

# EXECUTIVE BOND

## APPLICATION FORM - LOAN TRUST



For use with the Executive Investment Bond and the Executive Redemption Bond

### IMPORTANT NOTES

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost International Trustee Solutions Limited as Trustee of a specified Trust for the purpose of seeking a loan trust on an Executive Investment Bond or Executive Redemption Bond.

#### HOW TO COMPLETE THIS FORM

**Paper completion** Please complete this form using blue or black 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.

**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.

#### HOW TO RETURN THIS FORM

**Once complete, return the completed form, the appointment fee, and partially completed Trust Deed**

**by email** to IOMTRUSTCO@utmostgroup.com

**by post** to Utmost International Trustee Solutions Limited, PO Box 142, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 3DJ, British Isles.

SECTION	PAGE	COMPLETED
A Type of application	3	<input type="checkbox"/>
B Details of trust and settlor(s)	3	<input type="checkbox"/>
C Corporate trustee applicant	6	<input type="checkbox"/>
D Details of lives assured	6	<input type="checkbox"/>
E Charges and policy denomination	9	<input type="checkbox"/>
F Investment details	9	<input type="checkbox"/>
G Source of Funds	10	<input type="checkbox"/>
H Asset choice	16	<input type="checkbox"/>
I Optional regular loan repayments to the settlor(s)	18	<input type="checkbox"/>
J Declaration by the settlor(s)	19	<input type="checkbox"/>
K Financial adviser/suitable certifier declaration	23	<input type="checkbox"/>

CUSTOMER ID NUMBER(S)

If known please enter the Customer ID number(s)

Applicant 1

Applicant 2

FINANCIAL ADVISER DETAILS

Utmost International account number

Name of financial adviser

Company name

Address

Telephone number

E-mail address

Utmost International only accepts business introduced by companies which have Terms of Business with us.

**We only sell our products through financial advisers as we believe it is important you receive independent financial advice. As it is you who chooses your financial adviser, you need to bear in mind that they are acting on your behalf and not on behalf of Utmost International or Utmost International Trustee Solutions Limited. You are responsible for their actions or omissions.**

**All references to Utmost International in this application form mean Utmost International Isle of Man Limited.**

TAXATION INFORMATION

Under Automatic Exchange of Information (AEOI) regulations Utmost International is required to obtain information about an applicant's tax status. To enable us to comply with these regulations, when submitting this application form you must also submit the 'Taxation information and self-certification - for entity investors' or 'Tax declaration and self-certification for Trusts' form. Completion and submission of a self-certification is mandatory and failure to provide one could result in your Portfolio being reported under AEOI by default. If any of the information contained in the self-certification changes please advise Utmost International promptly so we can determine if a new self-certification is required.

IMPORTANT INFORMATION

This application form is completed by you, the Settlor(s), for consideration by Utmost International Trustee Solutions Limited as the trustee for the Loan Trust you have created. Utmost International Trustee Solutions Limited has complete discretion over where the trust monies are invested. This form will only be a valid application to Utmost International for an Utmost International - Executive Redemption Bond, or an Utmost International - Executive Investment Bond, if Utmost International Trustee Solutions Limited signs and seals section J. The investment will not be made into the Bond until such time as Utmost International Trustee Solutions Limited submits this application form to Utmost International.

Before completing this application please make sure you have read the product literature:

- › the brochure entitled the discerning investor,
- › the policy terms: Details of your Executive Redemption Bond (ref ERB4) or Details of your Executive Investment Bond (ref EIB4) and
- › the Executive Redemption Bond at a glance or Details of your Executive Investment Bond at a glance.

Your financial adviser will be able to provide you with the relevant product literature.

**A TYPE OF APPLICATION**

TYPE OF BOND

Please indicate which type of Bond you are applying for:  
The type of bond cannot be changed after it has been set up.

**Life assurance** This is called the Executive Investment Bond.

**Capital redemption** This is called the Executive Redemption Bond

Reason for investment (e.g. saving for retirement)

**B DETAILS OF TRUST AND SETTLOR(S)**

In this section, please give the following details: the name of the trust (for example, 'the Mary Jones Policy Trust dated 1 April 2025', 'the John Brown Will Trust') and the date the trust was created on.

The trust name is

The trust was created on

Trust details

**Please explain the reason for the establishment of the trust, what type of trust it is and detail the source of the trust assets.**

DETAILS OF THE SETTLOR(S)

In this section, please give details of the Settlor(s).  
The Settlor(s) must be at least 18 years old and the maximum age is 89. The maximum age for a life assured is also 89.


