

# APEX (PORTUGAL)

## NOTICE OF PLEDGE FORM

### IMPORTANT NOTES

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

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

This form is to be completed by every Policyholder if they wish to pledge the Life Insurance Policy to a Pledgee as a security.

Once complete return this form to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.**

### A POLICY DETAILS

Policy number

Policyholder

#### Parties

Policyholder

Pledgee

Irrevocable Beneficiary (if any)

Date of Pledge

### B TERMS

By signing this Notice of Pledge form, the Policyholder(s) gives Utmost PanEurope dac ("Utmost PanEurope") notice that he/she has entered into a pledge agreement (the "Pledge") with the abovenamed pledgee (the "Pledgee"). A copy of the Pledge has been provided to Utmost PanEurope together with this Notice of Pledge form (the "Notice"). Utmost PanEurope will provide the Policyholder with a confirmation to acknowledge receipt of the Pledge and the Notice and to confirm that it has recorded the interest of the Pledgee.

The Policyholder and the Pledgee will need to give joint instructions to Utmost PanEurope for any instruction that will reduce the rights of the Pledgee (including, but not limited to withdrawals, etc.) and/or any revocation of the Pledge. The Pledgee has the sole capacity to request a full surrender of the Policy.

The original Terms and Conditions of this Policy are amended to reflect the additional terms outlined in this section B.

### A WEALTH *of* DIFFERENCE

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

Utmost PanEurope dac is regulated by the Central Bank of Ireland.

Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

Utmost PanEurope dac is duly registered for the pursuit of the life insurance business in Portugal on a freedom to provide services basis, and is duly registered for such purposes with the Portuguese Insurance Supervisory Authority (Autoridade de Supervisão de Seguros e Fundos de Pensões or 'ASF') under the number 4693.

UPE WS PR 00023 /17.07.2020

**C DECLARATION**

My signature below is confirmation that:

- › I obtained independent tax and legal advice before signing the Pledge and the Notice of Pledge.
- › I have entered into a valid Pledge and I agree to be bound by the terms of this Notice of Pledge
- › This Notice of Pledge provided to Utmost PanEurope does not replace the Pledge but allows Utmost PanEurope to record the interest of the Pledgee.

	<b>Policyholder 1</b>	<b>Policyholder 2 (if any)</b>	
<b>SIGNATURE</b>			<b>SIGNATURE</b>
Date	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	

	<b>Pledgee 1</b>	<b>Pledgee 2 (if any)</b>	
<b>SIGNATURE</b>			<b>SIGNATURE</b>
Date	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	

In certain circumstances the following signatures are required when the policyholder(s) is resident in Portugal.

- › If an irrevocable Beneficiary has been appointed.
- › If the Policy has been pledged or transferred in another similar manner that another party's consent is required.

Name	
<b>SIGNATURE</b>	
Date	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>