

PORTFOLIO BOND

TOP-UP APPLICATION FORM

USING THE EDITABLE FIELDS?

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

It's quicker and easier to submit most applications online using our online service, Wealth Interactive. Simply visit www.utmostinternational.com today.

What do you do when you have completed this form if not completing online

Once completed, arrange for your financial adviser to return the completed forms and supporting documentation that are digitally signed and/or scanned by email to us at: IOMPBNNewBusiness@utmostgroup.com.

Alternatively if completing a hard copy ask your financial adviser to return by post to Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

IMPORTANT INFORMATION

All references to 'Utmost International' in this form are references to Utmost International Isle of Man Limited or Utmost PanEurope dac.

If you are completing a hard copy of this form, please use blue or black 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.

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

SECTION	PAGE	COMPLETED
A Policyholder details	2	<input type="checkbox"/>
B Politically Exposed Persons' Details	3	<input type="checkbox"/>
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E Employment and Source of Funds	8	<input type="checkbox"/>
F Adviser charging	15	<input type="checkbox"/>
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H Financial adviser/suitable certifier declaration	18	<input type="checkbox"/>

A POLICYHOLDER DETAILS

In this section, please give details of the individual policyholder(s), including individual trustees.

A1 INDIVIDUAL POLICYHOLDERS

Applicants details

1 Role	Policyholder 1			Policyholder 2		
	Mr	Mrs	Miss	Mr	Mrs	Miss
2 Title	Other	<input type="text"/>		Other	<input type="text"/>	
3 First Name(s)	<input type="text"/>			<input type="text"/>		
4 Surname	<input type="text"/>			<input type="text"/>		
5 Do you have a maiden name, previous name or alias? If "Yes", please provide the other name(s)	Yes	No		Yes	No	
	<input type="text"/>			<input type="text"/>		

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

Only complete the rest of this section if any of the information that we hold is not up to date. You can view our current records by using Wealth Interactive.

6 Date of birth	<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 Nationality/dual nationality, if applicable	<input type="text"/>				<input type="text"/>											
9 Country of tax residence	<input type="text"/>				<input type="text"/>											
10 National Insurance (NI) number	<input type="text"/>				<input type="text"/>											
11 US Tax Identification number (TIN)	<input type="text"/>				<input type="text"/>											
12 Other tax reference number (s)	<input type="text"/>				<input type="text"/>											
13 Permanent residential address	<input type="text"/>				<input type="text"/>											
	Postcode		Country		Postcode		Country									
14 Is correspondence address the same as permanent residential address If "No" please provide correspondence address	Yes	No		Yes	No											
	<input type="text"/>				<input type="text"/>											
	<input type="text"/>				<input type="text"/>											
	Postcode		Country		Postcode		Country									
15 Contact telephone number	<input type="text"/>				<input type="text"/>											
16 Email address	<input type="text"/>				<input type="text"/>											

Only complete question 10 if you are a UK tax resident.

Only complete question 11 if you are a US tax resident.

Your telephone number is used for fraud prevention controls.

A2 CORPORATE POLICYHOLDER

Type of company	Private company	Public company	Other	<input style="width: 90%;" type="text"/>
Corporate name	<input style="width: 100%;" type="text"/>			
Contact person	<input style="width: 100%;" type="text"/>			

Only complete the rest of this section if any of the information that we hold is not up to date. You can view our current records by using Wealth Interactive.

Country of registration	<input style="width: 95%;" type="text"/>
Date of incorporation	<input style="width: 95%;" type="text" value="d d m m y y y y"/>
Registered office address (This information must be provided in full. We are unable to accept PO Boxes and 'care of' addresses)	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text" value="Postcode"/>
Correspondence address	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text"/>
	<input style="width: 95%;" type="text" value="Postcode"/>

Utmost International accepts no responsibility for the consequences of sending documentation to this correspondence address, or to an address notified subsequently. Utmost International reserves the right to send correspondence to the Registered office address where regulations require.