**If there are any further Settlers, please photocopy this page, attach the details with this application form and tick here**


**If additional pages are added, each separate page must be initialled and dated by all Settlers.**

	Settlor 1	Settlor 2 (if any)
1 Title Mr Mrs Ms etc	<input type="text"/>	<input type="text"/>
2 First name(s)	<input type="text"/>	<input type="text"/>
3 Surname	<input type="text"/>	<input type="text"/>
4 Do you have a maiden name, previous name or alias?	Yes No	Yes No
If "Yes" provide the other name(s)	<input type="text"/>	<input type="text"/>
5 Date of birth	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
6 Place of birth	<input type="text"/>	<input type="text"/>
7 Nationalities/citizenships held	<input type="text"/>	<input type="text"/>

If there are more than two parties to the application, please photocopy this page, complete and attach it securely to the form.


<b>8</b> Country of Tax Residence	<input type="text"/>		<input type="text"/>	
<b>9</b> National Insurance (NI) number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>10</b> US Tax Identification Number (TIN)	<input type="text"/>	-	<input type="text"/>	-
<b>11</b> Other tax reference number(s)	<input type="text"/>		<input type="text"/>	
<b>12</b> Permanent residential address	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>	Postcode	<input type="text"/>	Postcode
<b>13</b> Is correspondence address the same as permanent residential address? If "No" please provide correspondence address	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
<b>14</b> Is the Settlor going to be life assured (only relevant for Executive Investment Bond applications)	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>	Postcode	<input type="text"/>	Postcode


Only complete question 9 if you are a UK Tax Resident. 

Only complete question 10 if you are a US Tax Resident. 

**Only complete question 15 or 16 below if you were either born in the US or you are a US citizen and/or resident in the US for tax purposes.**

<b>15</b> 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 in question 11 above.	<input type="checkbox"/>	<input type="checkbox"/>
<b>16</b> I confirm that I was born in the US (or a US territory) but I am no longer a US citizen.	<input type="checkbox"/>	<input type="checkbox"/>

We will presume that you are not resident in the US for tax purposes if question 15 and 16 is left blank unless there is indicia which contradicts this. 

If you have ticked question 16 you must provide your US loss of nationality certificate. 

EMPLOYMENT DETAILS

	Settlor 1		Settlor 2 (if any)	
<b>1</b> Employment status	Employed	Self Employed	Employed	Self Employed
	Retired	Unemployed	Retired	Unemployed
	Homemaker		Homemaker	
Date of retirement or unemployment or became homemaker	<input type="text"/>		<input type="text"/>	

<b>2</b> Occupation	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<b>3</b> Last year's annual income/salary	Currency <input style="width: 50%;" type="text"/>	Currency <input style="width: 50%;" type="text"/>
	Amount <input style="width: 50%;" type="text"/>	Amount <input style="width: 50%;" type="text"/>
<b>4</b> Do you receive income other than from your occupation? If "Yes" please provide details including amount and source	Yes      No	Yes      No
	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<b>5</b> Employer/business name	<input style="width: 95%;" type="text"/>	
<b>6</b> Employer/business Address	<input style="width: 95%;" type="text"/>	
	<input style="width: 95%;" type="text"/>	
	<input style="width: 40%;" type="text"/> Postcode	<input style="width: 40%;" type="text"/> Postcode



Include previous occupation where you are retired, unemployed or a homemaker.  
Income details are required for Know Your Client and AML requirements and failure to complete will result in a delay in processing the application.

**POLITICALLY EXPOSED PERSON**

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.

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

If "Yes" provide details

**C CORPORATE TRUSTEE APPLICANT**

**DETAILS OF CORPORATE TRUSTEE APPLICANT**

Name of corporate trustee	<b>Utmost International Trustee Solutions Limited</b>							
Address (address of the registered office)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2"><b>King Edward Bay House, King Edward Road</b></td> </tr> <tr> <td colspan="2"><b>Onchan, Isle of Man</b></td> </tr> <tr> <td style="width: 60%;">Postcode <b>IM99 1NU</b></td> <td>Country <b>Isle of Man</b></td> </tr> </table>		<b>King Edward Bay House, King Edward Road</b>		<b>Onchan, Isle of Man</b>		Postcode <b>IM99 1NU</b>	Country <b>Isle of Man</b>
<b>King Edward Bay House, King Edward Road</b>								
<b>Onchan, Isle of Man</b>								
Postcode <b>IM99 1NU</b>	Country <b>Isle of Man</b>							
Telephone number	01624 655456							

**D** DETAILS OF LIVES ASSURED

You only need to complete this section if you have selected life assurance, ie the Executive Investment Bond, in section A.  
The maximum age for a life assured is 89.

If you want more than two Lives Assured, photocopy this Section, complete and attach it securely to this form.

