

APEX (FRANCE)

APPLICATION FORM FOR INDIVIDUALS



Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost PanEurope dac.

INTRODUCTION

Use this form to apply to Utmost PanEurope for an Apex (France) Policy. You must be habitually resident in France and be a national of a country having English as its official language. **Please note: French nationals are not permitted to invest in an Apex (France) Policy.**

This document contains hyperlinks to relevant websites and email addresses. Click on the **bold gold** words throughout the document to access these links. Other relevant documents which you may need to access are listed below.

BEFORE YOU BEGIN

Before completing this Application Form, please ensure you have read the relevant **Apex (France) Policy Conditions, Key Information Document, Specific Information Document** (where applicable) and policy illustration. You may request a copy of the **Apex (France) Policy Conditions** by contacting our Customer Operations team on **+353 46 909 9700**.

HOW TO COMPLETE THIS FORM

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

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

INTERPRETATION

In this form any reference to words in the singular shall include words in the plural and vice versa.

References to "I", "me", "my", "you" or "your" mean you, an Applicant. Throughout this form the term "Applicant" refers jointly and severally to the persons applying for an Apex (France) Policy. All references to "we", "us", "our", "Utmost", in this form refer to Utmost PanEurope dac ("Utmost PanEurope"). "Applicant" means a person applying to become a Policyholder.

Capitalised terms not defined in this document have the meanings given to them in your **Apex (France) Policy Conditions** (including Endorsements).

IMPORTANT INFORMATION

The information provided and statements made in this Application Form (together with all documents outlined in section '3.2 Contractual Documents' of the Apex (France) Policy Conditions) shall form the basis of your life insurance agreement with Utmost PanEurope. The contract will be finalised and executed in Ireland.

DATA PROTECTION

Before providing 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. **You should only provide personal information about another individual in this form where you have received their consent to do so.** 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.

INCOMPLETE INFORMATION

Please ensure that you complete all required sections and provide all necessary supporting documentation. **Failure to do so may result in a delay in your request being processed.**

WHERE TO SEND COMPLETED FORMS

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.**

	PAGE	SECTION	COMPLETED
Applicant and associated party details	2	A Applicant Details	<input type="checkbox"/>
	4	B Additional Lives Assured	<input type="checkbox"/>
	5	C Politically Exposed Persons	<input type="checkbox"/>
	6	D Tax Considerations	<input type="checkbox"/>
Policy features	6	E Policy details	<input type="checkbox"/>
	12	F Investment details	<input type="checkbox"/>
	20	G Employment and Source of Funds	<input type="checkbox"/>
Declaration	27	H Life Assured and Applicant Declarations	<input type="checkbox"/>
Insurance Intermediary to complete	33	I Identification requirements	<input type="checkbox"/>
	34	J Insurance Intermediary Details and Declaration	<input type="checkbox"/>
Information	36	K Our Bank details	<input type="checkbox"/>

Q Reference documents which may help you complete this form.

Apex (France) Policy Conditions

Key Information Document

Various **Specific Information Documents**

Anti-Money Laundering and Source of Wealth Pack

Supplementary documents you may need to complete.

Declaration of Residence Outside of Ireland required if scheduling regular withdrawals.

A APPLICANT DETAILS

MANDATORY

Q Policyholders must normally be at least 18 years of age. A minor who is at least 12 years of age can be accepted as a Policyholder, with the consent of their legal representative. An emancipated minor who is at least 15 years of age can also be accepted as a Policyholder.

Where an Applicant also wishes to be a Life Assured, they must meet the following maximum age requirements:

- › If applying for the Policy on a single-life or joint-life first death basis the maximum age of each Life Assured is 85 years of age.
- › If applying on a multiple-life last death basis the maximum age of the youngest Life Assured is 85 years of age.

A1 INDIVIDUAL APPLICANTS

1 Role	Applicant 1		Applicant 2 (if any)	
	Yes	No	Yes	No
2 Is the Applicant to be a Life Assured?				
3 Title (Mr, Mrs, Ms, etc.)	<input type="text"/>		<input type="text"/>	
4 First Name(s)	<input type="text"/>		<input type="text"/>	
5 Surname	<input type="text"/>		<input type="text"/>	

6 Do you have a maiden name, previous name or alias?	Yes	No	Yes	No
7 If "Yes", provide the other name(s)				
8 Date of birth	d d m m y y y y	d d m m y y y y		
9 Place of Birth				
10 List all nationalities/ citizenships held?				
11 Country of tax residence				
12 Tax Identification Number ("TIN")				
13 Other tax reference number(s)				
14 Permanent residential address				
	Postcode	Country	Postcode	Country
15 Is the correspondence address the same as the permanent residential address?	Yes	No	Yes	No
16 If "No", please provide the correspondence address				
	Postcode	Country	Postcode	Country
17 Contact telephone number (international format)				
18 Email address				

Question 15, We accept no responsibility for the consequences of sending documentation to this correspondence address, or an address notified subsequently. Utmost PanEurope reserves the right to send correspondence to the residential address where regulations prevent it from being sent to any other address.

Only complete questions 19 or 20 below if you were either born in the US or are a US citizen and are resident in the US for tax purposes.

19 I confirm that I am a US citizen and/or resident in the US for tax purposes (green cardholder or resident under the substantial presence test) and my US federal taxpayer identification number (US TIN) is shown in question 12 above.

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

We will presume that you are not resident in the US for tax purposes if **Questions 19 and 20** are left blank unless there is indicia which contradicts this.

If you have ticked "Yes", to **Question 20** you must provide a copy of your **Certificate of Loss of Nationality of the United States**.

A2 ONLINE SERVICE CENTRE REGISTRATION

Our Online Service Centre is a tool for you to stay in touch with and have full visibility of your Policy details. In the case of joint Policyholders, if you both want to have access, you must each provide unique personal codes.

Your personal code must be something memorable as it will be required when you first receive your login credentials.

The personal code can be made up of a mixture of letters, numbers and symbols with a minimum of 4 characters and a maximum of 13. Personal codes are case sensitive.

Login credentials will only be sent (to your email address provided in section A1 Question 18) once your Policy is in force and Policy documentation has been sent.

Access to the Online Service Centre is subject to acceptance of the terms and conditions of its use.

	Applicant 1		Applicant 2 (if any)	
	Yes	No	Yes	No
1 Would you like to be provided with login credentials to view your Policy online at utmostinternational.com?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 If "Yes", provide a unique personal code	<input style="width: 100%; height: 20px;" type="text"/>		<input style="width: 100%; height: 20px;" type="text"/>	

B ADDITIONAL LIVES ASSURED

MANDATORY

To be completed by any Life Assured who is not also an Applicant.

The maximum number of Lives Assured is six. If there are more than two additional Lives Assured, please copy this section, attach the details with this Application Form and tick here.

A Life Assured must be a minimum of 12 years of age. If applying for the Policy on a single-life or joint-life first death basis the maximum age of each Life Assured is 85 years of age. If applying on a multiple-life last death basis the maximum age of the youngest Life Assured is 85 years of age.

	Additional Life Assured 1	Additional Life Assured 2 (if any)
1 Role		
2 Title (Mr, Mrs, Ms, etc.)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 First Name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Do you have a maiden name, previous name or alias?	Yes No	Yes No
6 If "Yes", provide the other name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Date of birth	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
8 Place of Birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 List all nationalities/ citizenships held?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
10 Permanent residential address	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 40%; height: 20px;" type="text"/> Postcode <input style="width: 40%; height: 20px;" type="text"/> Country	<input style="width: 40%; height: 20px;" type="text"/> Postcode <input style="width: 40%; height: 20px;" type="text"/> Country
11 Relationship to Applicants	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

C	POLITICALLY EXPOSED PERSONS	MANDATORY
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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. Family members or close associates of a PEP must also be considered PEPs themselves.

