

ADVISER CHARGES PACK

AGREEMENT FOR INDIVIDUALS, TRUSTEES AND CORPORATE POLICYHOLDERS

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost PanEurope dac.

IMPORTANT NOTES

This pack is designed for individuals, trustees and corporate entities who hold an existing Selection, Delegation or Generation Planning Bond.

WHAT ARE CHARGES FOR ADVICE?

Charges for advice are fees that are agreed between you (or where appropriate your trustees) and your Financial Adviser, Investment Adviser or External Manager and/or Custodian (EMC) for the advice and related services you receive. You can choose to pay these charges in one of the following ways:

- › **Direct** - The charges are paid by you directly to your adviser; in this instance you do not need to inform Utmost PanEurope dac ("Utmost") of this decision
- › **Outside the bond** - The payment will be made prior to the premium being invested and will be requested through the application form
- › **Inside the bond*** - The charges are paid to your adviser through us either on an initial, ongoing or ad hoc basis from the bond, after the full premium has been invested.

*An initial adviser charge, taken inside the bond is not available for the Generation Planning Bond and the charge must be paid outside of the bond or directly by you to your adviser. For more information, see the relevant **Guide to Charges** document.

HOW TO COMPLETE THIS PACK

Complete this pack 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.**

Ensure you fully complete the correct section for your needs. You may wish to refer to the adviser charging decision tree on page 4. Any missing information may delay our ability to carry out your instructions. Once we have received your fully completed pack, we will commence payments for advice on your behalf as instructed for the relevant services being provided to you. We will continue to do this until you instruct us to cancel this arrangement.

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

We require a month's notice of any changes to adviser charge payments that we facilitate.

BEFORE YOU BEGIN

This pack is to be used for charges that apply to advice and services that are to be paid from **inside the bond**.

If you are in the process of setting up a bond and wish to set up an agreement to pay your Financial Adviser an initial adviser charge, refer to the relevant product application pack.

If you wish to apply an investment adviser charge, but are yet to nominate an Investment Adviser on your bond, you should complete a **Nomination of Investment Adviser form** available on request or from our website at www.utmostinternational.com.

This pack is split into two sections to cover the two different types of adviser you may be paying.

The methods available for paying charges for advice will depend on the nature of the advice being provided. Refer to our decision tree on page 4 to help guide you to the relevant section to suit your needs. If you have any further questions on this pack, contact our Customer Support team on **+44 (0) 203 038 3941**.

Due to the nature of the bond, an Investment Adviser cannot be nominated if you hold a Delegation bond.

SECTION 1: PAYING FINANCIAL ADVISER CHARGES (AC)

If the Financial Adviser receiving the fee is not yet appointed on the bond, ensure an Appointment of Financial Adviser form is completed and submitted alongside this pack.

- a) Your details
- b) Your Financial Adviser's details
- c) Adviser charge payment details (including existing payment arrangements)
- d) Adviser charging client declaration

SECTION 2: PAYING INVESTMENT ADVISER CHARGES (IAC)

If the Investment Adviser receiving the fee is not yet nominated on the bond, complete and submit a Nomination of Investment Adviser form.

- a) Your details
- b) Your Investment Adviser's details
- c) Investment adviser charge payment details (including existing payment arrangements)
- d) Investment adviser charge client declaration

VAT AND ONGOING CHARGES FOR ADVICE PAYMENTS

If applicable, VAT can be added to ongoing or ad hoc charges for advice to your Financial Adviser or Investment Adviser. If the VAT rate changes in the future, we will automatically adjust the level of VAT without requesting a new agreement from you. Importantly, if the VAT rate should change, we will use the rate at the date we make the payment. VAT added to an adviser charge that is paid from the bond to your Financial Adviser will be treated as a withdrawal from the bond and will form part of your 5% annual tax-deferred entitlement.

BONDS HELD IN TRUST

The charges for advice we facilitate for the trusts we offer depend on the trust type chosen. For further details, see the 'Trusts and Paying for Advice' table in our **Guide to Charges**.

Once the premium has been invested and the trust is set up, we need the authority of the trustees to facilitate the payment of certain charges for advice. Therefore, if the trustees wish to agree the payment of any ongoing or ad hoc charges for advice from the bond, they must complete and sign this pack in order for us to facilitate these payments.