	Additional Life Assured 1		Additional Life Assured 2	
1 Title Mr Mrs Ms etc	<input type="text"/>		<input type="text"/>	
2 First name(s)	<input type="text"/>		<input type="text"/>	
3 Surname	<input type="text"/>		<input type="text"/>	
4 Does the Life Assured have a maiden name, previous name or alias If "Yes" provide the other name(s)	Yes	No	Yes	No
	<input type="text"/>		<input type="text"/>	
5 Date of birth	d d m m y y y y		d d m m y y y y	
6 Place of birth	<input type="text"/>		<input type="text"/>	
7 Country of birth	<input type="text"/>		<input type="text"/>	
8 Nationalities/citizenships held	<input type="text"/>		<input type="text"/>	
9 Country of Tax Residence	<input type="text"/>		<input type="text"/>	
10 Permanent residential address	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode		Postcode	

If there are further lives assured, please provide the details as above on a separate sheet and tick here.

**E** CHARGES AND POLICY DENOMINATION

UTMOST INTERNATIONAL'S CHARGES

Please enter the code for the Utmost International charge package that your financial adviser has explained will apply to your Executive Bond

Please enter allocation percentage for this bond (if applicable)  %

Please enter the Ongoing Service Charge (if applicable) (fee agreed with your adviser)  %

**Policy currency**

I wish the Bond Policies to be denominated in (currency)

Note: The Policy currency can not be changed after the Policy is set up. If no currency is indicated your Bond will be denominated in Sterling. For a list of currencies in which you can denominate your Bond, please see the client agreement, if you have not received a copy please ask your financial adviser.

**Currency conversions**

If you denominate the Bond in a currency other than that in which the premium is paid, you should be aware that a notional currency conversion will be required which could expose you to exchange rate fluctuations. Any conversion will be at the 'mid-market rate', as determined by Utmost International, on the Contract Date. The notionally converted amount will be the amount that is shown in the Policy Schedules. Where additional currency conversions are required as a result of transactions within the Bond, you should bear in mind that delays may occur. Please refer to the Policy Terms for any charges that may apply.

**F INVESTMENT DETAILS**

**Loan amount to be invested**   
 Minimum - £50,000  
 (or currency equivalent)  
 (Please state currency)

Number of policies   
 (12 policies will be allocated if left blank. This cannot be changed after the Bond is established.)

**NOTE**  
 Minimum investment per policy is £500 (or currency equivalent), where more than 12 policies are required.

**G SOURCE OF FUNDS**

This section must be completed in all instances, please note this section continues on the following two pages.

SOURCE OF FUNDS - BANK DETAILS OF WHERE FUNDS ARE BEING REMITTED FROM

The bank account must be in the name of the Settlor(s).

Loan amount  Payment currency

Bank account holder  
 (name as stated on bank account)

Bank account number/IBAN\*

Sort code\*\* (if applicable)  -  -

SWIFT or BIC code  
 (if applicable)

Bank name

Bank address

Country

How long have you held this account?  
 years  months

Additional information that may be required by the bank

- › Accounts within the UK, Jersey, Guernsey, Isle of Man or Gibraltar require a bank account number and sort code.
- › Premium payments made from banks outside the UK require a SWIFT or Bank Identifier Code (BIC), and an International bank account number (IBAN).

H2 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost International Trustee Solutions Limited 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.**

**1. Savings from employment income (including salary, bonus and fees)**

Total amount received	Currency	<input style="width: 80%;" type="text"/>	Amount	<input style="width: 95%;" type="text"/>			
Number of years income accumulated	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	years					
Institution holding the funds	<input style="width: 100%; height: 20px;" type="text"/>						
Name of account where earned income accumulated	<input style="width: 100%; height: 20px;" type="text"/>						
Account number	<input style="width: 100%; height: 20px;" type="text"/>						
Sort code	<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"/>		
Length of time funds have been in this account	<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			
Main occupation during the accumulation period (e.g. Director)	<input style="width: 100%; height: 20px;" type="text"/>						
Industry/business sector	<input style="width: 100%; height: 20px;" type="text"/>						
Main employer's name	<input style="width: 100%; height: 20px;" type="text"/>						
Employer's address	<input style="width: 100%; height: 20px;" type="text"/>						
	<input style="width: 100%; height: 20px;" type="text"/>						
	Postcode		Country				
Date employment commenced	<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"/>
Average annual salary over the accumulation period	Currency	<input style="width: 80%;" type="text"/>	Amount	<input style="width: 95%;" type="text"/>			
Average annual bonus over the accumulation period	Currency	<input style="width: 80%;" type="text"/>	Amount	<input style="width: 95%;" type="text"/>			