1 Is there anyone associated with this application who could be considered a PEP?	Yes No	
2 If "Yes", provide details		<input style="width: 100%; height: 50px;" type="text"/>

D TAX CONSIDERATIONS

MANDATORY

D1 GRANTING OF TAX MANDATE

Under French law **you must provide** Utmost PanEurope with a Tax Mandate, tick here to provide this mandate.

If this is not provided, we will be unable to accept your application.

D2 NON-IRISH TAX RESIDENCE DECLARATION

As Utmost PanEurope is based in Ireland Irish Withholding tax applies on payments to Irish tax resident Policyholders. If you intend requesting regular withdrawals, please complete a **Declaration of Residence Outside of Ireland** form attach the details with this **Application Form** and tick here.


E POLICY DETAILS

MANDATORY

E1 LIFE COVER BASIS

1 Confirm the life cover basis required Single life Joint life first death Multiple life last death

2 Matrimonial Regime

 Please note it is compulsory for joint Lives Assured to be married under the appropriate matrimonial regime. For any other case not mentioned in this form, your request will be subject to the prior acceptance of Utmost PanEurope.

Furthermore, due to the numerous legal and tax consequences that a joint policy may entail, we invite you to seek advice from your legal and tax advisor.

If the joint Policyholders are unaware of their matrimonial regime or have any doubts, they must contact their Insurance Intermediary and/or Utmost PanEurope for clarification and assistance.

In the event the joint Policyholders are not married under one of the listed matrimonial regimes, they must submit their request for a joint Policy to Utmost PanEurope, who will review and analyse each request on a case-by-case basis.

› **For joint life first death Policies, please confirm the relevant matrimonial regime:**

Legal community regime "Communaute legale reduite aux acquets".

Universal community regime.

Other, please specify

› **For joint life last death Policies, please confirm the relevant matrimonial regime:**

Universal community regime with clause of full attribution to the last surviving spouse.

Universal community regime with a "clause de preciput" which includes the joint life last death Policy.

Legal community regime with a "clause de preciput" which includes the joint life last death Policy.


Separation of property regime with a "societe d'acquets" and a "clause de preciput" which includes the joint life last death Policy.

Other, please specify


› **For multiple life last death Policies, please confirm the relevant matrimonial regime:**

Please provide details

E2 POLICY STRUCTURE AND CHARGES


 The number of Policy Segments available is subject to a minimum investment of EUR 500 in each. The maximum number of Policy Segments is 9,999. If the number of Policy Segments is not specified, 60 Policy Segments will be issued by default.

1 Number of Policy Segments

 Your Insurance Intermediary will provide you with a policy illustration (referred to as a Charges Details Document in the **Apex (France) Policy Conditions**) detailing the applicable charges for your Policy. If this document is produced by Utmost PanEurope's Sales Support team, a five digit case ID can be found on page 1 next to the Applicant's name.


2 Provide one of the following: A copy of the policy illustration is attached
The policy illustration reference number is
The Sales Support team case ID reference is

3 Charge Structure A, B or C, as set out in your **Policy Illustration**

 The Policy Currency cannot be changed during the life of the Policy.

4 Policy Currency EUR GBP USD CHF

E3 PREMIUM DETAILS

 The minimum Initial Premium permitted is EUR 100,000 / GBP 90,000 / USD 110,000 / CHF 110,000 depending on Policy Currency selected above.

1 Premium Currency EUR GBP USD CHF Other, specify

2 Total Initial Premium

Please see section K for details of where and how to pay your Premium.

DETAILS OF BANK ACCOUNT YOU WILL USE TO MAKE PREMIUM PAYMENT

Please note that we require an original or suitably certified bank statement to prove the source bank account is held in the Policyholder(s)' name. This bank statement must be dated within the past six months.

Politically Exposed Person

If there is a PEP associated with this Policy you should contact our Customer Support Team before you submit your request. They will be able to discuss any additional requirements in more detail and help to reduce delays.

BANK DETAILS

Account name

Account number

BSC¹

IBAN²

BIC/SWIFT³

Bank name

Bank address

Postcode	Country
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How long has this account been held? Years

Reason the account is not in the Policyholder(s)' name, if applicable

If you decide not to proceed with the investment and you have sent a payment to us then you will only receive back the payment, without any added interest. For information regarding what happens if you decide to cancel the Policy during the 30-day Cooling Off Period, see the **Key Information Document** or **Policy Conditions** for this product.

E4 POLICY BENEFICIARIES

The Applicant should review any existing UK will(s) to ensure it is consistent with their nomination under Apex (France). If they do not currently have a UK will, they should review whether it is appropriate for them to put one in place to ensure it is consistent with their nomination under Apex (France).

A beneficiary appointed via a will or a beneficiary appointed by deed will take precedence over any beneficiary nominated in this section. If such an appointment has been made please provide details of the Notary. If there is more than one Notary, please copy this section, attach the details with this Application Form and tick here.

¹ Bank Sort Code ("BSC").

² International Bank Account Number ("IBAN").

³ Bank Identifier Code ("BIC") also known as Society for Worldwide Interbank Financial Telecommunication ("SWIFT") address.

NOTARY DETAILS

1 Full name or notary	<input style="width: 100%;" type="text"/>		
2 Address	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<small>Postcode</small>	<small>Country</small>	
3 Email address	<input style="width: 100%;" type="text"/>		
4 Telephone number (international format)	<input style="width: 100%;" type="text"/>		

In the absence of an appointment by will or deed, or if you would like to appoint additional beneficiaries complete the subsection(s) below.

NOMINATION OF REVOCABLE BENEFICIARIES

Revocable beneficiaries can be nominated by class or name. You can change your beneficiary nomination by submitting a **Revocable Beneficiary Nomination** form to Utmost PanEurope at any time before the death of the Relevant Life Assured. Please note that this will replace any prior beneficiary nominations made. Please, complete relevant details.

It is the Applicant's responsibility to ensure that the nomination of a Beneficiary will be effective under the law of any domicile and/or residence that may be applicable to the Applicant.

NOMINATION BY CLASS

If you would like to nominate beneficiaries by class, provide details of the classes here. (For example, spouse, children, grandchildren etc.). Each will benefit from an equal share.

NOMINATION BY NAME

If there are more than four individuals to be nominated, please copy this section, attach the details with this Application Form and tick here.

If you would like to nominate beneficiaries by name, complete the following table.

	Beneficiary 1	Beneficiary 2																
1 Full name of Individual	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>																
2 Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>																
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>																
	<small>Postcode</small>	<small>Country</small>																
3 Date of birth	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y											
d	d	m	m	y	y	y	y											
4 Place of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>																

5 % share of Death Benefit ^{4,5} (optional)	%	%	
6 Contact telephone number (international format) ⁵			
7 Email address ⁵			
8 Relation to Applicant			

	Beneficiary 3	Beneficiary 4																	
1 Full name of Individual																			
2 Address																			
3 Date of birth	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	
d	d	m	m	y	y	y	y												
d	d	m	m	y	y	y	y												
4 Place of birth																			
5 % share of Death Benefit ^{4,5} (optional)	%	%																	
6 Contact telephone number (international format) ⁵																			
7 Email address ⁵																			
8 Relation to Applicant																			

If the Policyholder nominates more than one beneficiary and any of them dies before the Death Benefit under the Policy becomes payable, then their percentage of the benefit will be divided equally between the surviving beneficiaries, if allowed by applicable legislation, unless Utmost PanEurope receives instructions to the contrary.

ACCEPTING BENEFICIARIES



If you wish to nominate an Accepting Beneficiary please contact us for more details. You should also seek appropriate legal advice prior to the nomination of an Accepting Beneficiary as this will impact on your discretion to make changes to the Policy.