UTMOST INTERNATIONAL TRUSTEE SOLUTIONS LIMITED

When you appoint Utmost International Trustee Solutions Limited as trustee of a new Generation Planning Bond, ongoing investment adviser charges (IAC) may be agreed by you (the Settlor) on behalf of the trustee, up to a maximum limit of 0.5% per annum of bond value or £500 in a year, payable at your chosen frequency. Should you wish to agree a charge outside these limits, the trustee's agreement will also be required.

For more information regarding our professional trustee service, contact Utmost International Trustee Solutions on **+44 (0) 1624 643 345** or by email at **trust.company@utmostwealth.com**.

EXTERNAL MANAGED ACCOUNTS

If your bond is invested with an External Fund Manager, due to the nature of External Managed Accounts, we are only advised of the value of the assets in the account at periodic intervals. As such, where you request us to base your charges for advice on the total value of your bond, we can only do this by using the last available value for the account held on our records. This may be some months out of date, during which time significant market movements may occur. We regret that we cannot facilitate subsequent adjustments in the charges for advice already taken and, if you feel an adjustment is required, you will need to raise matters directly with the adviser the charging agreement is applicable to. In addition, note that any chargeable event calculations will be based upon the actual payments we have made from the bond. You are asked to acknowledge you understand the implications associated with such an arrangement in the relevant client declaration of this pack. Your Financial Adviser will be able to answer any questions you have regarding External Managed Accounts.

TAX IMPLICATIONS FOR INDIVIDUALS AND TRUSTS

Adviser charges relating to personal recommendations that are paid from the bond to your Financial Adviser will be treated as a withdrawal from the bond and will form part of the 5% annual tax-deferred entitlement.

Charges paid to your Investment Adviser in relation to investment advice will not count towards the 5% annual tax-deferred entitlement where the relevant nomination forms have been completed.

You should discuss any potential tax consequences with your Financial Adviser before making a withdrawal, surrender or adviser charge payment from the bond.

Tax rules may change in the future and are subject to individual circumstances.

TAX IMPLICATIONS FOR CORPORATE ENTITIES

The taxation of bonds held by corporate entities is a complex matter. The tax treatment will depend on the basis upon which the entity declares its annual accounts. Utmost PanEurope dac is unable to provide advice in this regard and accepts no responsibility if adverse tax consequences result from the application of adviser charges to the bond.

It is strongly recommended that professional advice is obtained before requesting that adviser charges are paid from the bond.

TAX IMPLICATIONS FOR PENSION SCHEMES

If your bond represents the asset of a registered UK pension scheme, for example a Self-Invested Personal Pension (SIPP) or Small Self Administered Scheme (SSAS) arrangement then you should ensure, together with your adviser that any charges for advice meet the requirements set by HM Revenue & Customs for authorised scheme payments.

CANCELLATION OF CHARGES FOR ADVICE

If you wish to stop paying for any charges for advice from your bond you can cancel this agreement at any time by writing to us. Following receipt of an instruction to cancel advice payments, we will remove any future charges due to be paid from your bond. We will confirm to you and your Financial/Investment Adviser that future payments from the bond have been stopped. You will need to make other arrangements with them to pay any future or outstanding charges, or to discuss the refund of any payments made whilst we process your request.

CHECKLIST

We want to process your request as quickly as possible. To help us do this, remember upon completion of this pack to provide the following:

- › If you are sending any additional instructions or documentation, attach securely to this pack
- › If you have changed your Financial Adviser, complete and submit the **Appointment of Financial Adviser** form
- › If you would like an Investment Adviser to be nominated, instead complete and submit a **Nomination of Investment Adviser** form
- › If you would like an External Manager and/or Custodian to be appointed, enclose a completed and signed **Nomination of External Manager and/or Custodian** form.

Additional nomination or appointment forms are available on request from us or your Financial Adviser.

WHAT TO DO NEXT

Once complete, return the original signed copy of this pack and any supporting documents to us at: **Utmost PanEurope dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland.**

ADVISER CHARGING DECISION TREE

WHICH SECTION SHOULD I COMPLETE?

To assist with completing the correct section of this pack we have added this useful decision tree to help guide you to the relevant section. This decision tree only covers the most common scenarios; if you are still unsure which section you should use, contact our Customer Support team on **+44 (0) 203 038 3941**.