**2. Compensation payment**

Name of organisation or individual that paid compensation	<input style="width: 100%; height: 20px;" type="text"/>						
Reason for compensation	<input style="width: 100%; height: 20px;" type="text"/>						
Country compensation was awarded	<input style="width: 100%; height: 20px;" type="text"/>						
Total amount received	Currency	<input style="width: 80%;" type="text"/>	Amount	<input style="width: 95%;" 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"/>



**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

Country gift was accumulated in

**5. Inheritance**

Deceased's full name

Relationship to Applicant

Date of death 

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

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
---	---	---	---	---	---	---	---

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
----------	---------

**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/pension**

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

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

Reason for policy claim or replacement policy (if applicable)

Total amount received Currency  Amount

Surrender penalty (if applicable)

Date received

**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.)

Name of the company that held it

Registered address of company

Postcode  Country

Account name

Length of time asset portfolio or investment held  years  months

Amount of the original investment

Details of the activity that generated the original investment

Date of sale

Net amount received Currency  Amount

**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: 95%;" type="text"/>	<input style="width: 95%;" 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	<table border="1" style="width: 100%; text-align: center; 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				
Average year dividend/income from the company over the previous three years	<input style="width: 100%;" type="text"/>										
Date of sale	<table border="1" style="width: 100%; text-align: center; 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				
Sale amount	Currency	<input style="width: 80%;" type="text"/>	Amount <input style="width: 80%;" type="text"/>								
Net amount received i.e. the amount you have received after any deductions such as fees and taxes.	Currency	<input style="width: 80%;" type="text"/>	Amount <input style="width: 80%;" 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: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>								
Length of time property owned	<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								
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	<input style="width: 100%;" type="text"/>										
	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>								
Date of sale	<table border="1" style="width: 100%; text-align: center; 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				
Total sale amount	Currency	<input style="width: 80%;" type="text"/>	Amount <input style="width: 80%;" type="text"/>								
Net amount Applicant received from sale	Currency	<input style="width: 80%;" type="text"/>	Amount <input style="width: 80%;" type="text"/>								

**11. Other income sources**

Description of the activity that generated the funds	<input type="text"/>		
Role in relation to above activities	<input type="text"/>		
Period over which the activities occurred	<input type="text"/>		
Country in which the activity occurred	<input type="text"/>		
Date received	<input type="text"/> <input type="text"/>	years	<input type="text"/> <input type="text"/>
			months
Proceeds received from the activity	Currency	<input type="text"/>	Amount <input type="text"/>

**H ASSET CHOICE**

Please use this section to list the assets you wish to invest in.

Please note that you can invest in as many assets as you wish, subject to a minimum of £5,000 (or currency equivalent) in each holding. Some asset providers may have a higher minimum investment requirement and this minimum will prevail.

Please note if we do not receive sufficient details, this will delay your investment.

APPOINTMENT OF A FUND ADVISER, AUTHORISED CUSTODIAN OR DISCRETIONARY ASSET MANAGER

**Appointment of a fund adviser, authorised custodian or discretionary asset manager?**

Fund adviser

Authorised custodian

Discretionary asset manager

Please note that if you are requesting for a custodian to be appointed, you do not need to complete the asset choice section below.

Please note your premium must be remitted to Utmost International Trustee Solutions Limited.

If you have ticked one or more of the appointment options above, you need to complete the relevant form(s); which are available from your financial adviser.

Please enter which form(s) you are enclosing with this application form.

Appointing a fund adviser - Utmost International portfolio bonds

Request to transfer to an authorised custodian account

Request for Utmost International Isle of Man Limited ('Utmost International') to appoint a discretionary asset manager

ASSET CHOICE					
ASSET IDENTIFIER ISIN	ASSET NAME - PLEASE ENTER NAMES IN FULL	ACCUMULATION/ INCOME UNIT REQUIREMENT (IF APPLICABLE)	SHARE CLASS (IF APPLICABLE FOR A, B OR C)	BASE CURRENCY OF SECURITY/ FUND (E.G., GBP, USD)	INVESTMENT % (WHOLE % NUMBERS ONLY) THIS MUST MEET OUR MINIMUM DEALING SIZE)
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
TOTAL (must add up to 100%)					%

(Please continue on a separate copy of this page, which you should sign and attach to this application, if necessary.)

**In case we need to clarify the asset choice details above, please provide us with a contact name and telephone number.**

Contact name

Telephone number including area code (daytime)  Telephone number including area code (evening)

Fax number  E-mail address

All investments required, other than Utmost International funds, shall be recognised by Utmost International or specifically agreed by Utmost International as eligible to be purchased by the Bond.

- › Any assets purchased in respect of the Bond will be purchased at the open market buying price as shown on the contract note used by the vendor.
- › Any third party charges relating to the purchasing of assets, such as bank charges, will be debited from your Bond.
- › All assets are held in the name of Utmost International and all dealing and contract notes must be made and rendered in the name of Utmost International.