Telephone number including area code (daytime)	<input style="width: 95%;" type="text"/>
E-mail address	<input style="width: 95%;" type="text"/>
Corporate website address	<input style="width: 95%;" type="text"/>
Please state the company's main business (for example manufacturing or trading company)	<input style="width: 95%; height: 60px;" type="text"/>

B POLITICALLY EXPOSED PERSONS' DETAILS

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 POLICY AND PREMIUM DETAILS

C1 POLICY DETAILS

Please give details of the product you would like to make an additional payment to

- | | |
|--|---|
| European Collective Investment Bond (ref no E05) | European Portfolio Bond (EPB) |
| European Executive Investment Bond (ref no E04) | European Portfolio Bond - Redemption (EPBR) |
| Collective Investment Bond (CIB) | International Portfolio Bond - Life (IPBL) |
| Collective Redemption Bond (CRB) | International Portfolio Bond - Redemption (IPBR) |
| Executive Investment Bond (EIB) | International Executive Portfolio - Redemption (IEPR) |
| Executive Redemption Bond (ERB) | International Executive Portfolio - Life (IEPL) |

Bond number

Nature and purpose of investment Succession Planning Retirement Planning
Other

The additional amount invested will be the amount shown, reduced by the amount of insurance premium tax or stamp duty payable (if applicable):

Amount to be invested

Please state the currency of your payment € £ US\$ Other

PRODUCT	MINIMUM TOP-UP AMOUNT
Collective Investment Bond (CIB)	£2,500 / US\$3,750 / €3750 (or currency equivalent)
Collective Redemption Bond (CRB)	
Executive Investment Bond (EIB)	
Executive Redemption Bond (ERB)	
European Collective Investment Bond (E05)	
European Portfolio Bond (EPB)	
European Portfolio Bond - Redemption (EPBR)	
International Portfolio Bond - Redemption (IPBR)	
International Portfolio Bond - Life (IPBL)	
International Executive Portfolio - Redemption (IEPR)	
International Executive Portfolio - Life (IEPL)	£5,000 / US\$7,500 / €7500 (or currency equivalent)
European Executive Investment Bond (E04)	

C2 BANK DETAILS OF WHERE FUNDS ARE BEING REMITTED FROM

› The premium payment must come from an account held in the name of the Policyholder.

› If you are making multiple payments, please photocopy this page, attach the details and the reason why multiple payments are being made with this application form and tick here

Payment amount Payment currency

Bank account holder (name as stated on bank account)

Bank account number/IBAN

Sort code (if applicable) - -

SWIFT or BIC code (if applicable)

Bank name

Bank address

 Postcode

Country

How long have you held this account? years months

› Accounts within the UK, Jersey, Guernsey, Isle of Man or Gibraltar require a bank account number and sort code.

› Premium payments made from banks outside the UK require a SWIFT or Bank Identifier Code (BIC), and an International bank account number (IBAN).

D INVESTMENT OPTIONS

Please indicate your investment choice.
Please provide full details of external funds or other assets you have selected.

D1 OUR DEFAULT CUSTODIAN

Please confirm the value of the overall premium to be allocated to assets held with our default custodian

ASSET IDENTIFIER ISIN	ASSET NAME - PLEASE ENTER NAMES IN FULL	ACCUMULATION/ INCOME UNIT REQUIREMENT (IF APPLICABLE)	SHARE CLASS (IF APPLICABLE FOR A, B OR C)	BASE CURRENCY OF SECURITY/ FUND (E.G. GBP, USD)	INVESTMENT % (WHOLE % NUMBERS ONLY)
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
				Total	100%

In case we need to clarify the asset choice details above, please provide us with a contact name and telephone number.