It is the responsibility of the Policyholder to inform Utmost PanEurope of any change to the details of a beneficiary.

⁴ In the event that Question 5 remains unanswered in relation to one or more Beneficiaries, any unallocated portion of the benefit will be allocated equally among those beneficiaries.

⁵ Questions 5, 6 and 7 are optional, not answering will not prevent issue of the Policy.

F INVESTMENT DETAILS


MANDATORY

Only complete those subsections applicable to your investment selection.

F1 WHO WILL DIRECT INVESTMENT

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

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

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

There are 3 Investment Options available: External Assets, Dedicated Internal Fund ("DIF") or Custodian/Platform arrangements. **You may choose more than one, complete the table below before completing the relevant options 1,2,3 and/or 4.**

INVESTMENT OPTION	PERCENTAGE	INVESTMENT DIRECTED BY
External Assets	%	1 Self-directed or 2 Investment Adviser
Dedicated Internal Fund	%	3 Discretionary Fund Manager
Custodian /Platform arrangement	%	4 Discretionary Managed Platform
	Total 100%	

Please choose relevant option(s):

1 Self-directed

The Policyholder will provide investment instructions on External Assets directly to Utmost PanEurope.

Yes No


If "Yes", then subsection F2 and F3 must be completed.

2 Investment Adviser

The Policyholder nominates an external person to advise them in relation to the choice of External Assets linked to the Policy, in accordance with the terms of appointment. The Investment Adviser will provide investment instructions directly to Utmost PanEurope.

Yes No

If "Yes", then subsection F2, F3 (if you wish to provide any initial investment instructions), F4 and F5 must be completed and signed.

 Only one Investment Adviser is permitted to be linked to the Policy at any time.

3 Discretionary Fund Manager (to manage a Dedicated Internal Fund)

The Policyholder nominates a Discretionary Fund Manager ("DFM"), to manage a Dedicated Internal Fund ("DIF"). The DFM will provide its services via an External Account, utilising the services of a Custodian (the party that holds the investment assets and cash).

Yes No

If "Yes", then subsection F2, F4 and F6 must be completed.

4 Discretionary Managed Platform

The Policyholder nominates an external firm, on a discretionary basis, to carry out transactions on an external Platform account linked to the Policy. The Investment Adviser will manage or advise on the assets held on the Platform.

Yes No

If "Yes", then subsection F2, F4 and F7 must be completed.

F2 DEALING ACCOUNT AND LIQUID ASSET MANAGEMENT

In the box below, specify the initial amount that you would like to set aside in liquid assets, such as Money Market Funds, to fund charges and withdrawals. Where you do not specify an amount, we will aim to hold an amount in Money Market Funds which covers three months' worth of known charges and withdrawals. If, following the sale of assets, there is a temporary excess cash balance in the Dealing Account, the excess balance will be invested into a Money Market Fund.

Currency Amount

Our Customer Operations team can calculate the amount required to cover charges and any withdrawals, please contact them on **+353 46 909 9700**.

NOMINATION OF INVESTMENTS TO COVER AN OVERDRAWN DEALING ACCOUNT

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

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

FULL FUND NAME	PERCENTAGE
	%
	%
	%
	%



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

If no Funds are selected, Utmost PanEurope reserves the right to take action to clear down any overdraft incurred by selling External Assets, prevailing dealing fees will apply.

F3 INITIAL DEALING INSTRUCTION


Indicate the investments you wish to be purchased (e.g. Funds). These investments will form the assets underlying the Policy. The combined total should equal 100%.

FULL NAME OF INVESTMENT	FUND IDENTIFIER/ SEDOL / ISIN	CURRENCY OF INVESTMENT	PERCENTAGE
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%

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

F4 ATTITUDE TO RISK AND INVESTMENT STRATEGY

Your Investment Strategy and risk profiling information are included within your personal policy illustration you should have received. If this has changed, please provide details of the revised attitude to risk and investment Strategy below. This is only required if nominating a DFM or Investment Adviser and we create a Dedicated Internal Fund.

 If nominating a DFM or if nominating an Investment Adviser to be appointed on a discretionary basis you must complete an investment mandate which is specific to your chosen DFM or Investment Adviser. A copy of the investment mandate, that you must complete, can be obtained directly from your chosen DFM or Insurance Intermediary.

If an investment mandate is not received, this will cause a delay in processing your request. Tick here if an investment mandate is attached

F5 NOMINATION OF AN INVESTMENT ADVISER

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


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

The above is nominated to be appointed on:

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

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

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

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

INVESTMENT ADVISER CHARGE

This section must be completed if you want Utmost PanEurope to charge a separate ongoing fee that will be paid to your investment Adviser, for the service they provide.

Investment Adviser charges will be debited from the Dealing Account and therefore it must be closely monitored to ensure it does not reach an overdrawn position.

The selected level of investment Adviser charges will be paid in the currency of the policy and taken on each quarterly policy anniversary, following the date payments commence.

INVESTMENT ADVISER DECLARATION

Should Utmost PanEurope accept this nomination, it will communicate such acceptance to the Investment Adviser, and this declaration shall form the basis of Utmost PanEurope's appointment of the Investment Adviser.

This declaration should be signed by the Investment Adviser nominated in section A to confirm acceptance of the appointment and to confirm understanding and agreement to the terms and responsibilities set out below.

I, the undersigned, being an authorised signatory and representative of the Investment Adviser, warrant that I have the authority to bind and agree to the terms of this Investment Adviser declaration (the 'Declaration') in the name of and on behalf of the Investment Adviser. For the avoidance of doubt, the terms in this Declaration will be legally binding on the Investment Adviser in their entirety.

The Investment Adviser confirms that they have the authorisation necessary under the legislation and regulations in the following jurisdiction

to act as an Investment Adviser on a discretionary or advisory basis (as selected in section A) and will remain so authorised, and comply with the rules of the appropriate regulatory body(ies), whilst acting as an Investment Adviser to this Policy.

The Investment Adviser confirms to notify Utmost PanEurope immediately of any changes of the Investment Adviser's authorisation including disciplinary action taken against the Investment Adviser.

The Investment Adviser acknowledges that any charges that will be paid to them in accordance with section B will be for the service they provide to Utmost PanEurope in relation to the Apex (France) Policy held by the Policyholder named in section A.

The Investment Adviser hereby undertakes to provide Utmost PanEurope with VAT invoices in respect of any fee charged in accordance with section B.

ADVISORY TERMS

The Investment Adviser understands that Utmost PanEurope requires that all investment recommendations are confirmed with the Policyholder before the sale or purchase can be actioned by Utmost PanEurope and must retain evidence of their agreement on record.

For any trades the Investment Adviser has placed, the Investment Adviser must keep a record of all decisions for at least six years from the end of the Policy.

DISCRETIONARY TERMS

The Investment Adviser will act in accordance with the Policyholder's attitude to risk and broad investment objectives, and where the Investment Adviser is managing investments held by a third party Custodian or Platform they will act in accordance with the Policyholder's Investment Strategy.