In the absence of complete investment instructions, or if a selected fund is not available, Utmost International reserves the right to hold part or all of the premium in the Transaction Account. Please note that money held in the Transaction Account does not earn interest.

Future deals should be submitted using the Dealing Instruction Form and faxed to +44(0)1624 615535. Please ask your financial adviser for a copy.

**I OPTIONAL REGULAR LOAN REPAYMENTS TO THE SETTLOR(S)**

You will need to complete this section if regular loan repayments are required from the Bond. Please note that we will only pay loan repayments to the Settlor(s).

Amount of investment to be withdrawn each year

Currency                      £              US\$              €              Other (state currency)

Percentage of initial investment to be withdrawn each year

Withdrawals frequency              Monthly              Quarterly              Half-yearly              Yearly

Date of first payment

**NOTES**

1. Monthly loan repayments are only available for invested amounts totalling more than £100,000 (or currency equivalent).
2. Minimum loan repayment amount is £500 (or currency equivalent).
3. We would suggest that you contact your financial adviser before requesting that loan repayments are set up to discuss the tax implications of these encashments in the country in which you reside.
4. Where the encashment value of the units allocated to the Bond at the date of the loan repayment falls below the higher of 15% of the amount invested or £10,000 (or currency equivalent), we may decline the repayment.

**NOMINATED ASSET(S)**

Please state which asset(s) listed in Section H is/are to be used as the Nominated Asset(s) to pay regular loan repayments.

**If there are any further nominated assets, please photocopy this page, attach the details with this application form and tick here**

ISIN	<input type="text"/>	Name	<input type="text"/>
ISIN	<input type="text"/>	Name	<input type="text"/>
ISIN	<input type="text"/>	Name	<input type="text"/>
ISIN	<input type="text"/>	Name	<input type="text"/>
ISIN	<input type="text"/>	Name	<input type="text"/>

**Payee details**

For joint Settlers, loan repayments will be made to both Lenders, either in full to a joint bank account or split equally to bank accounts in each of the Settlers' names.  
Please tick this box and attach a second Settlor's bank details, if applicable.

**Please select your preferred payment method:**

**Telegraphic Transfer**

Please be advised that payments incur a bank transfer charge.

**BACS direct credit**

Only available for GBP payments paid to a UK, IOM or Channel Islands bank account.

This payment method takes three working days to reach the account, but doesn't incur a bank transfer charge.

If no payment method is selected we will default to Telegraphic Transfer, unless you have requested GBP regular withdrawals payments, in which case we will default to BACS where possible.

Until further notice, I/we require these loan repayments to be made to:

Bank name	
Bank address (for payments)	
	Postcode
Account in name of	
Bank account number/IBAN	
Sort code	

**NOTE**  
We will only pay withdrawals to the Lender(s).

	<b>First or sole Settlor</b>	<b>Second Settlor</b>
<b>SIGNATURE</b>		
Date	d d m m y y y y	d d m m y y y y

**J DECLARATION BY THE SETTLOR(S)**

**Important information - this section must be completed.**

Any omission or misstatement of a material fact in this application could affect the payment of benefits under the Executive Redemption Bond/Executive Investment Bond. A material fact is one which is likely to influence the assessment and acceptance of the application. If you are uncertain whether a fact is material, you should give full details so that Utmost International can assess its possible significance. If you become aware of such a fact while Utmost International is considering the application, you should notify Utmost International immediately.

Please state the country in which this application form was completed.

1. I/We understand that Utmost International has designated the Policy as suitable only for Professional Investors as defined by Utmost International in the Policy terms and conditions.
2. I/We confirm that I/we meet the definition of a Professional Investor. I/We understand that Utmost International will rely solely on my/our confirmation, as part of their application acceptance criteria, that I/we meet the definition of a Professional Investor.
3. I/We understand that the Policy allows investment into various types of Assets and some of these Assets are only suitable for Professional Investors. I/We accept the level of risk associated with these Assets including the risk that the investment into such an Asset:
  - a. could provide a lower degree of investor protection and regulatory safeguards; and
  - b. could result in a loss of significant proportion of some or all of the sums invested; and
  - c. may have a minimum duration, impose significant redemption penalties or are illiquid.
4. I/We understand that I/we should read the offering documents for Assets suitable for Professional Investors.
5. I/We understand that if I/we consider myself/ourselves to be a Retail Investor in the future, Utmost International will not restrict the choice of assets available under the Policy. I/We also understand that it will be my/our responsibility to:



