



DEED OF ASSIGNMENT OF POLICY SEGMENTS FOR IMMEDIATE SURRENDER AND REQUEST FOR SURRENDER FORM

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

IMPORTANT NOTES

Where the contract you have taken out is with Utmost International Isle of Man Limited, the law of this assignment deed would be Manx law. Where the contract you have taken out is with Utmost PanEurope dac, the law of this assignment deed would match the law of the contract. As an example if the law of the contract you have taken out with Utmost PanEurope dac is English law, this deed of assignment will also be subject to English law.

This deed is also not to be used for policies where Utmost International Trustee Solutions Limited are the professional trustee. If you think you have the wrong deed, contact us using the details at the bottom of this page or visit our website www.utmostinternational.com

HOW TO COMPLETE THIS DEED

Complete this deed 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.**

Throughout this deed, 'I', 'me', 'you' and 'my' mean the assignor or assignee where applicable and 'we' or 'the Company' refer to Utmost International Isle of Man Limited or Utmost PanEurope dac.

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

Payments will not be released by the Company until all necessary documentation and settlement of funds sales have been received.

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

We can also accept forms by email at IOMservicing@utmostgroup.com

Where submitted by email the document must be certified using the following wording: "I hereby confirm that this document is a true copy of the original which I have seen."

Please note: We have the right to request the original deed so please ensure you keep the original as we can ask for the original deed in the future.

Please contact IOMservicing@utmostgroup.com for any servicing needs or call our new single point of contact phone number +44 (0)20 3868 5300

CHECKLIST AND IDENTIFICATION REQUIREMENTS

We want to process the assignment and subsequent surrender as quickly as possible. To help us do this:

- › Please secure all required identity and address verification (if they are not already held by the Company) together with any other supporting documentation to this deed.
- › Ensure the correct parties have signed the deed, ensuring the relevant signature(s) in sections A3 and B3 are witnessed.

Under both Isle of Man and Irish Anti-Money Laundering regulations we are required to verify the identity and address of all applicant(s) related to the contract. Refer to our [Anti-money Laundering Guide](#) for more information.

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IMPORTANT NOTES FOR ASSIGNMENTS

The change of ownership to the assignee will not be noted on the policy until the assignment request has been received and accepted by the Company. We need all of the anti-money laundering requirements to be met for all parties before the assignment can be accepted. A change in ownership is deemed a 'trigger event' under Anti-Money Laundering Regulations and we must bring any previous verification of identity up to current standards for all parties associated with the contract. You can obtain details of the documentary evidence needed to verify identity and address from our website www.utmostinternational.com. If you require any further information or assistance, contact our Customer Support team on **+ 44 (0)20 3868 5300**.

As this assignment of policy segments results in a change of ownership, it may also affect the personal taxation of the parties involved. You should speak to your financial adviser before completing this deed to ensure that it meets your requirements.

No responsibility is accepted by the Company for any consequences arising from the assignment of individual policy segments within a bond.

A ASSIGNMENT OF POLICIES

A1 POLICY DETAILS

Policy number	<input type="text" value="L"/> <input type="text" value="L"/> <input type="text" value="L"/>	<input type="text" value="N"/> <input type="text" value="N"/> <input type="text" value="N"/> <input type="text" value="N"/> <input type="text" value="N"/> <input type="text" value="N"/> <input type="text" value="N"/> <input type="text" value="N"/> <input type="text" value="N"/> <input type="text" value="N"/>	
Date of Deed	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>		
Individual Policy Segments to be assigned and surrender (if applicable)	<input style="width: 100%;" type="text"/>		
Purpose of assignment	<input type="checkbox"/> A gift <input type="checkbox"/> Part of a divorce settlement (no Court Order applies) <input type="checkbox"/> A transfer to a beneficiary of a trust (including Will trusts)	<input type="checkbox"/> Part of a divorce settlement (Court Order applies) <input type="checkbox"/> A transfer for money's worth or consideration <input type="checkbox"/> A transfer to a beneficiary of a Will	
Relationship of the assignee to the assignor	<input style="width: 100%;" type="text"/>		
If the assignment is a sale, advise amount of consideration	<input style="width: 100%;" type="text"/>		
Currency of consideration	<input style="width: 100%;" type="text"/>		

If the whole bond is to be assigned for immediate surrender leave this box blank, otherwise indicate the segments to be assigned here - for example 1-10.