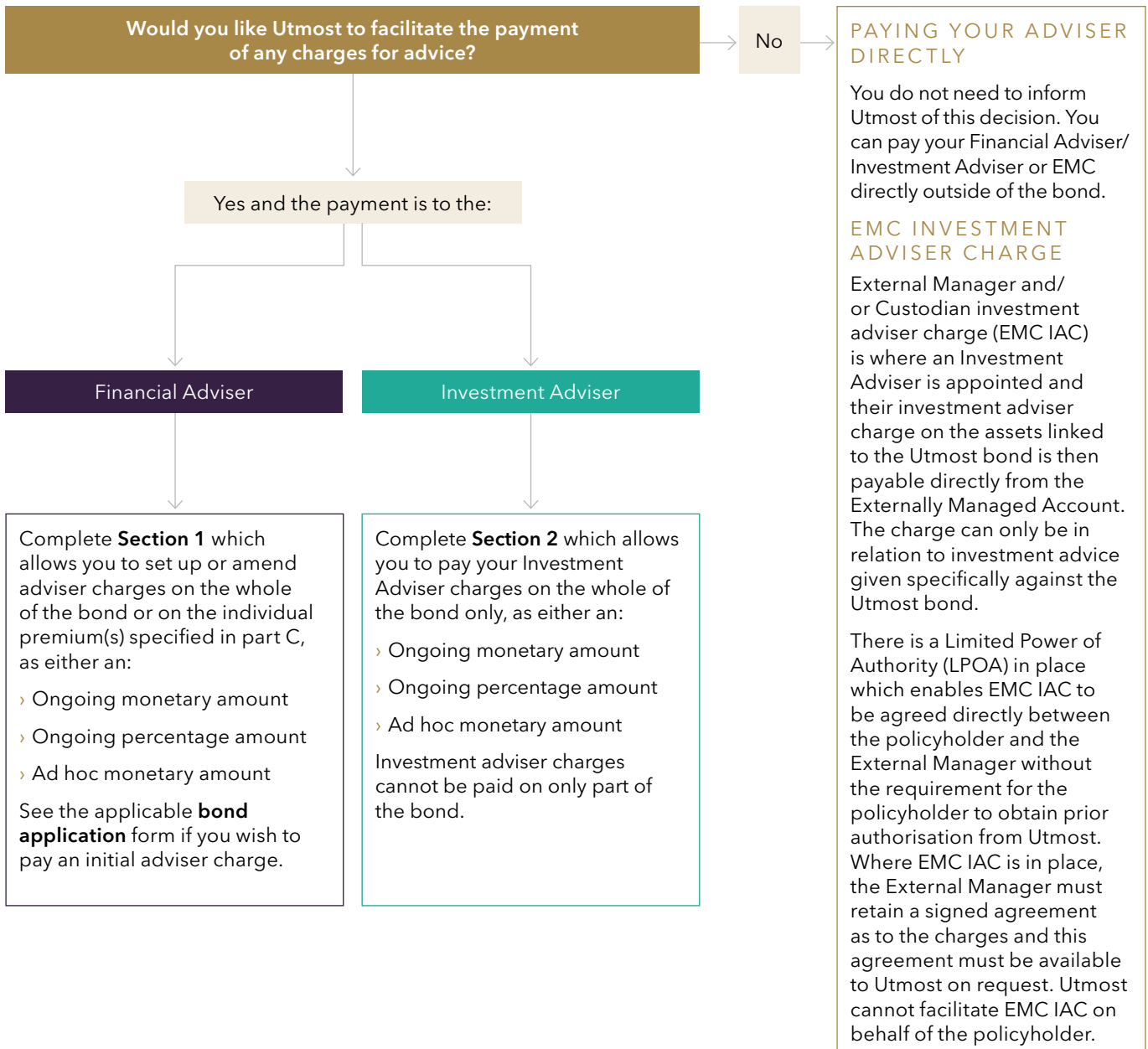


TABLE OF DEFINITIONS:

ADVISER CHARGE (AC)	This term applies to charges taken by a Financial Adviser on any matter not relating to underlying investments linked to the bond. These charges will be treated as a withdrawal from the bond and will form part of the 5% annual tax-deferred entitlement.
INVESTMENT ADVISER CHARGE (IAC)	This term applies to charges taken by an Investment Adviser. These are taken as a unit deduction from the bond and will not count towards the 5% annual tax-deferred entitlement.