- a. only choose Assets which are suitable for Retail Investors; or
  - b. to inform the Fund Adviser that I am/we are now a Retail Investor; or
  - c. to complete a new Investment Mandate and send this to Utmost International where a Discretionary Asset Manager has been appointed.
6. I/We have read and understand the terms and conditions detailed in this application which apply to me/us, the trustee and my/our financial adviser.
  7. I/We confirm that each life assured (or parent where parental consent is required) consents to this application and agrees to my/our acting as their agent for the purpose of the information provided on this application.
  8. I/We declare that to the best of my/our knowledge and belief the statements made in this application and any related documents are true and complete and that I/we have not concealed any material fact.
  9. I/We understand that, while the investment decisions for the Loan Trust are made purely at the trustee's discretion, by Utmost International Trustee Solutions Limited signing and dating this application they are applying to enter into a contract for an Executive Redemption Bond/Executive Investment Bond using the details I/we have completed in this application form and details I/we have completed in the Client Agreement sent to Utmost International Trustee Solutions Limited.
  10. I/We understand and agree that the contract that Utmost International Trustee Solutions Limited are applying to enter into with Utmost International will be subject to Isle of Man law and that the Policy Terms will be in the English language.
  11. I/We request that the Lump Sum referred to as a Premium is invested as we have instructed as an initial premium for policies comprising either an Executive Redemption Bond (ref ERB4) or an Executive Investment Bond (ref EIB4), and we request Utmost International to issue the policies in the name of the trust.
  12. I/We understand that in cases where the asset(s) selected in this application, if Utmost International Trustee Solutions Limited agrees to this application, is/are not redeemable for a certain period of time, Utmost International may not be able to return that part of the payment to Utmost International Trustee Solutions Limited until the end of that period. The description of the assets chosen will give details if this applies. We may request that Utmost International Trustee Solutions Limited consider investing immediately into non-daily dealing assets with the understanding that in the event of cancellation or requiring early access that:
    - a. Utmost International Trustee Solutions Limited may not get the money back immediately and payment may be delayed for some time;
    - b. the institution may impose penalties and therefore Utmost International Trustee Solutions Limited may get back less than it invested, and/or
    - c. the only way in which to receive value may be through a transfer of ownership of that asset into the name of the relevant Beneficiary or Settlor.
  13. The premium detailed in this application and any other premium tendered in respect of this application are derived solely from the source of funding provided and have, where required, been declared to the relevant tax authority in my country of residence for taxation
  14. The application for an Utmost International policy is not being made for the purpose of concealing funds, assets or wealth with a view to the evasion of any taxes I am obliged to pay.

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## DATA PRIVACY STATEMENT

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I understand that Utmost Services Limited, Utmost International Business Services Limited, Utmost Services Ireland Limited, Utmost Administration Limited, Utmost International Isle of Man Limited, Utmost International Trustee Solutions Limited and / or Utmost PanEurope dac (Utmost International) will process personal information about me and any other party whose personal information I have provided.

The type of personal information processed about me will depend on the purpose for which it has been collected and will include:

- › my contact details
- › information to verify my identity
- › information about my family, lifestyle, health and finances
- › my payment details.

The processing of my personal information may take place in a number of jurisdictions and may be shared with other parties within or outside the Utmost group of companies for the general purpose of establishing, maintaining and servicing an insurance policy. The sharing of my personal data may be used for any or all of the following purposes, to:

- › check against credit reference or other databases to verify information provided for regulatory due diligence purposes and to prevent or detect financial crime including money laundering, terrorist financing, bribery and corruption, sanctions listing or fraud;
- › allow for the provision of services relating to enhanced due diligence, underwriting, reinsurance, data hosting, online services, payment or reporting of any tax or levy, or any other services provided from time to time;
- › enable an appointed financial adviser or fund adviser to assist in the provision of services to the policyholder;
- › compile statistical analysis or market research, where information is not specific to the individual;
- › comply with any legal obligation which includes the releasing of personal information to regulators, law enforcement authorities or other bodies where there is a legal requirement to do so, including the sharing of information under regulations relating to the U.S Foreign Account Tax Compliance Act and The Organisation for Economic Co-operation and Development Common Reporting Standards;
- › enable an appointed discretionary asset manager or custodian to meet their legal or regulatory requirements, where that discretionary asset manager or custodian providing services in relation to a policy requests the personal data of an individual linked to an application, and where we are satisfied that such a discretionary asset manager or custodian has a legal or regulatory requirement to make such a request.

Where my personal information is shared with a third party for the provision of services relating to my policy, my personal information will only be used for the purposes for which it was collected. In some circumstances this may involve a transfer of my personal information to a third party outside the European Economic Area (EEA). Whenever my personal information is shared it will be subject to the same levels of security and protection that Utmost International would apply.