If the assignment arises from a sale (for money or money's worth), we will require additional information regarding the assignee, including how the money being used for the purchase has been accumulated. We will ask for documentary evidence regarding source of wealth and may request additional information in order to satisfy our regulatory obligations.

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A2 ASSIGNOR DETAILS

	First assignor/trustee	Second assignor/trustee (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, a previous name or alias? If "Yes", provide the other name(s)	Yes	No		
	Yes	No		
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
6 Date of birth	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>		
7 Place of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
8 Please list all nationalities/ citizenships held.	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
9 Permanent residential 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"/>		
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
	<input style="width: 50%;" type="text"/> Postcode	<input style="width: 50%;" type="text"/> Country	<input style="width: 50%;" type="text"/> Postcode	<input style="width: 50%;" type="text"/> Country
10 Is the correspondence address the same as the permanent residential address? If "No", please provide the correspondence address	Yes	No		
	Yes	No		
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
	<input style="width: 50%;" type="text"/> Postcode	<input style="width: 50%;" type="text"/> Country	<input style="width: 50%;" type="text"/> Postcode	<input style="width: 50%;" type="text"/> Country
11 Contact telephone number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
12 Email address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
13 Country of tax residence	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
14 National Insurance ("NI") number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
15 US Tax Identification number ("TIN")	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
16 Other tax reference number (s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		

Assignor - is the person making assignment of policies.

For example, client A and client B wish to assign a policy to client B and a new client C. Here, client B needs to sign as both assignor and assignee.

If there are more than two assignors, photocopy this page, complete the relevant details and attach it securely to the deed.

Question 10, We accept no responsibility for the consequences of sending documentation to this correspondence address, or an address notified subsequently. Utmost International reserves the right to send correspondence to the residential address where regulations prevent it from being sent to any other address.

Question 11, Your telephone number is used for fraud prevention controls.

Question 12, Please note each assignor/ trustee must have a unique email address. An email address cannot be shared by users on the Online Service Centre.

Question 14, Only complete question 14 if you are a UK tax resident.

Question 15, Only complete question 15 if you are a US tax resident.

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Only complete question 17 or 18 below if you were born in the US, you are a US citizen, and/or are resident in the US for tax purposes.

	First assignor/trustee		Second assignor/trustee	
17 I confirm that I am a US citizen and/or resident in the US for tax purposes (green card holder or resident under the substantial presence test) and my US federal taxpayer identifying number (US TIN) is shown above.	Yes	No	Yes	No
18 I confirm that I was born in the US (or a US territory) but I am no longer a US citizen.	Yes	No	Yes	No

We will presume that you are not resident in the US for tax purposes if question 17 and 18 are left blank unless there is indicia which contradicts this. If you have ticked question 18 you must provide a certified copy of your **Certificate of Loss of Nationality of the United States**.