PLATFORM/CUSTODIAN TERMS

The Investment Adviser agrees to being appointed, now or in the future, to manage investments held with a third party Custodian or Platform (referred to as an 'External Account') and the Investment Adviser **understands and agrees:**

- › that Utmost PanEurope and the Custodian or Platform have executed an External Account agreement, and agrees that the Investment Adviser's operation of the External Account opened and held by Utmost PanEurope on the Platform or with the Custodian, named in either the **Application Form** or separate **Nomination of Discretionary Fund Manager or Custodian/Platform Form** in respect of this Policy, is subject to the terms of the External Account agreement, and to the terms specified in this Declaration which the Investment Adviser has read, understood and agrees to fully comply with:
 - The Investment Adviser is being appointed to manage, on a discretionary basis, the External Account comprising of assets linked to this Policy. Accordingly, Utmost PanEurope authorises the Investment Adviser to manage the assets within the External Account on its behalf (the 'Investments'), in accordance with the Investment Strategy selected by the Policyholder, which Utmost PanEurope will communicate to the Investment Adviser.
 - The Investment Adviser's appointment under this Declaration shall terminate upon:
 - (a) the Policyholder's Written Request
 - (b) at the discretion and direction of Utmost PanEurope; or
 - (c) the bankruptcy, insolvency, receivership or loss of regulatory authority of the Investment Adviser.
 - In circumstances where the Investment Adviser wishes to terminate this appointment, they shall give no less than 30 days' written notice to the Policyholder and Utmost PanEurope.
 - The Investment Adviser agrees that it has received a copy of, and will only make Investments that comply with, Utmost PanEurope's investment parameters.
 - Utmost PanEurope is not responsible for monitoring the Investments held in the External Account in any way, including without limitation for compliance with the investment parameters. Accordingly, Utmost PanEurope shall not be liable for any losses, costs or liability however incurred, as a result of the Investment Adviser's failure to comply with the investment parameters.
 - Utmost PanEurope at all times reserves the right to refuse individual Investments and to override instructions given by the Investment Adviser in relation to the Investments or any other function of the External Account. Utmost PanEurope may at any time at its sole discretion give instructions, including without limitation, instructions to sell Investments in the External Account, directly to the Custodian/Platform without notice and without requiring the Investment Adviser's approval. In the event that the instructions given by Utmost PanEurope conflict with instructions given by the Investment Adviser, Utmost PanEurope's instructions shall always prevail.
- › The External Account and the Investments within are legally and beneficially owned by Utmost PanEurope and form part of its technical provisions. Utmost PanEurope is the sole beneficial owner of the Investments. Neither the Investment Adviser nor the Policyholder shall have any claim or ownership over the External Account or the Investments within. Neither the Investment Adviser nor the Policyholder have authority to charge, encumber, mortgage, lend or pledge some or all of the Investments in the External Account at any time.
- › The Investment Adviser may nominate one of a restricted list of Discretionary Fund Managers to be appointed by Utmost PanEurope who have a direct agreement with the Platform (the 'Platform DM'). The Investment Adviser must retain written evidence of the instruction and/or agreement of the Policyholder to select a Platform DM. The Investment Adviser shall remain responsible at all times for ensuring that the appointment of any Platform DM, and their management of any Investments, complies with the investment parameters.
- › The External Account shall 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 External Account, without Utmost PanEurope's prior written authority.
- › The Investment Adviser is not permitted to arrange any transfers of cash or Investments into or out of the External Account, except where cash is to be returned to:
 - (a) Utmost PanEurope
 - (b) a bank account designated in writing by Utmost PanEurope; or
 - (c) as part of supporting regular trading or settlement activity.
- › External Account costs relating to trading transactions, custody fees and discretionary fund management costs are charged to the External Account and subsequently the Policy Value. The Investment Adviser shall provide full disclosure of any investment charges or commissions being paid from the External Account upon request. The Investment Adviser must not pay commission to any third parties without the express written permission of Utmost PanEurope.
- › Where the terms of this Declaration conflict with the Investment Adviser's standard terms or any terms held by the Investment Adviser with the External Account or Platform DM, the terms of this Declaration shall prevail.

- › The Investment Adviser shall be liable for any losses, damages, claims, liabilities or any other expenses whatsoever which it or any other party including without limitation Utmost PanEurope or the Policyholder(s), may suffer or incur, directly or indirectly as a result of a breach of the terms of this Declaration, and therefore agrees to indemnify Utmost PanEurope or the Policyholder, as the case may be, for any losses suffered or incurred under this clause.
- › To the extent permitted under the applicable law, the Investment Adviser agrees not to bring any formal legal claim, complaint or proceedings against Utmost PanEurope in respect of its activities as set out in this Declaration.

Investment Adviser company name and address

Print full name (Investment Adviser)

Telephone number (including international dialling code)

Email address

Regulators membership number

Authorised signatory (Investment Adviser)

SIGNATURE

Date

The Applicant should now proceed to the next relevant section.

F6 NOMINATION OF A DISCRETIONARY FUND MANAGER

Only to be completed in cases where an DFM is to be nominated.

1 Name of firm

2 Address

Postcode Country

3 Contact name

4 Email address

5 Telephone number (international format)

6 Telephone number (international format)

7 Regulatory body name

8 Registration number with regulatory body

The above is nominated to be appointed on a **Discretionary** basis. The DFM will make investment decisions on the assets without any specific consultation with the Applicant.

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

INVESTMENT ADVISER DECLARATION

To be completed by the Investment Adviser to the Platform.

I the Investment Adviser named in this subsection:

- › Have read and understood the terms of the appointment as outlined in this subsection.
- › Confirm that I have the authorisation necessary to act as a 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 Policy.
- › I confirm that I will notify Utmost PanEurope immediately of any changes to my authorisation including any disciplinary action taken against me.

By signing this subsection, I confirm that:

- › I am an authorised signatory of the Investment Adviser and agree on behalf of the Investment Adviser to manage and/or advise on (as applicable) Utmost PanEurope's account with the named Platform.
- › Where the Conditions of this appointment conflict with the Investment Adviser's standard terms and conditions applicable to its operation of the Platform account, these Conditions will prevail.
- › Where Charges for financial advice or investment advice are agreed, I am not permitted to take such Charges from the Platform unless Utmost PanEurope has given prior written consent.
- › I understand that investment advice cannot include financial advice or any advice provided to the Policyholder to take out the product.
- › If the Policyholder(s) is/are UK residents' and if I cannot separate the type of advice I am giving between general and investment advice, or between different products the Applicant has, then such advice will need to be deducted as an Adviser Charge which will be taken as a Policyholder withdrawal.
- › I am not permitted to arrange any transfers of cash or investments into or out of the Platform account, except where cash is to be returned to the Utmost PanEurope Policy, to a bank account designated in writing by Utmost Pan Europe, or as a part of supporting regular trading or settlement activity.
- › I agree and understand that any appointment will be on terms agreed between the Platform and Utmost PanEurope, and that the operation of the Investment Adviser is subject to those terms, and to the terms specified in this document which, among other things, shall include the following terms to which I undertake to fully adhere to through the signing of this document:
 - By way of this appointment, the Investment Adviser is only being authorised to buy and sell assets within the Platform account, on behalf of Utmost PanEurope, unless written authorisation stating otherwise is provided by Utmost PanEurope.
 - All investments must be in accordance with our **Asset Permissibility** document provided to the Investment Adviser by Utmost PanEurope.
 - Utmost PanEurope reserves the right to update the **Asset Permissibility** document from time to time.
- › Utmost PanEurope is not responsible for monitoring the assets held within the Platform account or for any costs resulting from a breach of these restrictions.
 - Utmost PanEurope always reserves the right to refuse to accept individual assets for investment and to override instructions given by the Investment Adviser in relation to investment or any other function of the Investment Adviser.
 - Utmost PanEurope may at any time at its sole discretion give instructions directly to the Platform without notice and without requiring the Investment Adviser's approval. If instructions given by Utmost PanEurope conflict with instructions given by the Investment Adviser, Utmost PanEurope's instructions shall have priority.
 - The Platform account is legally owned by Utmost PanEurope is the sole beneficial owner of all assets within the Investment Adviser. Neither the Investment Adviser nor the Policyholder have any claim or ownership over the Investment Adviser, or the assets held within.
 - The Investment Adviser is being appointed by Utmost PanEurope to instruct trades directly with the Platform on a restricted basis.
 - Manufacturing costs relating to trading transactions, custody fees and discretionary Fund management costs can be charged to the Investment Adviser as an investment expense.
 - Changes to the basis of this appointment, between discretionary, advisory or otherwise, may only be made with Utmost PanEurope's prior written authority.

