

# DEMAND FOR INVESTMENT CATEGORY DOWNGRADE

utmost<sup>™</sup>  
WEALTH SOLUTIONS

UNITED KINGDOM

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Words in the singular include the plural and vice versa. A reference to one gender includes a reference to the other gender.

Policy Number

## DEMAND FOR INVESTMENT CATEGORY DOWNGRADE

The circular letter 15/3 of the Commissariat aux Assurances, which entered into force on 1 May 2015 (the "Circular Letter 15/3"), provides for the classification of policyholders in five (5) different categories of policyholders depending on the amount of their declared wealth ("fortune déclarée") and the amount of the premium paid. A policyholder can demand to be classified in a lower category if he/she wishes such a lower categorization.

This demand shall be read in conjunction with the Application Form and construed in accordance with the General Conditions. Unless otherwise defined in this request, capitalised terms shall have the meaning ascribed to such terms in the Policy.

The Policyholder currently is classified by the Insurer in category  on the basis of his declared wealth and the amount of the premium paid by the Policyholder, in accordance with the investment categories set forth in the Circular Letter 15/3.

The Policyholder understands that a classification in a lower category triggers more restrictive investment opportunities. Notwithstanding these more restrictive investment opportunities, the Policyholder hereby expressly demands that the Insurer classifies him in category .

The investment category chosen by the Policyholder (i) must comply with the investment restrictions for such category set forth in the Circular Letter 15/3, (ii) will be applied to all Policies subscribed by the Policyholder and (iii) will remain valid regardless of the performance of the Fund, except if the Policyholder requests a new change of investment category, subject to the approval of the Insurer where such approval is required. For the avoidance of doubt, the Investment Strategy chosen by the Policyholder will be applied to the selected investment category.

By signing below, the Policyholder expressly confirms understanding and accepting the more restrictive investment opportunities deriving from the present demand.

By signing the below, the Policyholder confirms having received, and carefully read in conjunction with this demand, the entire Application Form and the General Conditions of the Policy, and accepts this demand to be an integral part of the Policy.

**Policyholder 1**

**SIGNATURE**

Date

d	d	m	m	y	y	y	y
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Place

**Policyholder 2**

**SIGNATURE**

Date

d	d	m	m	y	y	y	y
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Place

**Policyholder 3**

**SIGNATURE**

Date

d	d	m	m	y	y	y	y
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Place

**Policyholder 4**

**SIGNATURE**

Date

d	d	m	m	y	y	y	y
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Place

A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

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