A3 ASSIGNOR EMPLOYMENT DETAILS

	First assignor/trustee		Second assignor/trustee (if any)																	
1 Employment status	Employed	Self-employed	Retired	Unemployed																
	Self-employed	Retired	Unemployed	Homemaker																
	Retired	Unemployed	Homemaker	Homemaker																
	Unemployed	Homemaker	Homemaker	Homemaker																
2 Date of retirement, unemployment, or becoming a homemaker	<table border="1" style="border-collapse: collapse; width: 100%; height: 20px;"> <tr> <td style="width: 25px; text-align: center;">d</td> <td style="width: 25px; text-align: center;">d</td> <td style="width: 25px; text-align: center;">m</td> <td style="width: 25px; text-align: center;">m</td> <td style="width: 25px; text-align: center;">y</td> <td style="width: 25px; text-align: center;">y</td> <td style="width: 25px; text-align: center;">y</td> <td style="width: 25px; text-align: center;">y</td> </tr> </table>		d	d	m	m	y	y	y	y	<table border="1" style="border-collapse: collapse; width: 100%; height: 20px;"> <tr> <td style="width: 25px; text-align: center;">d</td> <td style="width: 25px; text-align: center;">d</td> <td style="width: 25px; text-align: center;">m</td> <td style="width: 25px; text-align: center;">m</td> <td style="width: 25px; text-align: center;">y</td> <td style="width: 25px; text-align: center;">y</td> <td style="width: 25px; text-align: center;">y</td> <td style="width: 25px; 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													
3 Occupation																				
4 Last year's annual income/salary	Currency		Currency																	
	Amount		Amount																	
5 Do you receive income other than from your occupation	Yes	No	Yes	No																
If "Yes", provide details including the amount and source																				
6 Employer/Business name																				
7 Employer's/Business address																				
	Postcode	Country	Postcode	Country																

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

Question 4, Income details are required for Know Your Client and AML requirements **where the Assignor funded the original investment only** and failure to complete will result in a delay in processing the assignment.

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A4 REGULAR WITHDRAWALS

If surrendering segments and there is currently a regular withdrawal being taken from the bond, do you want the regular withdrawal amount to be reduced? Yes No

If "Yes", how would you like your regular withdrawals to be reduced?

Decrease in line with the revised 5% annual tax-deferred entitlement (the 5% annual tax-deferred entitlement only applies where the assignee is UK tax resident at the time of surrender)

This section can't be used to reduce any regular adviser charges paid from the bond. If required, please complete the Adviser Charges Pack with your adviser.

OR

Confirm the new regular withdrawal amount

Please note, the policy terms and conditions may outline the minimum regular withdrawal amount that must be maintained for payments to continue.

A5 ASSIGNOR DECLARATION

I hereby assign the policy or policies of assurance detailed in section A to the assignee(s) named in section B.

I confirm and declare that all information I have provided to the Company is accurate and correct to the best of my knowledge.

I agree to inform the Company immediately should any information within this deed change, and understand that I am obliged to do so.

I acknowledge that the Company may disclose personal data to relevant tax authorities as a consequence of its legal obligations.

	Assignor 1	Assignor 2
SIGNATURE Signed as a deed by Assignor	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
In the presence of (full name of witness)	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Witness SIGNATURE	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Witness 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"/>
	Postcode <input style="width: 50px;" type="text"/> Country <input style="width: 50px;" type="text"/>	Postcode <input style="width: 50px;" type="text"/> Country <input style="width: 50px;" type="text"/>
Occupation of witness	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>

If there are more than two assignors, please photocopy this page, sign the additional pages and attach securely to this deed.

The witness must be independent, not next of kin or linked to the bond.
By signing here as a witness, you are attesting that you have witnessed the individual signatory signing this document in your physical presence.

DEED OF ASSIGNMENT OF POLICY SEGMENTS FOR IMMEDIATE SURRENDER AND REQUEST FOR SURRENDER FORM

B ASSIGNEE DETAILS

B1 ASSIGNEE DETAILS

1 Role	First assignee/trustee		Second assignee/trustee (if any)	
2 Title (Mr Mrs, Ms, etc.)	<input type="text"/>		<input type="text"/>	
3 First Name(s)	<input type="text"/>		<input type="text"/>	
4 Surname	<input type="text"/>		<input type="text"/>	
5 Do you have a maiden name, a previous name or alias? If "Yes", provide the other name(s)	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
6 Date of birth	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>		<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
7 Place of birth	<input type="text"/>		<input type="text"/>	
8 Please list all nationalities/ citizenships held.	<input type="text"/>		<input type="text"/>	
9 Permanent residential address	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode	Country	Postcode	Country
10 In the past 3 years, did the residential address change? If "Yes" please provide all previous address details	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode	Country	Postcode	Country
11 Is the correspondence address the same as the permanent residential address? If "No", please provide the correspondence address	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode	Country	Postcode	Country

Assignee - is the person who is receiving the policy(ies).
If there are more than two assignees, photocopy this page, complete the relevant details and attach it securely to this deed.