Contact name	<input style="width: 100%;" type="text"/>
Daytime telephone number including area code	<input style="width: 100%;" type="text"/>
Evening telephone number including area code	<input style="width: 100%;" type="text"/>
Fax number	<input style="width: 100%;" type="text"/>
E-mail address	<input style="width: 100%;" type="text"/>

If your investment instructions on the previous page are illegible, unclear, relate to an asset which is not normally permitted or if a selected fund is not currently available, we will, in accordance with the Policy Terms, hold the relevant amount in the transaction account awaiting your investment instructions. We are unable to backdate transactions resulting from any delay caused in clarifying your instructions.

Future instructions should be submitted using Wealth Interactive. Alternatively, you can use the 'dealing instructions form', available from your financial adviser, and email to IOMdealing@utmostinternational.com.

D2 ASSETS HELD WITH AN AUTHORISED CUSTODIAN.

Some of our products allow assets to be held by an authorised custodian (please see your policy terms and conditions for further details).

1. Where you would like the assets linked to this top up to be allocated to an authorised custodian which has already been appointed to your policy, please confirm the name of the authorised custodian in this box:

2. If you would like to request the appointment of a new authorised custodian, please confirm the name of the authorised custodian and the amount of the total premium which you would like to be transferred to them:

Name of authorised custodian

Amount

Please note you must complete an 'Appointing an authorised custodian form' for each additional authorised custodian which you would like to be added and a form for each additional fund adviser you wish to appoint and/or additional discretionary asset manager you wish us to appoint to manage the assets. Your financial adviser will be able to provide you with the forms.

Please tick which form(s) you are enclosing with this application form

Appointing a Fund Adviser

Appointing a discretionary asset manager (IoM/Ireland)

Appointing an authorised custodian:

Request for Utmost to appoint an authorised custodian

OR

Request for Utmost to appoint authorised custodians

Letter of authorisation (only required where the Fund Adviser or Discretionary Asset Manager being appointed is not the same entity as the Authorised Custodian)

E EMPLOYMENT AND SOURCE OF FUNDS

E1 EMPLOYMENT DETAILS

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

Questions 2 and 3, If Retired, Unemployed or a Homemaker please provide your former occupation including role e.g. Director accountancy and include date of retirement, unemployment or becoming a homemaker.

Question 4, Income details are required for Know Your Client and AML requirements and failure to complete will result in a delay in processing the application.

E2 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

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

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

Documentary evidence requirements:

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

PART 1 (FOR ALL QROPS, QNUPS AND SIPP TRUSTEE/COMPANY POLICIES)

Transfer of pension

Pension providers name

Pension account number

Pension providers address

Pension value Currency
Amount

Transfer date

Transfer of pension

Pension providers name

Pension account number

Pension providers address

Pension value Currency
Amount

Transfer date

PART 2 (FOR ALL OTHER POLICIES)

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	<input type="text"/>	
Date of birth	<input type="text" value="d d m m y y y y"/>	
Nationality	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Relationship to applicant	<input type="text"/>	
Reason for gift	<input type="text"/>	
Description of gift	<input type="text"/>	
Total amount received	Currency <input type="text"/>	Amount <input type="text"/>
Date received	<input type="text" value="d d m m y y y y"/>	
Details of the activity that generated the amount received	<input type="text"/>	

5. Inheritance

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

Address of policy provider

Postcode Country

Policyholder's full name

Length of time policy held years months

Amount of the original investment

Details of the activity that generated the original investment

Reason for policy claim or replacement policy (if applicable)

Total amount received Currency Amount

Surrender penalty (if applicable)

Date received

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.)			
Name of the company that held it			
Registered address of company			
	Postcode	Country	
Account name			
Length of time asset portfolio or investment held			
	years		
		months	
Amount of the original investment			
Details of the activity that generated the original investment			
Date of sale	d	d	m
	m	y	y
	y	y	y
Net amount received	Currency		Amount

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	d	d	m
	m	y	y
	y	y	y
Average year dividend/income from the company over the previous three years			
Date of sale	d	d	m
	m	y	y
	y	y	y
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	d	d	m
	m	y	y
	y	y	y
	y		
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			
Role in relation to above activities			
Period over which the activities occurred			
Country in which the activity occurred			
Date received			years
			months
Proceeds received from the activity	Currency		Amount

F ADVISER CHARGING

Please complete only one of these sections. If the section is incorrectly completed, we will require further signed confirmation from all policyholders of any changes.