- The Investment Adviser may accept instructions from the Policyholder to appoint one of a restricted list of Discretionary Fund Managers who have a direct agreement with the Platform DFM. Written evidence of the instruction and/or agreement must be retained and made available to Utmost PanEurope on request. The Investment Adviser will retain its responsibility for adherence to the **Asset Permissibility** document even where a Platform DFM is selected.
- The Investment Adviser 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 Investment Adviser without Utmost PanEurope's prior written authority.

I agree and understand that:

- › By accepting this nomination, that if appointed by Utmost PanEurope, I will be appointed to manage Utmost PanEurope's underlying assets in respect of this Policy including the Dealing Account.
- › It will be my responsibility to ensure that there is sufficient cash in the Dealing Account to cover the cost of any Charges or withdrawals. Debit interest will be charged on any negative balance.
- › I am solely responsible for ensuring that I act within the limits of the authority set out in this nomination and the terms agreed with the Platform.
- › I accept full responsibility and legal liability for loss, damages or expenses which it or any other party may suffer or incur, directly or indirectly, as a result of acting outside the limits of this authority and promises to reimburse Utmost PanEurope or any costs, claims, damages or liabilities incurred by Utmost PanEurope as a result of acting in my appointed capacity.
- › I promise not to make or bring any formal or informal legal claims, complaints, or proceedings against Utmost PanEurope in respect of my activities under this limited investment authority.

Investment Adviser

SIGNATURE

Print full name

Date

d	d	m	m	y	y	y	y
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G	EMPLOYMENT AND SOURCE OF FUNDS	MANDATORY
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Utmost PanEurope 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.

Please provide as much detail as possible. If it is not clear how the money was accumulated, we will need to request further information and the Policy will not be issued until the requested information is received and a satisfactory risk assessment is completed.

G1 EMPLOYMENT DETAILS

	Applicant 1	Applicant 2																
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker																
Date of retirement, unemployment, or becoming a homemaker	<table border="1" style="border-collapse: collapse; text-align: center;"> <tr> <td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td> </tr> </table>	d	d	m	m	y	y	y	y	<table border="1" style="border-collapse: collapse; text-align: center;"> <tr> <td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td> </tr> </table>	d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y											
d	d	m	m	y	y	y	y											
Occupation																		

Last year's annual income/salary	Currency <input style="width: 100%;" type="text"/> Amount <input style="width: 100%;" type="text"/>	Currency <input style="width: 100%;" type="text"/> Amount <input style="width: 100%;" type="text"/>
Do you receive income other than from your occupation	Yes No	Yes No
If "Yes", provide details including the amount and source	<input style="width: 100%; height: 100%;" type="text"/>	<input style="width: 100%; height: 100%;" type="text"/>
Employer/Business name	<input style="width: 100%; height: 20px;" type="text"/>	
Employer's/Business address	<input style="width: 100%; height: 20px;" type="text"/>	
	<input style="width: 100%; height: 20px;" type="text"/>	
	<input style="width: 100%; height: 20px;" type="text"/>	
	<input style="width: 50%; height: 20px;" type="text"/> Postcode	<input style="width: 50%; height: 20px;" type="text"/> Country

G2 DETAILS OF BANK ACCOUNT YOU WILL USE TO MAKE PREMIUM PAYMENT

Please note that we require an original or suitably certified bank statement to prove the receiving bank account is held in the Policyholder(s)' name. This bank statement must be dated within the past six months.



Third-party Payments

Payments to third parties are not normally allowed. If you are considering payment request from a third-party you should contact our Customer Support Team before you submit your request. They will be able to discuss any individual requirements in more detail and help to reduce delays.

Politically Exposed Person

If there is a PEP associated with this Policy you should contact our Customer Support Team before you submit your application. They will be able to discuss any additional requirements in more detail and help to reduce delays.

BANK DETAILS

Account name	<input style="width: 100%; height: 20px;" type="text"/>
Account number	<input style="width: 100%; height: 20px;" type="text"/>
BSC	<input style="width: 100%; height: 20px;" type="text"/>
IBAN	<input style="width: 100%; height: 20px;" type="text"/>
BIC/SWIFT	<input style="width: 100%; height: 20px;" type="text"/>
Bank name	<input style="width: 100%; height: 20px;" type="text"/>
Bank address	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 50%; height: 20px;" type="text"/> Postcode <input style="width: 50%; height: 20px;" type="text"/> Country
How long has this account been held?	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> Years
Reason the account is not in the Policyholder(s)' name, if applicable	<input style="width: 100%; height: 20px;" type="text"/>

G3 SOURCE OF FUNDS

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 of commencement of this employment d d m m y y y y

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 d d m m y y y y

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

d	d	m	m	y	y	y	y
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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
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6. Loan

Name of loan provider

Address of loan provider

Postcode	Country
----------	---------

Total amount borrowed Currency Amount

Date of loan

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

Purpose of loan

7. Maturing policy/policy claim/replacement policy/pensions

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
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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	<input style="width: 100%; height: 30px;" type="text"/>
Reason for policy claim or replacement policy (if applicable)	<input style="width: 100%; height: 30px;" type="text"/>
Total amount received	Currency <input style="width: 60px;" type="text"/> Amount <input style="width: 60px;" type="text"/>
Surrender penalty (if applicable)	<input style="width: 100%; height: 20px;" type="text"/>
Date received	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" 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 style="width: 100%; height: 25px;" type="text"/>
Name of the company that held it	<input style="width: 100%; height: 25px;" type="text"/>
Registered address of company	<input style="width: 100%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>
	Postcode <input style="width: 150px;" type="text"/> Country <input style="width: 100px;" type="text"/>
Account name	<input style="width: 100%; height: 25px;" type="text"/>
Length of time asset portfolio or investment held	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> years <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> months
Amount of the original investment	<input style="width: 100%; height: 25px;" type="text"/>
Details of the activity that generated the original investment	<input style="width: 100%; height: 30px;" type="text"/>
Date of sale	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Net amount received	Currency <input style="width: 60px;" type="text"/> Amount <input style="width: 60px;" type="text"/>

9. Company sale or sale of interest in company

Company name	<input style="width: 100%;" type="text"/>		
Industry/Business sector	<input style="width: 100%;" type="text"/>		
Address of company	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 98%;" type="text"/>	<input style="width: 98%;" type="text"/>	
Your connection with the company. For example: owner, partner, or shareholder	<input style="width: 100%;" type="text"/>		
Date connection with the company began	<input style="width: 15px;" type="text"/>	<input style="width: 15px;" type="text"/>	<input style="width: 15px;" type="text"/>
Average yearly dividend/income from the company over the previous three years	<input style="width: 100%;" type="text"/>		
Date of sale	<input style="width: 15px;" type="text"/>	<input style="width: 15px;" type="text"/>	<input style="width: 15px;" type="text"/>
Sale amount	Currency <input style="width: 40px;" type="text"/>	Amount <input style="width: 100px;" type="text"/>	
Net amount received i.e. the amount you have received after any deductions such as fees and taxes.	Currency <input style="width: 40px;" type="text"/>	Amount <input style="width: 100px;" type="text"/>	

10. Property sale

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

Address of property sold (including postcode if applicable)	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>		
	<input style="width: 98%;" type="text"/>	<input style="width: 98%;" type="text"/>	
Length of time property owned	<input style="width: 15px;" type="text"/>	years	<input style="width: 15px;" type="text"/>
	<input style="width: 15px;" type="text"/>		months
Source of funds for the original property purchase	<input style="width: 100%;" type="text"/>		
Was the property your main residence?	Yes	No	
If "Yes", was an alternative main residence purchased?	Yes	No	
If "Yes", please confirm purchase price	<input style="width: 100%;" type="text"/>		

Address of new residence

 Postcode Country

Date of sale / /

Total sale amount Currency Amount

Net amount Applicant received form 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

H LIFE ASSURED AND APPLICANT DECLARATIONS **MANDATORY**

H1 ADDITIONAL LIFE ASSURED DECLARATIONS (INCLUDING APPLICANTS WHO ARE ALSO LIVES ASSURED)

In this subsection "I" refers individually and collectively to each Life Assured, (and includes any legal guardian or representative signing on behalf of a proposed Life Assured who is under the age of 18).

