

DECLARATION OF RESIDENCE OUTSIDE OF IRELAND

UTMOST PANEUROPE

utmost[™]
WEALTH SOLUTIONS

INTRODUCTION

For the purposes of Section 730D(2) Taxes Consolidation Act 1997 ("TCA"), Policyholders resident outside of Ireland must make the declarations contained in this form in order to receive payments without the deduction of Irish tax.

This form may be subject to inspection by the Irish Revenue Commissioners. It is an offence under Irish Law to make a false declaration.

USING THE EDITABLE FIELDS

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

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

IMPORTANT INFORMATION

We recommend that you review the terms and conditions applicable to your Policy and seek professional advice as you see fit in relation to taxation of your Policy as taxation of proceeds depends on your individual circumstances.

INTERPRETATION

"I" refers to the individuals signing this form jointly and collectively in their role as individuals acting on their own behalf, as trustees acting on behalf of a trust, or as authorised signatories in respect of an entity. Words in the singular include the plural.

The "State" refers to Ireland and laws referred to are Irish laws as may be amended or re-enacted from time to time.

The "Insurer" means Utmost PanEurope dac who issued your Policy.

Your contractual documentation from us may refer to "Policy" or "Bond", for the purposes of this form they have the same meaning.

DATA PROTECTION

Before you provide us with your personal information, please read our **Privacy Notice** available on our website at www.utmostinternational.com/privacy-statements/ for information about your data protection rights and how we use your personal data. Utmost PanEurope reserves the right to change the **Privacy Notice** from time to time. We encourage you to periodically review the **Privacy Notice** to keep informed about how we use your personal data and how we keep it protected.

WHO MUST SIGN

This declaration must be signed by:

- › policyholders who are neither resident nor ordinarily resident in Ireland;
- › trustees acting on behalf of a trust;
- › by personal representatives signing on behalf of deceased persons;
- › it may also be signed by a person who holds power of attorney from the policyholder. A copy of the power of attorney should be furnished with this declaration; or
- › by the company secretary or other such authorised officer in the case of a company.

WHERE DO I SEND THE COMPLETED FORM

You can email digitally signed and/or scanned forms and supporting evidence, to us at: CCSFrontOffice@utmost.ie
Alternatively, post paper forms and supporting evidence to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, County Meath C15 CCW8, Ireland.**

A POLICY DETAILS

Policy number	<input type="text"/>			
Policy Type	<input type="text"/>			
	Policyholder 1		Policyholder 2 (if any)	
Full name	<input type="text"/>		<input type="text"/>	
Principal place of residence	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Postcode	Country	Postcode	Country
	Policyholder 3 (if any)		Policyholder 4 (if any)	
Full name	<input type="text"/>		<input type="text"/>	
Principal place of residence	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Postcode	Country	Postcode	Country
Name of Trust (if applicable)	<input type="text"/>		<input type="text"/>	

B RESIDENCE DEFINITIONS

Each signatory must read the definitions below and complete the declaration in Section C.

RESIDENCE - INDIVIDUAL

An individual will be regarded as being resident in Ireland for a tax year if he/she:

- › spends 183 days or more in the State (Ireland) in that tax year; or
- › has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year.

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Up to 31 December 2008, presence in the State for a day means the personal presence of an individual at the end of the day (midnight). From 1 January 2009, presence in the State for a day means the personal presence of an individual at any time during the day.

ORDINARY RESIDENCE - INDIVIDUAL

The term "ordinary residence" as distinct from "residence" relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity. An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which they are not resident. Thus, an individual who is resident and ordinarily resident in the State in 2021 and departs from the State in that year will remain ordinarily resident up to the end of the tax year in 2024.


RESIDENCE - COMPANY

Prior to Finance Act 2014, company residence was determined with regard to the long-established common-law rules based on central management and control. These rules were significantly revised in Finance Act 2014 to provide that a company incorporated in the State will be regarded as resident for tax purposes in the State, unless it is treated as resident in a treaty partner country by virtue of a double taxation treaty. While the common law rule based on central management and control remains in place, it is subject to the statutory rule for determining company residence based on incorporation in the State set out in the revised section 23A TCA 1997.

The new incorporation rule for determining the tax residence of a company incorporated in the State will apply to companies incorporated on or after 1 January 2015. For companies incorporated in the State before this date, a transition period applied until 31 December 2020.

C DECLARATION

If there are more than 2 signatories please copy this section and attach to this form and tick here ☐

 Please note that Policyholders resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration for the purpose of Section 730 D(2) Taxes Consolidation Act 1997, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.

I declare that:

- › I have read the explanation of the terms detailed in Section B 'Residence Definitions';
- › I am the Policyholder or authorised signatory of the policyholder in respect of which this declaration is being made; and
- › the Policyholder is not resident or ordinarily resident in Ireland.

If setting up a series of regular withdrawals or making a first partial surrender:

- › I undertake to inform the Insurer of any change in our country of residence during the life of the Policy.

	Policyholder/ authorised signatory 1	Policyholder/ authorised signatory 2 (if any)
SIGNATURE	<div></div>	<div></div>
Print full name	<div></div>	<div></div>
Capacity in which declaration is made	<div></div>	<div></div>
Date	<div>d d m m y y y y</div>	<div>d d m m y y y y</div>

e.g. policyholder, trustee, company secretary etc.



RESET

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Utmost PanEurope dac is registered in Ireland, registered number 311420. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

Utmost PanEurope dac is authorised to conduct life insurance activities in Finland on a freedom to provide services basis and is duly registered with Finanssivalvonta ("FIN FSA") for this purpose.

Utmost PanEurope dac is authorised to conduct life insurance business in France on a freedom to provide services basis and is duly registered for this purpose with the Autorité de Contrôle Prudentiel et de Résolution ("ACPR") under number 228159.

Utmost PanEurope dac is authorised to conduct life insurance business in Italy on a freedom to provide services basis and is duly registered for this purpose with Istituto per la Vigilanza sulle Assicurazioni ("IVASS") under number 00509 on the Albo delle Imprese, Elenco II.

Utmost PanEurope dac is authorised to conduct life insurance business in Portugal on a freedom to provide services basis and is duly registered for this purpose with Autoridade de Supervisão de Seguros e Fundos de Pensões ("ASF") under number 4693.

Utmost PanEurope dac is authorised to conduct life insurance business in Spain on a freedom to provide services basis and is duly registered for this purpose with the Dirección General de Seguros y Fondos de Pensiones ("DGSFP") under number L0466.

Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

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

UPE PR 12850 | 07/25