

# INVESTMENT PROFILE (DEVIATION)

## JERSEY

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost Luxembourg S.A.

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

Policy Number

### Policyholder(s)

Surname(s)

First name(s)

Surname(s)

First name(s)

Surname(s)

First name(s)

Surname(s)

First name(s)

The Policyholder acknowledges the content of the Investment Profile defined by the Distributor or by the Insurer. The Insurer advises him to select an Investment Strategy corresponding to his Investment Profile.

The Policyholder may choose an Investment Strategy entailing exposure to a different level of risk than that described in his Investment Profile. An Investment Strategy with a higher risk level than that described in the Investment Profile could entail a greater risk of investment loss. An investment strategy with a lower risk level than that described in the Investment Profile remains capable of generating loss for the Policyholder. Such loss could take the form of investment loss but could equally consist of a failure to achieve desired investment gains or other objectives.

Should the Policyholder choose an Investment Strategy with a risk level that deviates from that described in his Investment Profile then he does so at his own risk and will bear any and all loss of any nature resulting therefrom.

Should the risk level of the chosen Investment Strategy be higher than the risk level of the Investment Profile, the Policyholder must complete the following section, giving the reasons for this choice.

**Reason why** for deviation from the Investment Profile (if applicable):

The Policyholder acknowledges and understands that the selected Strategy is not in line with his Investment Profile. He agrees to select a more aggressive Strategy because this insurance policy only represents part of his overall invested wealth.

The Policyholder acknowledges and expressly agrees that the selected Strategy will be more aggressive than his Investment Profile. He seeks higher returns and assumes risks of capital loss in pursuit of this return objective.

Other reason, please explain:

The Policyholder acknowledges the potential risks relating to the chosen Investment Strategy.

The Policyholder has taken this decision on his own initiative, based on personal reasons and specific circumstances, at his own risk. He has had the opportunity to consult all relevant documentation prior to making this decision.

Consequently, the Policyholder asks the Insurer to execute his request.

The Insurer reserves the right not to carry out any transaction until the Policyholder has opted for an Investment Strategy corresponding to his Investment Profile or until the Policyholder has provided the Insurer with a completed and signed deviation request.

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CLASSIFICATION OF THE POLICYHOLDER

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In accordance with CAA Circular Letter 15/3, the Policyholder will be assigned a category based on the invested Premium and the Policyholder's transferable wealth.

This classification determines which types of Fund the Policy can invest in and, for Internal Funds, the types of asset the Fund can invest in.

The Policyholder confirms that his Policy shall be subject to the investment rules as defined under CAA Circular Letter 15/3, if not already the case.

Transferable wealth is wealth in the form of transferable securities, equal to the total value of financial instruments held by the Policyholder, plus bank deposits and the value of life insurance and capitalisation contracts, less debts of any nature.

Transferable wealth (EUR):

POLICYHOLDER CATEGORY	MINIMUM PREMIUM; IN CASE OF EXISTING BUSINESS, PLEASE CONSIDER THE POLICY VALUE	TRANSFERABLE WEALTH
<input type="checkbox"/> Type A	EUR 125,000	EUR 250,000
<input type="checkbox"/> Type B	EUR 250,000	EUR 500,000
<input type="checkbox"/> Type C	EUR 250,000	EUR 1,250,000
<input type="checkbox"/> Type D	EUR 1,000,000	EUR 2,500,000

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ASSESSMENT OF SUSTAINABILITY PREFERENCES

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The following must be completed in the case of intermediation by an Utmost Luxembourg S.A. agent.

The aim of this section is to consider the Policyholder's/Holder's sustainability preferences and determine whether and, if so, to what extent, one or more of the following financial products should be integrated into his investment: (please tick the relevant options).

Minimum  % in **Environmentally sustainable investments**: products investing into economic activities which: (i) contribute substantially to environmental objectives (such as climate change mitigation or adaptation, the sustainable use and protection of water and marine resources, the transition to a circular economy, pollution prevention and control or the protection and restoration of biodiversity and ecosystems); (ii) do not significantly harm these environmental objectives; (iii) are carried out in compliance with minimum safeguards; and (iv) comply with technical screening criteria, as applicable.

Please consider that in case of preference selection without any indication of minimum investment, this will be considered as > 0 %.

Minimum  % in **Sustainable investments**: products investing into economic activities that contribute to an environmental objective, as measured, for example, by key resource efficiency indicators on the use of energy, renewable energy, raw materials, water and land, on the production of waste, and greenhouse gas emissions, or on its impact on biodiversity and the circular economy, or an investment in an economic activity that contributes to a social objective, in particular an investment that contributes to tackling inequality or that fosters social cohesion, social integration and labour relations, or an investment in human capital or economically or socially disadvantaged communities, provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance.

Please consider that in case of preference selection without any indication of minimum investment, this will be considered as > 0 %.

Products considering **Principal Adverse Impacts (PAI)** on sustainability factors such as environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

Further information detailing which PAI should be integrated into his investment:

Please consider that in case of preference selection without any specific PAI indication, any PAI will be considered as acceptable.

The Policyholder/Holder has not expressed any sustainability preferences.

In case the Distributor cannot recommend a product meeting the Policyholder's/Holder's sustainability preferences:

The Policyholder/Holder has decided to adapt his sustainability preferences for the following reasons:

By signing the below, the Policyholder(s) confirm(s) having received and carefully read the entire Application Form and the General Conditions of the Policy in conjunction with this form, and accept(s) this form as 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)

Utmost Luxembourg S.A. is registered with R.C.S. under number B37604 and regulated by the Commissariat aux Assurances (CAA)  
Registered office address: 4, rue Lou Hemmer, L-1748 Luxembourg, Grand-Duché de Luxembourg  
Utmost Wealth Solutions is registered in Luxembourg as a business name of Utmost Luxembourg S.A.