Agreement to be a Life Assured

I agree to be a Life Assured for this Policy. I am of sound mind and at least 12 years of age. Where I am under the age of 18, I have the consent of my legal guardian or representative (evidenced by their signature on this form).

I declare that to the best of my knowledge and belief the statements made are true, accurate and complete, being responsible for any damage that could be caused due to the breach of this obligation. I undertake to disclose all facts material to the assessment by Utmost PanEurope of this proposal. Such facts are those which an insurer would regard as likely to influence the assessment and acceptance of a proposal. If in doubt as to the relevance of any particular information, you should disclose it as failure to do so could result in the application being rejected or terminated at a later date.

I consent to the appointment of beneficiary(ies) under section E4 and I understand my signature will be required for any future appointments or changes of beneficiary.

I acknowledge that my signature will also be required for any Assignment or pledge of the Policy.

ACKNOWLEDGEMENT AND APPROVAL OF DATA PROTECTION AND DATA PROCESSING/SAVING

I acknowledge and understand that Utmost PanEurope must obtain, process and record my personal data which may include personal sensitive data relating to my health for the purposes of providing a Policy of life insurance.

I have received, read and fully the Data Protection section in the **Apex (France) Policy Conditions** and have been advised of the availability of Utmost PanEurope’s **Privacy Notice** at www.utmostinternational.com/privacy-statements/

I acknowledge that the information which I provide as part of this Application Form will be used by Utmost PanEurope for the purposes of assessing it, for investigating and preventing fraud, and if accepted, will also be used for underwriting, administration, claims handling, customer service, business analysis, and to comply with legal and regulatory obligations (including, but not limited to, legal obligations under company law and Anti-Money Laundering Legislation).

By signing the declarations and consents, I am explicitly consenting to the collection, use and disclosure of my personal information (including sensitive data provided in relation to health and medical information) as described in the Data Protection section in the **Apex (France) Policy Conditions**.

DECLARATION OF LIFE ASSURED (INCLUDING LEGAL GUARDIAN OR REPRESENTATIVE)

I herewith assure that to be the best of my knowledge and belief the information provided by me regarding my person and my health is true, accurate and complete.

	Additional Life Assured 1 (if any)	Additional Life Assured 2 (if any)																
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: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>																
Date	<table border="1" style="border-collapse: collapse; text-align: center; width: 100%;"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>	d	d	m	m	y	y	y	y	<table border="1" style="border-collapse: collapse; text-align: center; width: 100%;"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>	d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y											
d	d	m	m	y	y	y	y											

If a Life Assured is a minor (to a minimum age of 12) their legal guardian / representative is also required to sign here:

	<div style="border: 1px solid black; height: 60px;"></div>								
Print full name	<div style="border: 1px solid black; height: 20px;"></div>								
Relationship to Life Assured	<div style="border: 1px solid black; height: 40px;"></div>								
Date	<table border="1" style="border-collapse: collapse; text-align: center; width: 100%;"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>	d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y		

H2 APPLICANT DECLARATIONS

If any tick boxes in this section are not completed we may not be able to proceed with this application.

- › I am applying to become a Policyholder of an Apex (France) Policy.
- › **I understand that:**
 - Apex (France) is intended as a medium to long term investment;
 - investment involves risk and that return is dependent on the performance of the selected investments and the Policy may provide zero or negative returns;
 - early surrender could result in a Surrender Value that is lower than the Premium invested - in particular the Surrender Value could be lower if the Policy is terminated during the period in which an early discontinuance charge applies;
 - Utmost PanEurope does not and will not provide investment or tax advice;

- Utmost PanEurope has not and will not, any assessment of the suitability of the investments held or to be held under the Policy (other than as required by Irish insurance legislation in respect of the permissibility of investments);
 - the assets underlying the Policy are the sole property of Utmost PanEurope;
 - that any instructions made by them or on their behalf must be complete and accurate, Utmost PanEurope, or any third party acting on Utmost PanEurope's behalf, may delay execution of instructions without incurring any liability while pending receipt of any clarification sought;
 - where the Units are not easily converted to cash, Utmost PanEurope reserves the right to defer Surrender Payments or the payment of the Death Benefit, in whole or in part, until such time that they are converted or are transferred in specie in line with subsection 10.1 'Unusual or exceptional market conditions' of the Apex (France) Policy Conditions;
- › I will notify Utmost PanEurope promptly if there are any changes with respect to any of the information included in this Application Form within 30 days, or any declarations or representations and to provide Utmost PanEurope with such further information or documentation as may reasonably be required.

CONTRACTUAL LANGUAGE

- › I acknowledge that the contractual language of Apex (France) is English, and that all pre-contractual declarations, representations, notices and future communications, Endorsements etc. during the term of my Policy will be written in English.
- › I confirm that the I can read and fully understand the English language.

FRENCH TAX DECLARATION

I have provided Utmost PanEurope with a Tax Mandate, in subsection D1, in accordance with French law.

I acknowledge, that:

- › Utmost PanEurope is required to deduct Income Tax and Social Contributions Tax in respect of gains made on withdrawals or surrenders.
- If I am eligible to reclaim any of the Income Tax and Social Contributions Tax deducted, it is my responsibility to claim this directly from the French tax authorities.
- › I am responsible for all other French tax liabilities that may arise as a result of this Policy.
- › Utmost PanEurope will also deduct taxes in respect of certain Death Benefit payments, which will be subject to a separate mandate completed by the beneficiaries at the time of the claim.

DISCLOSURE OF INFORMATION TO TAX AND OTHER GOVERNMENT AUTHORITIES

The Applicant has been advised that Utmost Group and Utmost PanEurope have a longstanding policy of co-operating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities.

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

The Applicant understands and agrees that Utmost PanEurope's obligations under the Policy, including the payment of benefits or surrenders/withdrawals, will be suspended either in whole or in part, to the extent that performance of any obligation arising from the Policy may expose Utmost PanEurope to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom, United States of America or France.

UK DOMICILES STATUS, LONG-TERM RESIDENCY, AND BENEFICIARY NOMINATION UNDER APEX (FRANCE)

This Declaration applies to you if you retain a UK domicile and/or if you are still considered a long-term resident in the UK. The UK concept of domicile and long-term residency are complex matters and you should consult your adviser to understand how this may apply to you.

EXISTING AND FUTURE WILLS

The Applicant confirms that where possible their UK will(s) and beneficiary nomination under Apex (France) are consistent and complement each other to avoid:

- › any potential challenge to the distribution of the Death Benefit to your chosen nominated Beneficiary after the death of the Relevant Life Assured.
- › any potential challenge to the distribution of the Policy rights to your chosen nominated Beneficiary if the Policyholder is different to the Relevant Life Assured and predeceases them.

POTENTIAL UK TAX CONSEQUENCES OF BENEFICIARY NOMINATION

The Applicant understands that a beneficiary nomination under Apex (France) may have unintended UK Inheritance Tax (IHT) consequences if they are UK long-term residents.

The Applicant understands that where an irrevocable beneficiary nomination is made this could create a transfer of value for UK IHT purposes.