For UK-relevant policies, where adviser charging is facilitated:

ADVISER FEES

If any of these fields are left blank, we will take this to mean that you do not want us to facilitate the type of fee

1. For UK relevant policies: Initial fee (where required)

Monetary amount or % of premium

I wish the initial fee to be paid in the following currency £ US\$ € Other (state currency)

Please note: to pay a fee in a chosen currency, we must receive a premium payment in that currency which at least matches the amount of the fee.

We will deduct any initial adviser charges you have specified from the premium amount stated in Section C.

Ongoing service fee (where required)

Please be aware that if you confirm an Ongoing Service Fee here and also confirm ongoing Fund Adviser and/or Discretionary Asset Manager fees on the relevant forms, we will set up whatever you request. Please ensure that you only request the fees that you want us to facilitate to reduce duplication

Monetary amount each year or % of the value of the International Portfolio Fund each year

Service fees will be paid in the policy currency. Ongoing service fees are paid quarterly by a regular withdrawal from your policy. All amounts should be inclusive of any VAT.

Please note there may be tax implications. We suggest that you discuss the above with your financial adviser before selecting any option.

2. For non-UK policies, where the adviser charging is not facilitated:

Please enter Allocation Percentage for this bond (if applicable) . % Please enter the Ongoing Service Charge (if applicable) . %

G POLICYHOLDER DECLARATION

DATA PRIVACY STATEMENT

I understand that Utmost Services Limited, Utmost International Business Services Limited, Utmost Services Ireland Limited, Utmost Administration Limited, Utmost International Isle of Man Limited, Utmost International Trustee Solutions Limited and / or Utmost PanEurope dac (Utmost International) will process personal information about me and any other party whose personal information I have provided.

The type of personal information processed about me will depend on the purpose for which it has been collected and will include:

- › my contact details
- › information to verify my identity
- › information about my family, lifestyle, health and finances
- › my payment details.

The processing of my personal information may take place in a number of jurisdictions and may be shared with other parties within or outside the Utmost group of companies for the general purpose of establishing, maintaining and servicing an insurance policy. The sharing of my personal data may be used for any or all of the following purposes, to:

- › check against credit reference or other databases to verify information provided for regulatory due diligence purposes and to prevent or detect financial crime including money laundering, terrorist financing, bribery and corruption, sanctions listing or fraud;
- › allow for the provision of services relating to enhanced due diligence, underwriting, reinsurance, data hosting, online services, payment or reporting of any tax or levy, or any other services provided from time to time;

- › enable an appointed financial adviser or fund adviser to assist in the provision of services to the policyholder;
- › compile statistical analysis or market research, where information is not specific to the individual;
- › comply with any legal obligation which includes the releasing of personal information to regulators, law enforcement authorities or other bodies where there is a legal requirement to do so, including the sharing of information under regulations relating to the U.S Foreign Account Tax Compliance Act and The Organisation for Economic Co-operation and Development Common Reporting Standards;
- › enable an appointed discretionary asset manager or custodian to meet their legal or regulatory requirements, where that discretionary asset manager or custodian providing services in relation to a policy requests the personal data of an individual linked to an application, and where we are satisfied that such a discretionary asset manager or custodian has a legal or regulatory requirement to make such a request.

Where my personal information is shared with a third party for the provision of services relating to my policy, my personal information will only be used for the purposes for which it was collected. In some circumstances this may involve a transfer of my personal information to a third party outside the European Economic Area (EEA). Whenever my personal information is shared it will be subject to the same levels of security and protection that Utmost International would apply.

I may ask Utmost International to:

- › provide a copy of personal information held about me and an explanation of how this data is processed;
- › update or correct my personal information;
- › delete information about me (where it is no longer necessary in relation to the purpose for which it was originally collected);
- › restrict processing of my personal information where appropriate. I may also object to Utmost International processing my data but understand that this may have consequences in Utmost International being able to continue servicing my policy.

