Man Limited has expressly confirmed in writing that it accepts the additional investment.

The Policyholder accepts that:

- › Selection of investments is the Policyholder's responsibility, or where appropriate, that of the Policyholder's Investment Adviser or any appointed EMC.
- › Utmost International Isle of Man Limited has no legal responsibility in respect of future performance of such linked assets.

The Policyholder agrees that a copy of the Policyholder's agreement given in this Declaration will have the validity of the original.

The Policyholder understands that the financial adviser is acting as the Policyholder's agent and not an agent of Utmost International Isle of Man Limited.

The Policyholder confirms that the firm named in Section 'H – Financial Adviser's details' will be acting as the Policyholder's financial adviser on an ongoing basis and the Policyholder agrees that Utmost International Isle of Man Limited is able to disclose all information relating to the Policyholder's bond to this financial adviser. The Policyholder understands that if the Policyholder decides to change the financial adviser it is the Policyholder's responsibility to tell Utmost International Isle of Man Limited in writing of this change.

The Policyholder understands and agrees that Utmost International Isle of Man Limited will, as appropriate, report the Policyholder's policy under the various exchange of information agreements including the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

J2 ADVISER CHARGES

Where Utmost International Isle of Man Limited has been requested to facilitate the payment of Adviser Charges, **the Policyholder authorises** Utmost International Isle of Man Limited to pay the Adviser Charges as set out in section **E** and this Agreement.

The Policyholder understands and accepts:

- › Any withdrawal that exceeds the 5% annual tax deferred entitlement will cause a chargeable event, and the Policyholder may be subject to UK Income Tax when paid to a financial adviser will be treated, for tax purposes, as a withdrawal from the bond.
- › The Policyholder should contact their financial adviser in the first instance to discuss anything regarding Adviser Charges paid to them.
- › The Policyholder cannot cancel an Adviser Charge after it has been paid, even if the Policyholder decides to cancel the additional single premium during the cancellation period.
- › Should the application not proceed, the Policyholder will be refunded the Policyholder’s premium in full, less any Adviser Charges. Any Adviser Charges that the Policyholder paid/owed will be the Policyholder’s responsibility to settle.
- › When an External Managed Account is linked to the bond, any fund based Adviser Charge payments will be based on the last available fund value for the External Managed Account held in Utmost International Isle of Man Limited’s records.

J3 HOW UTMOST INTERNATIONAL ISLE OF MAN LIMITED USES THE POLICYHOLDER’S INFORMATION

Utmost International Isle of Man Limited uses the information the Policyholder provides, about themselves and other people, to provide Utmost International Isle of Man Limited’s products and services. In order to support Utmost International Isle of Man Limited’s products and services, Utmost International Isle of Man Limited transfers information between different entities within Utmost International Isle of Man Limited’s immediate operating group and to appointed data processors, but Utmost International Isle of Man Limited does not carry out marketing using the information or transfer or sell the Policyholder’s personal information to others for marketing purposes.

More details about how Utmost International Isle of Man Limited uses the Policyholder’s information, the Policyholder’s rights over this information and how the Policyholder can exercise their rights can be found in the applicable Privacy Notice. Utmost International Isle of Man Limited publishes its Privacy Notices on Utmost International Isle of Man Limited’s website at www.utmostgroup.com/privacy-statements/ or the Policyholder can ring Utmost International Isle of Man Limited on +44 (0) 2038 685 300 and request a copy.

The Policyholder acknowledges that:

Utmost International Isle of Man Limited will store, process or pass on Policyholder’s data whether or not the Policyholder’s application is accepted.

Utmost International Isle of Man Limited will in the event of the of the life assured or the Policyholder’s death as applicable obtain necessary evidence as to the cause and circumstances relating to their death should it wish to do so.

By signing this box below the Policyholder(s) confirms that:

- › **the Adviser and/or Investment Adviser Charges set out in this form match the Personal Illustration received by the Policyholder(s) from their financial adviser; and**
- › **it will create legally binding obligations on the Policyholder in connection with the Policyholder’s Bond; and**
- › **this instruction is subject to the terms and conditions of the Policyholder’s Bond.**

Role	Policyholder 1	Policyholder 2
SIGNATURE	<div style="border: 1px solid black; height: 60px;"></div>	<div style="border: 1px solid black; height: 60px;"></div>
Print full name	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>
Date	<div style="border: 1px solid black; display: flex; justify-content: space-between; padding: 2px;"> ddmmyyyy </div>	<div style="border: 1px solid black; display: flex; justify-content: space-between; padding: 2px;"> ddmmyyyy </div>

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

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

CHEQUE PAYMENT

Cheques made payable to Utmost International Isle of Man Limited, Premium Collection Account (account name is required to be printed on the cheque).

Cheques must be made payable to Utmost International Isle of Man, Premium Collection Account.

Please ensure that the client(s)' names are referenced on all payments.

Example:

Utmost International
Isle of Man Limited,
Premium Collection
Account re: Mr Example
Client

TELEGRAPHIC TRANSFER DETAILS

Payments from account and currency detailed in Section 'C - Premium details'.

Account name:	Utmost International Isle of Man Limited, Premium Collection Account
Bank:	Royal Bank of Scotland
Bank address:	Royal Bank of Scotland International Limited, Floor 2, 2 Athol Street, Douglas, Isle of Man, IM99 1AN, British Isles
Account number:	58098652
Sort code:	16-58-80
IBAN:	GB58 RBOS 1658 8058 0986 52
BIC/Swift code:	RBOSIMDXXXX
Payment reference:	[Client name / proposal number]

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www.utmostgroup.com

Utmost International Isle of Man Limited is registered in the Isle of Man, registered number 024916C. Registered Office address: King Edward Bay House, King Edward Road, Onchan, IM99 1NU, Isle of Man.

Utmost International Isle of Man Limited is licensed by the Isle of Man Financial Services Authority as an Authorised Insurer.

Utmost is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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