The Applicant understands that where a revocable nomination is made under Apex (France), and they are not the Relevant Life Assured, the value of their Policy will pass to any nominated beneficiary. The value of their Policy will also pass to their nominated beneficiary on the death of the Relevant Life Assured. It is understood that the value of their Policy will still be included in their UK estate for IHT purposes under both these circumstances if the Policyholder is still UK long-term resident at the time, despite these passing automatically under their Policy.

The Applicant should make sure that any appointed UK Personal Representatives are made aware of their Policy nomination.

If concerned about the tax or legal consequences of their nomination they should take professional legal and/or tax advice from a suitably qualified UK legal and/or tax adviser.

INVESTMENT DECLARATIONS RELATING TO APPOINTMENT OF DFM

Where a DFM or Investment Adviser has been nominated under section F of this Application Form, the Applicant understands and agrees that:

- › Nominating a Discretionary Fund Manager or Investment Adviser (where the Investment Adviser is to act on a discretionary basis, to manage investments held by either a third party Custodian or Platform) means the Applicant is requesting and agreeing to Utmost PanEurope appointing the DFM or Investment Adviser to manage External Assets or Investment Instruments ('the Investments') and to administer the External Account(s) set up by the DFM, or on the External Account (third party Custodian / Platform) opened by Utmost PanEurope, as applicable, to which the Policy is linked. As Utmost PanEurope is appointing the DFM or Investment Adviser, the Applicant understands and agrees that the appointment will be based on the terms agreed between the DFM or Investment Adviser and Utmost PanEurope.
- › Under the terms of the DFM's appointment, the DFM's External Account will be managed by the DFM in accordance with the Investment Strategy and risk profile selected by the Applicant within the DFM's investment mandate, as communicated to the DFM via Utmost PanEurope. The DFM or Utmost PanEurope (including following a request by the Applicant) may terminate the DFM's appointment at any time by Written Request, with the period of notice prescribed by the terms agreed between Utmost PanEurope and the DFM.
- › Under the terms of the Investment Adviser's appointment, the Custodian / Platform External Account will be managed by the Investment Adviser in accordance with the Investment Strategy selected by the Applicant and communicated to the Investment Adviser via Utmost PanEurope. The Applicant or Utmost PanEurope may terminate the Investment Adviser's appointment at any time by Written Request. The Investment Adviser must give 30 days' notice in writing where it wishes to terminate its appointment under section P of this Application Form.
- › With respect to an appointment of either a DFM or Investment Adviser (under subsections F5 and F6 as applicable), the Applicant hereby understands, confirms and agrees to the following:
 - The Insurance Intermediary has explained all charges associated with the appointment of an Investment Adviser, DFM, Custodian/Investment Adviser as applicable.
 - Utmost PanEurope will recover any necessary money from the relevant External Account(s), resulting in a reduction of Policy Value to cover Utmost PanEurope's fees and expenses, as detailed in the policy illustration, Policy Schedule and Apex (France) Policy Conditions.
 - Utmost PanEurope shall not be liable for any loss or liability to the External Account(s) resulting from:
 - the appointment of either a DFM or Investment Adviser (under section F, as applicable); or
 - from services rendered or procured by the DFM or Investment Adviser to Utmost PanEurope or to the Applicant.

- › There are risks associated with an appointment under sections F, particularly where the DFM or Investment Adviser is responsible for the selection and/or safe keeping of the Investments linked to the Policy.
- › Utmost PanEurope is, and must remain, the exclusive legal and beneficial owner of all Investments linked to the Policy. Further to this, Utmost PanEurope has the right to place trading instructions directly with the DFM or Investment Adviser at any time without requiring the Applicant's approval. This may have an impact on the Policy Value. Where there are conflicting instructions, Utmost PanEurope's instructions shall override the Applicant's, the DFM's or Investment Adviser's instructions.
- › The Applicant has no legal right to the Investments held in the External Account(s). The Applicant also has no right or authority to:
 - give any instruction to the DFM or Investment Adviser regarding the Investments including, without limitation, instructions relating to the selection of the Investments;
 - to give any direct instruction to the DFM or the Investment Adviser in respect of withdrawals or surrenders; or
 - to give any legal charge, pledge or lien over the Investments or to instruct the DFM or Investment Adviser to give any guarantee, indemnity or counter indemnity in favour of any person or company.
- › Utmost PanEurope extends a Limited Power of Attorney ("LPOA") to the Applicant under which the Applicant is authorised, as follows:
 - where the Applicant has nominated a DFM, to liaise directly with the DFM to negotiate fees and charges for the DFM's services and the DFM's External Account and to select the Investment Strategy and specify their risk profile within the DFM's own investment mandate, which will then be communicated to the DFM via Utmost PanEurope;
 - where the Applicant has nominated an Investment Adviser under the Custodian / Platform arrangement, to liaise directly with the Investment Adviser to agree the fees/charges applicable to the Custodian / Platform External Account (including without limitation custody fees or Platform discretionary management fees);
 - to receive direct reporting from the DFM, the Investment Adviser, Custodian or Platform on investment charges and terms, details of cash balances and safe custody holdings within the External Account(s) and confirmation of the Investment Strategy and risk profile selected for the External Account.
- › The investment objectives and attitude to risk information set out in section F is held by Utmost PanEurope for its information only. The DFM or Investment Adviser will be responsible for ensuring compliance with the objectives and risk information.

FURTHER CONFIRMATIONS

The Applicant acknowledges that before entering into this contract, a copy of all documentation and information that Utmost PanEurope is required to provide has been received by the Applicant.

The Applicant further acknowledges that the contents of such documentation and information has been read and fully understood, having had the opportunity to raise any question or request any clarifications which were duly clarified at the time.

The Applicant understands that this contract is a contract of utmost good faith and that if it subsequently comes to light that any information supplied to Utmost PanEurope, by the Applicant or on the Applicant's behalf was misleading or incomplete, then this might ultimately result in a termination by Utmost PanEurope of the Policy and adversely affect the Applicant's right to the payment of Policy benefits. The Applicant understands the requirement to provide accurate and relevant information in the Applicant's dealings with Utmost PanEurope is continuous and binding upon the Applicant or any subsequent holder of the Policy.

The Applicant hereby confirms that any statements, declarations, answers and all other information given in this Application Form are true and complete and up to date as these form part of the contract and no information has been withheld. The Applicant undertakes to give true and complete answers to any questions asked by Utmost PanEurope. Moreover, the Applicant will without undue delay rectify any errors or deficiencies that the Applicant may discover in the information that they have provided Utmost PanEurope.

The Applicant confirms that they can legally take out a contract of life insurance in respect of the Lives Assured named in this Application Form.

The Applicant confirms that they are neither resident nor ordinarily resident for tax purposes in Ireland.

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

The Applicant accepts that:

- › the selection of Investments is the the Applicant's responsibility (even where the Applicant is receiving advice in relation to the selection of the External Assets from their Insurance Intermediary or Investment Adviser, or Investments are managed by a DFM)

› Utmost PanEurope has no legal responsibility in respect of future performance of such linked Investments.

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

The Applicant understands that whenever the Applicant’s Insurance Intermediary is acting as the Applicant’s agent it will not be acting as agent of Utmost PanEurope.

The Applicant confirms and declares that the Applicant is habitually tax resident in the jurisdiction entered in response to Question 11 in subsection A1, of this **Application Form**.

By signing below the Applicant and/or Life Assured confirms that the contents of section H ‘Life Assured and Applicant Declaration’ of this Application Form has been explained to them by the Insurance Intermediary in relation to their Policy and the they fully understand and agree to the relevant terms.