If clients A and B wish to assign individual segments to be held jointly by clients B and C, then clients B and C must complete their details within the 'Assignee Details' section.

Question 11, We accept no responsibility for the consequences of sending documentation to this correspondence address, or an address notified subsequently. Utmost International reserves the right to send correspondence to the residential address where regulations prevent it from being sent to any other address.

DEED OF ASSIGNMENT OF POLICY SEGMENTS FOR IMMEDIATE SURRENDER AND REQUEST FOR SURRENDER FORM

12 Contact telephone number		
13 Email address		
14 Country of tax residence		
15 National Insurance ("NI") number		
16 US Tax Identification number ("TIN")		
17 Other tax reference number (s)		

Question 12, Your telephone number is used for fraud prevention controls.

Question 13, Please note each assignee/trustee must have a unique email address. An email address cannot be shared by users on the Online Service Centre.

Question 15, Only complete question 14 if you are a UK tax resident.

Question 16, Only complete question 15 if you are a US tax resident.

Only complete question 18 or 19 below if you were born in the US, you are a US citizen and/or resident in the US for tax purposes.

	First assignee/trustee		Second assignee/trustee	
	Yes	No	Yes	No
18 I confirm that I am a US citizen and/or resident in the US for tax purposes (green card holder or resident under the substantial presence test) and my US federal taxpayer identifying number (US TIN) is shown above.				
19 I confirm that I was born in the US (or a 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 question 18 and 19 are left blank unless there is indicia which contradicts this. If you have ticked question 19 you must provide a certified copy your US loss of nationality certificate.

B2 ASSIGNEE EMPLOYMENT DETAILS

	First assignee/trustee	Second assignee/trustee																
1 Employment status	Employed Self-employed Retired Unemployed Homemaker	Employed Self-employed Retired Unemployed Homemaker																
2 Date of retirement, unemployment, or becoming a homemaker	<table border="1" style="display: inline-table; border-collapse: collapse;"> <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="display: inline-table; border-collapse: collapse;"> <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											
3 Occupation																		

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

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4 Last year's annual income/salary	Currency	<input type="text"/>	Currency	<input type="text"/>
	Amount	<input type="text"/>	Amount	<input type="text"/>
5 Do you receive income other than from your occupation? If "Yes" please provide details including amount and source	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
6 Employer's/Business name	<input type="text"/>		<input type="text"/>	
7 Employer's/Business address	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode	Country	Postcode	Country

Notes on tax residency for individuals

Your tax residence generally is the country in which you live for more than half a year. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US. You can find more information on tax residency at <http://www.oecd.org/automatic-exchange/crs-implementation-and-assistance>

B3 POLITICALLY EXPOSED PERSONS

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

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

If "Yes", please provide details

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B4 ASSIGNEE DECLARATION

I understand that this contract is of the utmost good faith and that if it subsequently comes to light that any information supplied to the Company by me or on my behalf was misleading or incomplete, then this might invalidate my contract and adversely affect my right to the payment of policy benefits.

I understand the requirement to provide accurate and relevant information in my dealings with the Company is continuous and binding upon me.

I agree that this information, together with any supporting information completed or given by me in my name, shall form the basis of the contract with the Company.

I confirm and declare that all information that I have provided to the Company is accurate and correct to the best of my knowledge.

I agree to inform the Company immediately, should any information within this deed change, and understand that I am obliged to do so.

I accept that the Company has no legal responsibility in respect of the performance of any assets linked to the policies.

I agree that a copy of my agreement given in this declaration will have the validity of the original. I understand that my financial adviser is acting as my agent and not an agent of the Company.

I confirm and declare that I am habitually tax resident in the jurisdiction/s entered in Section B1 of this **Deed of Assignment of Policy Segments for Immediate Surrender and Surrender From Request Deed**.

I agree and acknowledge that subject to the acceptance of this assignment by the Company, the Policy is subject to the existing Policy Conditions, as amended from time to time, together with any relevant declaration or consents given by any previous policyholder(s) to the Company.