I have been made aware that a full explanation of how Utmost International collects, uses and shares my personal information can be found at www.utmostinternational.com/privacy-statements/

If I have any questions about data privacy I can address these to:

For Utmost PanEurope dac: The Data Protection Officer, Utmost PanEurope dac, Navan Business Park, Athlumney, Co Meath, C15 CCW8, Ireland.

Or email: dataprotection@utmost.ie

For Utmost International Isle of Man Limited or Utmost International Trustee Solutions Limited: The Data Protection Officer, Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, British Isles, IM99 1NU.

Or email: IOM.DPO@Utmostinternational.com

If I have a complaint about the processing of my personal information and Utmost International is unable to provide a satisfactory response I may contact the appropriate regulator:

For Utmost PanEurope dac: The Ireland Data Protection Commissioner, Canal House, Station Road, Portllington, R32 AP23 Co. Laois, Ireland.

For Utmost International Isle of Man Limited or Utmost International Trustee Solutions Limited: The Isle of Man Information Commissioner, First Floor, Prospect Hill, Douglas, Isle of Man, British Isles, IM1 1ET.

As the Isle of Man is not part of the United Kingdom, our Appointed Representative in the United Kingdom is an establishment of Utmost Services Limited based at Saddlers House, 5th Floor, 44 Gutter Lane, London, EC2V 6BR.

I have read and understood the Data Privacy Statement set out above and will make it available to other individuals whose personal information has been provided by me to Utmost International either in this application or within accompanying documentation.

IMPORTANT INFORMATION

Please read the declaration carefully. Any omission or misstatement of a material fact in this application could affect the payment of benefits under your product. A material fact is one which is likely to influence the assessment and acceptance of the application. If you are uncertain whether a fact is material, you should give full details so that Utmost International can assess its possible significance. If you become aware of such a fact while Utmost International is considering your application, you should notify Utmost International immediately.

Please note: any missing information may delay the processing of the application and investment of the funds.

DECLARATION

References to the word 'I' in this declaration refer to:

1. each applicant named in this application where they are individuals, including where the applicant is a trustee; or
2. each director/authorised signatory on behalf of the Company where the applicant is a company, including where the applicant is a trust company.

Declaration applicable to all applicants

1. I request that the amount shown in section C (less any insurance premium tax where relevant) be invested as an additional payment for the bond as detailed in section A.
2. I declare that to the best of my knowledge and belief the statements made in this application, and any related documents, are true and complete and that I have not concealed any material fact.
3. I confirm that I am not a resident of the United States of America. If I become resident in the United States of America, Utmost International may not be able to accept any further premiums until after I cease to be a resident in the United States of America.
4. I may wish to invest into professional/non-retail type investment schemes and, if so, I will make sure that I have had the opportunity to read the offering documents for funds of this nature. Where I decide to invest in professional/non-retail type investment schemes, I accept the levels of risk associated with these, including the risk that the investment into such scheme could result in a loss of a significant proportion, or all of the sum invested.
5. I understand that in cases where the asset(s) I have selected is/are not redeemable for a certain period of time, you may not be able to return that part of my additional payment until the end of that period. The description of the funds and/or assets I have chosen will give details if this applies. I may invest immediately into non daily dealing funds with the understanding that in the event of cancellation or requiring early access that:
 - (a) I may not get my money back immediately and payment may be delayed for some time;
 - (b) the institution may impose penalties and therefore I may get back less than I invested, and/or
 - (c) the only way in which to receive value may be through a transfer of the ownership of that asset into the name of the Policyholder.
6. I am aware of the charges payable on my policy, including the charges payable in respect of the investments which may be held within it. I understand the charges exist partly to meet advice, promotion and distribution expenses. These may include initial and on-going payments (such as commission) made to my financial adviser. These payments could be in addition to any commission payable by the investment provider to the financial adviser in respect of the investments held. I understand that Utmost International may receive payments in the form of fund manager rebates, from an investment provider in respect of the investments held, and which Utmost International may share with the financial adviser.
7. I confirm that Utmost International has not provided any investment advice and I or my fund adviser or the discretionary asset manager are responsible for the selection of assets to be linked to my Portfolio Fund. I acknowledge that Utmost International is not responsible for any loss suffered or reduction in the value of my Policy arising from my investment. Utmost International does not have any responsibility for the management of the underlying assets chosen and Utmost International does not recommend any asset as a suitable investment.
8. The premium detailed in this application is derived solely from the source of funding provided and have, where required, been declared to the relevant tax authority in my country of residence for taxation.
9. The application to pay an additional premium to my Utmost International policy is not being made for the purpose of concealing funds, assets or wealth with a view to the evasion of any taxes I am obliged to pay.