The Applicant confirms that taking out Apex (France) will not breach the laws and regulations of their country of residence and that the source of the Premium for Apex (France) is from legitimate means and that the Applicant is not engaged in money laundering or terrorism as defined by any laws, regulations, administrative orders or conventions related to counter-measures against terrorist financing or money laundering to which the Applicant is subject, including the Directive (EU)2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing (as amended) in French Ordinance 2016-1635 of 1 December 2016, in Ireland the Criminal Justice (Money Laundering) Acts 2010 and 2013 as may be amended or replaced and any applicable requirements deriving from the Fourth Anti-Money Laundering Directive (4 AMLD) (EU 2015/849) as may be amended or replaced.

	Applicant 1	Applicant 2 (if any)																
SIGNATURE																		
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Full name (printed in BLOCK LETTERS)																		

If the Applicant is a minor (minimum age of 12) their legal guardian / representative will be required to sign here:

	Legal guardian (where Applicant is a minor)								
SIGNATURE									
Date	<table border="1" style="border-collapse: collapse; width: 100%;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y		
Full name (printed in BLOCK LETTERS)									

I IDENTIFICATION REQUIREMENTS	MANDATORY
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This section is required to verify the identity of the Policyholders and is to be completed by the Insurance Intermediary in conjunction with the Policyholder. How to certify documents is outlined in the our **Anti-Money Laundering and Source of Wealth Pack**.

All identification papers must be certified by the Insurance Intermediary, a lawyer or a Notary Public and must include a photograph of the Individual(s).

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

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

PART 1 PERSONAL IDENTITY

Who is being identified				
Valid passport				
National ID card (with photograph)				
A current driving licence ⁶ (with photograph)				

Please confirm who is being identified in each section e.g. Applicant 1, Applicant 2.

Document reference number				
Document issuing entity ⁷				
Issue Date	d d m m y y y y	d d m m y y y y	d d m m y y y y	d d m m y y y y
Expiry Date	d d m m y y y y	d d m m y y y y	d d m m y y y y	d d m m y y y y

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.

Where a driving licence is used to verify identity, it cannot also be used to verify address. The driving licence needs to be current and valid.

⁶ Where the driving licence does not confirm nationality, this will be requested.

⁷ To include entity name and country where the document was issued.

PART 2 VERIFICATION OF RESIDENTIAL ADDRESS

1	Whose address is being verified?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	A recent ⁸ utility bill dated and certified within the last six months				
3	A recent ⁸ mortgage statement, giving the residential address				
4	A current driving licence				
5	A state pension benefit book or other government produced document showing benefit entitlement				
6	A recent ⁸ tax assessment document				
7	A recent ⁸ rates or council tax bill				
8	A recent ⁸ account statement from bank or credit card showing at least one transaction				
9	Reference number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	Issuing entity ⁹	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

J INSURANCE INTERMEDIARY DETAILS AND DECLARATION MANDATORY

J1 INSURANCE INTERMEDIARY DETAILS

1	Insurance Intermediary company (the "Insurance Intermediary")	<input style="width: 100%;" type="text"/>			
2	Utmost PanEurope agency number	<input style="width: 100%;" type="text"/>			
3	Registration number (as shown on ORIAS ¹⁰)	<input style="width: 100%;" type="text"/>			
4	Name of adviser (acting on behalf of the Insurance Intermediary)	<input style="width: 100%;" type="text"/>			
5	Commission	Initial	<input style="width: 50px;" type="text"/>	%	of total Premium
		Ongoing annual	<input style="width: 50px;" type="text"/>	%	of Policy Value
6	Notes/special instructions	<input style="width: 100%; height: 100px;" type="text"/>			

⁸ 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).

⁹ To include entity name and country where the document was issued.

¹⁰ ORIAS is the French body in charge of the official Register of Insurance, Banking and Finance Intermediaries, placed under the supervision of the Treasury Department (Ministry of the Economy).

J2 INSURANCE INTERMEDIARY DECLARATIONS

I, the undersigned, being an authorised signatory and representative of the Insurance Intermediary named in response to Question 1 section J1 (the "Insurance Intermediary"), warrant that I have the authority to bind and agree to the terms of this Insurance Intermediary declaration (the "Declaration") in the name and on behalf of the Insurance Intermediary. For the avoidance of doubt, the terms of this Declaration will be legally binding on the Insurance Intermediary in their entirety.


- › By way of its authorised representative, the Insurance Intermediary confirms that:
- › They have sighted the original documents referred to in section I (Part 1 and 2) and all documents enclosed are true copies of the originals, which have been certified accordingly.
- › The information in section I has been obtained from the Applicant.
- › Where the Insurance Intermediary has an existing relationship with the Applicant, it confirms that any accounts / relationship has been conducted satisfactorily.
- › The Insurance Intermediary is not aware of any reason why this application should be refused.
- › The Insurance Intermediary is not aware of any activities undertaken by the Applicant that would lead it to suspect that they are involved in any form of criminal activity and/or money laundering.
- › The Insurance Intermediary shall inform Utmost PanEurope immediately if it suspects that the Applicant is involved in any of the activity outlined in the preceding paragraph.
- › The Insurance Intermediary further warrants that it has the necessary authorisations and registrations under the legislation and regulations in its regulatory jurisdiction to act in the capacity of an Insurance Intermediary, and that it shall remain authorised and registered and act in compliance with the rules of the appropriate regulatory bodies whilst acting in this capacity.
- › The Insurance Intermediary shall notify Utmost PanEurope of any changes to its regulatory authorisations and registrations, including without limitation any disciplinary actions (including suspensions) relevant to its role as an Insurance Intermediary.

SIGNATURE	Insurance intermediary
	<input type="text"/>
Print full name	<input type="text"/>
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"/>

K OUR BANK DETAILS

MANDATORY

For security and speed please send Premium payments by Electronic Bank Transfer. Your Premium should be transferred by SEPA¹¹ or Telegraphic Transfer using the bank details listed below. **To avoid the risk of foreign exchange fluctuations payments should be made in the Policy Currency.** Your bank may apply a fee depending on the payment method used.

 Reference the Policy number or the Applicant's name on the bank payment

K1 FOR PAYMENT SENT IN EUR

Account name	UPE APEX Premium EUR
Account number	27954502
BSC ¹²	99-00-51
IBAN ¹³	IE38 CITI 9900 5127 9545 02
BIC/SWIFT ¹⁴	CITIE2XXXX
Name of bank	Citibank Europe plc
Bank address	Citigroup Building, 1 North Wall Quay, Dublin 1, D01 T8Y1, Ireland

K2 FOR PAYMENT SENT IN GBP

Account name	UPE APEX Premium GBP
Account number	27954510
BSC	99-00-51
IBAN	IE16 CITI 9900 5127 9545 10
BIC/SWIFT	CITIE2XXXX
Name of bank	Citibank Europe plc
Bank address	Citigroup Building, 1 North Wall Quay, Dublin 1, D01 T8Y1, Ireland

K3 FOR PAYMENT SENT IN USD

Account name	UPE APEX Premium USD
Account number	27954529
BSC	99-00-51
IBAN	IE85 CITI 9900 5127 9545 29
BIC/SWIFT	CITIE2XXXX
Name of bank	Citibank Europe plc
Bank address	Citigroup Building, 1 North Wall Quay, Dublin 1, D01 T8Y1, Ireland

¹¹ Single Euro Payments Area ("SEPA")

¹² Bank Sort Code ("BSC")

¹³ International Bank Account Number ("IBAN")

¹⁴ Bank Identifier Code ("BIC") also known as Society for Worldwide Interbank Financial Telecommunication ("SWIFT") address

K4 FOR PAYMENT SENT IN CHF

Account name	UPE APEX Premium EUR
Account number	27954499
BSC	99-00-51
IBAN	IE22 CITI 9900 5127 9544 99
BIC/SWIFT	CITIE2XXXX
Name of bank	Citibank Europe plc
Bank address	Citigroup Building, 1 North Wall Quay, Dublin 1, D01 T8Y1, Ireland

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

UPE WS 00098 | 11/25