

Sale by EU authorised Intermediary endorsement

ENDORSEMENT TO THE SELECTION POLICY CONDITIONS AND SELECTION INDIVIDUAL APPLICATION FORM

Applicant

Address

Capitalised terms used and not defined in this endorsement shall have the meaning given to them in the Policy Conditions.

The parts of the Policy Conditions and Application Form referred to below will be amended or replaced as described in this endorsement. Any section not replaced will be unaffected by this endorsement and will remain in force.

In the event of any inconsistency between the provisions of this endorsement and the Policy Conditions and the Application Form for Selection, the present endorsement will prevail.

Please retain this endorsement with your original Policy Conditions and Policy Schedule.

1 TERMS AND CONDITIONS ENDORSEMENT

Amendment of 1 'Explanation of Terms'

The definition of Adviser Charges is to be deleted in its entirety and replaced with: "Commission" means a charge taken to pay the financial adviser which will be deducted from the value of your Units within the Fund."

References to Adviser Charges throughout the existing Policy Conditions, including but not limited to Section 8 'Full Surrender' and Section 9 "Maturity" (Capital Redemption Bond Policy Conditions) and Section 9 "Death Benefit" (Life Assurance Version) are to be amended to 'Commission' throughout.

Amendment of 'Cancellation rights' described on page 2

Cancellation rights as set out on page 2 shall be as described with the reference to "Adviser Charges" replaced with "Commission".

Deletion of section 7 'Adviser charges'

Section 7 'Adviser charges' is to be deleted in its entirety.

Other amendments

Clause 4.1.2 'Other Charges' Existing Clause 4.1.2 (ii) to be deleted in its entirety and replaced with "(ii) All expenses, including bank charges, Stockbroker fees, Investment Adviser fees, Custodian fees and Commission payments in connection with valuation, maintenance, management and dealing in the assets of the Fund together with any other expense which in the opinion of the actuary is incurred in the running of the Fund and is not otherwise taken into account."

2 APPLICATION FORM ENDORSEMENT**Deletion of Section G 'Adviser Charging'**

Section G 'Adviser Charging' is to be deleted in its entirety.

Addition of a new Section G called 'Commission'**'Commission'**

An initial commission payable to the financial adviser in the amount of _____ % of the Premium as specified in this Application Form. An ongoing commission amount of _____ % (per annum) of the investment value deducted quarterly in arrears.

Deletion of 'Adviser charges' Section in Section N 'Standard applicant declaration'

Adviser charges section on page 22 is to be deleted in its entirety.

ALL OTHER TERMS AND CONDITIONS AND PROVISIONS OF THE POLICY CONDITIONS AND THE APPLICATION FORM REMAIN UNCHANGED.

3 POLICYHOLDER DECLARATIONS

- › I understand that the advice that is being provided to me is being given by an Intermediary firm authorised in their home member state. I understand that the Intermediary firm is currently governed by the rules in their home member state and that they may receive commission
- › I have read and understood the changes to the Policy Conditions in this endorsement and agree that this endorsement forms part of my contract with Utmost PanEurope dac
- › I confirm that before signing this declaration, I have seen, read and understood the Policy Conditions and Application Form. I have had the opportunity to raise any questions that I may have had with my intermediary and these have been answered.

	Applicant	Applicant
SIGNATURE	<div></div>	<div></div>
Print full name	<div></div>	<div></div>
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>

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

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