Trustee applicants

I confirm that an investment into an Utmost International bond is within the investment powers available to the trustee(s) under the trust.

Corporate applicants

I confirm that investment into the Utmost International bond is within the investment powers available to the director(s) under the constitutional documentation of the company. I confirm that the Company is not in the process of being dissolved, struck off, wound up or terminated.

Please enter the country in which this application form was completed.

This application must be completed by the applicant(s) unless you have asked your financial adviser to complete it.

Did you complete this application form yourself? Yes No

If No, did a third party, such as your financial adviser, complete it on your behalf? Yes No

By signing this declaration you confirm that you have read through the above declaration and, if a third party has completed the application form on your behalf, that all the information provided in it is correct.

SIGNATURE

First or sole policyholder's/trustee's

Second policyholder's/trustee's

Date

d	d	m	m	y	y	y	y
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d	d	m	m	y	y	y	y
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H FINANCIAL ADVISER/SUITABLE CERTIFIER DECLARATION

This section must be completed in all instances.

DECLARATION BY THE FINANCIAL ADVISER/SUITABLE CERTIFIER

PART 1 - WHO HAS MET THE CLIENT

Please complete one of the following:

- I have met the Policyholder in person
- I have met the Policyholder face-to-face via secure live video stream
- I have not met the Policyholder face-to-face

PART 2 - 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 'who has met the client face to face' also includes via live video stream.

	OBTAINED BY THE ADVISER WHO HAS MET THE CLIENT FACE TO FACE	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			

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

PART 3 - THIRD PARTY DETAILS

If you have confirmed in either Part 1 that you have not met your client face to face or in Part 2 that CDD has been obtained via a third party who has met the client face to face, please provide the following details:

	THIRD PARTY DETAILS 1	THIRD PARTY DETAILS 2
Name of individual(s) that obtained the CDD or met the client face to face		
Date of Birth		
Residential Address		
Registered Company Name		
Registered Company Address		

Where there is more than two third parties involved in obtaining CDD, please contact your Utmost International Sales Consultant for further guidance.

PART 4 - FINANCIAL ADVISER DECLARATION

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 verified the contents of the original documents where copies have been enclosed and that they are true copies of the original.

By providing certification for Customer Due Diligence documents where these have been viewed and verified via secure live video stream, you confirm:

1. That the client held their ID beside their face to confirm the document as a true likeness.
2. The other elements of the Customer Due Diligence (CDD) were held up by the clients so I could verify they were a true likeness to those in my possession.
3. That I obtained evidence by retaining a recording of the video meeting or by taking a picture of my client with their CDD for record keeping purposes and to validate my certification. I will provide this to Utmost International upon request.

I confirm that I gave advice concerning this investment to the applicant(s) in (name of country)

on

d	d	m	m	y	y	y	y
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Regulatory body authorisation number (if applicable)

Regulator name

Utmost International financial adviser account number

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SIGNATURE

Financial Adviser

Full name of financial adviser

Date

d	d	m	m	y	y	y	y
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A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

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

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

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

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

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