I may ask Utmost International to:

- › provide a copy of personal information held about me and an explanation of how this data is processed;
- › update or correct my personal information;
- › delete information about me (where it is no longer necessary in relation to the purpose for which it was originally collected);
- › restrict processing of my personal information where appropriate. I may also object to Utmost International processing my data but understand that this may have consequences in Utmost International being able to continue servicing my policy.

I have been made aware that a full explanation of how Utmost International collects, uses and shares my personal information can be found at [www.utmostinternational.com/privacy-statements/](http://www.utmostinternational.com/privacy-statements/)

If I have any questions about data privacy I can address these to:

**For Utmost PanEurope dac:** The Data Protection Officer, Utmost PanEurope dac, Navan Business Park, Athlumney, Co Meath, C15 CCW8, Ireland.

Or email: [dataprotection@utmost.ie](mailto:dataprotection@utmost.ie)

**For Utmost International Isle of Man Limited or Utmost International Trustee Solutions Limited:** The Data Protection Officer, Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, British Isles, IM99 1NU.

Or email: [iomdpo@utmostgroup.com](mailto:iomdpo@utmostgroup.com)

If I have a complaint about the processing of my personal information and Utmost International is unable to provide a satisfactory response I may contact the appropriate regulator:

**For Utmost PanEurope dac:** Data Protection Commission, 21 Fitzwilliam Square South, Dublin 2, D02 RD28, Ireland.

**For Utmost International Isle of Man Limited or Utmost International Trustee Solutions Limited:** The Isle of Man Information Commissioner, First Floor, Prospect Hill, Douglas, Isle of Man, British Isles, IM1 1ET.

As the Isle of Man is not part of the United Kingdom, our Appointed Representative in the United Kingdom is an establishment of Utmost International Distribution Services Limited based at Saddlers House, 5th Floor, 44 Gutter Lane, London, EC2V 6BR.

I have read and understood the Data Privacy Statement set out above and will make it available to other individuals whose personal information has been provided by me to Utmost International either in this application or within accompanying documentation.

<b>SIGNATURE</b>	<b>First or sole Settlor</b>	<b>First or sole Settlor</b>
	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>

**A copy of the Policy Terms and/or this completed application form are available on request.**

1. By signing and sealing this application form below, Utmost International Trustee Solutions Limited confirms that they have read and understood the terms applying to the contract, and having considered the application completed by the Settlor(s), hereby agree to apply for the Executive Redemption Bond (ref ERB4) or Executive Investment Bond (ref EIB4) as indicated in Section A.
2. We confirm that investment into an Executive Redemption Bond or an Executive Investment Bond is within the investment powers available to us as trustees of the trust.
3. We authorise and request Utmost International to effect the optional regular loan repayments as detailed in Section I, if applicable to our application, and we confirm that such payments will discharge Utmost International from all liabilities and claims arising from those payment. We understand that this authority supersedes any authority previously given.
4. We appoint the financial adviser to act on the Settlor(s)'s behalf in accordance with the Policy Terms.

	<b>Trustee</b>	<b>Trustee</b>																
<b>SIGNATURE</b>																		
Name of signatory																		
Date	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 12.5%;">d</td><td style="width: 12.5%;">d</td><td style="width: 12.5%;">m</td><td style="width: 12.5%;">m</td><td style="width: 12.5%;">y</td><td style="width: 12.5%;">y</td><td style="width: 12.5%;">y</td><td style="width: 12.5%;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 12.5%;">d</td><td style="width: 12.5%;">d</td><td style="width: 12.5%;">m</td><td style="width: 12.5%;">m</td><td style="width: 12.5%;">y</td><td style="width: 12.5%;">y</td><td style="width: 12.5%;">y</td><td style="width: 12.5%;">y</td> </tr> </table>	d	d	m	m	y	y	y	y
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		Seal of the trust company																

**K FINANCIAL ADVISER/SUITABLE CERTIFIER DECLARATION**

**This section must be completed in all instances.**

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DECLARATION BY THE FINANCIAL ADVISER/SUITABLE CERTIFIER

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**PART 1 - WHO HAS MET THE CLIENT**

Please complete one of the following:

- I have met my client(s) in person
- I have met my client(s) face-to-face via secure live video stream
- I have not met my client(s) face-to-face

**PART 2 - HOW HAS THE CUSTOMER DUE DILIGENCE (CDD) BEEN OBTAINED**

Please confirm which items of CDD have been provided and how they were obtained by ticking the relevant boxes:

Please note 'Obtained via a third party who has met the client face to face' also includes via live video stream.