HOW THE COMPANY USES YOUR INFORMATION

We use the information you give us, about yourself and other people, to provide our products and services. In order to support our products and services, we transfer information between different entities within our immediate operating group and to appointed data processors, but we do not transfer information to other parties, unless required to do so by law or regulation. We do not carry out marketing using the information or transfer, or sell, your personal information to others for marketing purposes.

More details about how we use your information, your rights over this information and how you can exercise your rights can be found in our Privacy Notice. We publish our Privacy Notice on our website at www.utmostinternational.com/privacy-statements or you can contact us on **+44 (0)20 3868 5300** and request a copy.

All linked parties to this **Deed of Assignment of Policy Segments for Immediate Surrender and Surrender From Request Deed**, should read the **Privacy Notice** to understand how the data provided about them will be used.

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I acknowledge that:

The Company will store, process or pass on my data whether or not this assignment is accepted.

	Assignee 1	Assignee 2
SIGNATURE Signed as a deed by assignee	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>
Print name	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>
In the presence of (full name of witness)	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>
Witness SIGNATURE	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>
Witness address	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
	Postcode Country	Postcode Country
Occupation of witness	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>

If there are more than two assignees, please photocopy this page, sign the additional pages and attach securely to this deed.

The witness must be independent, not next of kin or linked to the bond.

By signing here as a witness, you are attesting that you have witnessed the individual signatory signing this document in your physical presence.

C IDENTIFICATION AND CERTIFICATION REQUIREMENTS

Under Manx and Irish anti-money laundering regulations we are required to verify the identity and address of all assignee(s). In addition, a change in ownership is deemed a 'trigger event' under anti-money laundering regulations and we must bring any previous verification of identity up to current standards for existing policyholders/trustees. As such, you may also be required to provide identity and address verification for the assignors. Refer to our Anti-Money Laundering and Source of Wealth Requirements for **Utmost International Isle of Man Limited** and **Utmost PanEurope** for more information.

Guidance on how to certify and suitable certifiers is available in our **Anti-Money Laundering and Documentation Certification Requirements guidance note**.

If you are presenting documentation to verify the change confirmed in section B or C please confirm how the certifier reviewed the documents.

	Assignor 1	Assignor 2	Assignee 1	Assignee 2
Met you in person				
Met you face-to-face via secure live video stream				
Did not meet you and received original documents by post				
Other, please provide details				

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D REQUEST FOR SURRENDER OF POLICIES

IMPORTANT NOTES FOR SURRENDERS

TAX INFORMATION

In order to comply with our international tax information exchange obligations, in some circumstances we may need to ask you to complete a **Tax Declaration and Self Certification for Individual Investors** before we can release any payments.

TAXATION NOTES

The taxation consequences of the surrender of policies will depend on the assignee's country of residence and individual circumstances. **We strongly recommend that the assignor and assignee both consult their financial adviser for information on the tax implications before submitting this deed.**

As part of our reporting requirements as an overseas insurer, if the assignee is UK resident and a chargeable gain arises on the surrender of policies, we will report the chargeable gain to HM Revenue & Customs (HMRC) and a copy of the certificate will be issued to the assignee. This is in addition to your own obligation to report all 'chargeable gains' in your tax return.

SURRENDER VALUATIONS

Surrender of one or more policy segments linked to externally managed investment portfolios will be based on an updated valuation which the Company will request from the external investment manager. These surrenders will only start to be processed upon receipt of the new valuation, which could take five working days or more.

Any surrender valuation given over the phone or by email will be based on the latest fund prices available. The price achieved when the linked investments are sold, and therefore the actual surrender value, may be different. These valuations do not necessarily include any charge that may be applied by the investment manager (if applicable).

SALE OF FUNDS, THE DEALING ACCOUNT, AND DEBIT INTEREST

A sale of funds associated with the surrender will normally be completed once a correctly completed Assignment of Policies for Immediate Surrender deed has been received. The sale proceeds cannot be issued until all identification verification, and tax declarations are received. The Company's ability to place the deal will depend on the nature of the investments held - some investments trade infrequently.