	OBTAINED BY THE ADVISER DIRECTLY FROM THE CLIENT	OBTAINED VIA A THIRD PARTY WHO HAS MET THE CLIENT FACE TO FACE	PROVIDED DIRECT TO UTMOST INT. BY THE CLIENT
Valid identity document(s)			
Valid proof of residential address			
Source of funds			

How to certify documents is outlined in the document **Anti Money Laundering and Document Certification Requirements**.

**PART 3 - THIRD PARTY DETAILS**

If you have confirmed in either Part 1 that you have not met your client face to face or in Part 2 that CDD has been obtained via a third party who has met the client face to face, please provide the following details:

	THIRD PARTY DETAILS 1	THIRD PARTY DETAILS 2
Name of individual(s) that obtained the CDD or met the client face to face		
Date of Birth		
Residential Address		
Registered Company Name		
Registered Company Address		

**Where there is more than two third parties involved in obtaining CDD, please contact your Utmost International Sales Consultant for further guidance.**

**PART 4 - FINANCIAL ADVISER DECLARATION**

I declare that:

- › I have taken reasonable steps to ensure that the funding is legitimate and in line with the client's circumstances.
- › To the best of my knowledge, all the information provided with this form and application is true and complete and that I will provide further information if required.
- › I have not made any changes to the application form after the client has signed it
- › I have verified the contents of the original documents where copies have been enclosed and that they are true copies of the original.

By providing certification for Customer Due Diligence documents where these have been viewed and verified via secure live video stream, you confirm:

1. That the client held their ID beside their face to confirm the document as a true likeness.
2. The other elements of the Customer Due Diligence (CDD) were held up by the clients so I could verify they were a true likeness to those in my possession.
3. That I obtained evidence by retaining a recording of the video meeting or by taking a picture of my client with their CDD for record keeping purposes and to validate my certification. I will provide this to Utmost International upon request.

I confirm that I gave advice concerning this investment to the applicant(s) in (name of country)  
on

d	d	m	m	a	a	a	a
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**Regulatory body authorisation number** (if applicable)  
**Regulator name**



**Utmost International financial adviser account number**

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**SIGNATURE**

**Financial adviser**

Full name of financial adviser

Date

d	d	m	m	a	a	a	a
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Financial adviser stamp

CHECKLIST - THE SETTLOR(S)

THE APPLICATION FORM

- › Have you completed all the sections which are not optional (lives assured are only required if you are requesting Utmost International Trustee Solutions Limited to consider applying for an Executive Investment Bond and signed and dated section J)?

Even though the applicant for the Executive Redemption Bond or Executive Investment Bond will be Utmost International Trustee Solutions Limited, you must agree to the declarations in section J by signing and dating in this section.

OPTIONAL SECTION

- › If you wish to receive regular loan repayments from the Bond, have you completed section I - Optional regular loan repayments to the Settlor(s)?

CHECKLIST - FINANCIAL ADVISER

- › Have you completed the financial adviser details on the first page?
- › Have you completed the Utmost International Trustee Solutions Limited Adviser application including terms and conditions of business (if you have not previously registered with Utmost International Trustee Solutions Limited?)

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HAVE YOU ENCLOSED THE FOLLOWING ITEMS?

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- › A copy of your client's personalised illustration showing the chosen charging structure
- › A completed Utmost International Trustee Solutions Limited client agreement and terms of business for Loan Trust, signed and dated by the Settlor(s)
- › A cheque drawn by the Settlor(s), made payable to Utmost International Trustee Solutions Limited, or a Telegraphic Transfer\* directly to Utmost International Trustee Solutions Limited's bank account as detailed in the client agreement. (the client agreement can be found on our website)
- › A completed Utmost International Trustee Solutions Limited Loan Trust deed signed by the Settlor(s)
- › Have you included the relevant certified documents.\*\*

Please ensure all items are sent to Utmost International Trustee Solutions Limited, PO Box 142, King Edward Bay House, King Edward Road, Onchan, Isle of Man IM99 3DJ.

*\* All electronic transfer charges are the responsibility of the Settlor(s), not Utmost International/Utmost International Trustee Solutions Limited.*

Under anti-money laundering regulations we are required to verify the identity and address of all parties related to a contract. Refer to our **Anti-Money Laundering and Source of Wealth Requirements Guide** for more information.

How to certify documents is outlined in the document **Anti Money Laundering and Document Certification Requirements**.

## A WEALTH *of* DIFFERENCE

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

Utmost International Isle of Man Limited is registered in the Isle of Man under number 029416C. Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Licensed by the Isle of Man Financial Services Authority.

Utmost International Trustee Solutions Limited is registered in the Isle of Man under number 137986C. Registered Office: PO Box 142, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 3DJ, British Isles. Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

Utmost Wealth Solutions and Utmost International Trustee Solutions are registered in the Isle of Man as business names of Utmost International Trustee Solutions.

UTSQ PR 05284 | 04/25