If your bond has a dealing account then all payments, including the bond charges and any regular withdrawals or adviser charges are debited from this account. If this results in an overdrawn balance, debit interest will be applied at the current rates.

Where the value of the policy segments is linked to externally held investment funds, please allow a minimum of two to three weeks for settlement. Some funds may take longer.

THIRD PARTY PAYMENTS

Payments to third parties are not normally permitted. If you are considering a third party payment you can contact our Customer Support team in the first instance who will be pleased to discuss individual requirements in more detail before you submit your request. If, in exceptional circumstances, we agree to make a third party payment, you will need to tell us why the payment is being requested, including details of the relationship between the policyholder and the recipient. We will also need evidence of the identity of the person receiving the payment and of the account the payment is being paid to.

D1 PAYMENT METHOD

For speed and security, the preferred payment methods are electronic.

Payments sent by BACS take three to five working days to clear in your account after the payment has been sent and there is currently no charge for this payment method.

For any payments sent by CHAPS or telegraphic transfer we will take a payment charge (in addition to any charges that may accrue with your correspondent bank). CHAPS payment charge of £17 or telegraphic transfer payment charge of £12 will apply.

Payment should be made direct to my bank or financial institution account by

BACS (£ UK Only)

Telegraphic transfer (non-sterling payments and payments overseas)

CHAPS (£ UK Only)

If the payment method is left blank, the payment will be made by BACS transfer.

DEED OF ASSIGNMENT OF POLICY SEGMENTS FOR IMMEDIATE SURRENDER AND REQUEST FOR SURRENDER FORM

Payment Currency

EUR GBP USD CHF SEK Other

Payment currencies differ per product, please check policy terms or contact us if unsure which currencies are applicable to your policy.

D2 BANK ACCOUNT/BUILDING SOCIETY DETAILS

Name of account holder

Account number
(for BACS payments this must be 8 digits)

Bank sort code - -

Building Society roll number (if applicable)

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

Intermediary SWIFT code

Please tick here if you want to proceed without the intermediary SWIFT code

IBAN (required for all bank accounts in the EEA)

Bank/Building Society name

Address

Postcode	Country
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If we have not paid to this account before, please include a copy of a bank statement (dated within the last six months) to verify the details (if not already provided as proof of address). Further customer due diligence may be required for foreign payments.

If there is more than one Assignee, photocopy this page, complete the relevant details and attach it securely to this form.

If an IBAN is not supplied for an EEA bank account, due to EEA regulations we will be unable to process your payment.

E DECLARATION

By signing this section below the assignee confirms that:

- › **I understand** that the surrender will be made in accordance with this document and the policy terms and conditions, at my own risk and in full and final settlement of the Company's liability for any units surrendered. Where one policy is, or multiple policies are, being fully surrendered it is acknowledged that payment shall discharge all liabilities and claims arising from the said policy(ies).
- › **I have read** the notes and understand that I may incur charges in respect of this payment.

DEED OF ASSIGNMENT OF POLICY SEGMENTS FOR IMMEDIATE SURRENDER AND REQUEST FOR SURRENDER FORM

› I **acknowledge** that the Company may disclose any of the information provided in this document to the relevant tax, government, regulatory and police authorities where it is under a legal obligation to do so.

	Assignee 1	Assignee 2
SIGNATURE		
Print full name		
Principal place of residence/address		
	Postcode	Country
	Postcode	Country

As the surrender of policies will take place after the change of ownership has completed, the assignee(s) must sign this section as the new policyholder(s).

RESET

A WEALTH *of* DIFFERENCE

www.utmostgroup.com
 Utmost International Isle of Man Limited is registered in the Isle of Man, registered number 024916C. Registered Office address: King Edward Bay House, King Edward Road, Onchan, IM99 1NU, Isle of Man.
 Utmost International Isle of Man Limited is licensed by the Isle of Man Financial Services Authority as an Authorised Insurer.
 Utmost is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.
 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 a Category A Insurance Permit holder with the Jersey Financial Services Commission.
 Utmost is registered in Ireland as a business name of Utmost PanEurope dac.
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