Q Not all External Managers can facilitate EMC IAC - the appointed External Manager will be able to confirm whether this option is available. Due to the nature of accounts managed on a platform, EMC IAC is not available under this arrangement.

SECTION 1 – PAYING FINANCIAL ADVISER CHARGES (AC)

IMPORTANT INFORMATION ON COMPLETING SECTION 1

This section applies to charges taken by a Financial Adviser on any matter not relating to the underlying investments linked to the bond.

Complete this section if you want us to facilitate adviser charge payments to your Financial Adviser from the bond.



Adviser charges paid to the Financial Adviser will form part of the 5% annual tax-deferred entitlement and may have potential tax consequences. For more information, speak to your Financial Adviser.

Refer to page 3 for more information regarding the potential tax implications for corporate policyholders and pension schemes.

You cannot make a payment to your adviser, from inside the bond, before the service is received, and you should remember this when choosing the start date for any ongoing payments. Any agreed adviser charges to be paid from the value of your bond will be made through a partial surrender (withdrawal across all segments).

Any adviser charge instructions completed in this section must be payable to someone who has an existing Terms of Business with Utmost PanEurope dac.

A YOUR DETAILS

Policy number (if known)

	Policyholder/Trustee 1	Policyholder/Trustee 2
1 Full name	<input type="text"/>	<input type="text"/>
2 Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
3 Telephone number	<input type="text"/>	<input type="text"/>
4 Email address	<input type="text"/>	<input type="text"/>

Where details are required for more than four policyholders/trustees, photocopy this page, complete, and attach securely to this pack.

	Policyholder/Trustee 3	Policyholder/Trustee 4
1 Full name	<input type="text"/>	<input type="text"/>
2 Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
3 Telephone number	<input type="text"/>	<input type="text"/>
4 Email address	<input type="text"/>	<input type="text"/>

B YOUR FINANCIAL ADVISER'S DETAILS



You cannot appoint a new Financial Adviser using this form, complete a separate **Appointment of Financial Adviser** form which is available from us on request.

1 Name of Adviser's firm

2 Full address

Postcode -

3 FCA number

4 Terms of business number (if known)

Where your adviser is an appointed representative of another firm, or a member of a network, we may be required to make the adviser charge payment to the principal firm or network head. Your adviser will be able to tell you if this is likely to happen.

C ADVISER CHARGE PAYMENT DETAILS

AD HOC ADVISER CHARGE

Do you wish for Utmost PanEurope dac to facilitate a one-off adviser charge? Yes

1 Ad hoc monetary amount

2 Ad hoc adviser charge payment date

As soon as possible

3 Does the ad hoc adviser charge attract VAT? (If yes, this will be applied in addition to that stated in **question 1** of this section) Yes No

*You must enter your chosen monetary amount in the currency of your bond. Delete as applicable.

D ADVISER CHARGING CLIENT DECLARATION

Please read this section carefully before you sign it as it affects your rights and creates a legally binding agreement with Utmost PanEurope dac in connection with the bond. If you do not understand any aspect of this agreement, ask your adviser to explain its effect to you before you sign this section.

Throughout this declaration, 'I', 'me' and 'my' mean the applicant(s), policyholder(s) or trustee(s) and 'the Company' and 'you' mean Utmost PanEurope dac.

I authorise the Company to pay the adviser charges as set out in this agreement. Where I have indicated that the ongoing adviser charge attracts VAT, I also authorise you to automatically adjust future payments if the rate of VAT changes without any further authority from me.

I understand and accept that where the adviser charge is being facilitated from my bond:

- › The adviser charge will only be paid when there is sufficient value, and assets that can be sold, in my bond to cover the payment in full
- › If the total withdrawals taken from the bond, including any adviser charge payments, exceeds 5% per annum of the premium(s) paid, then a chargeable event may arise and I (or the settlor, beneficiary, or trustees if applicable) may be subject to UK Income Tax on any excess over the 5% annual tax-deferred entitlement
- › The adviser charges apply to the bond, or premium values specified in section 1C, as a whole and will not be reduced if I surrender one or more policy segments, unless I specifically request this to happen at the time of the segment surrender
- › I can cancel the instruction to pay any future adviser charges due from the bond at any time by writing to the address shown on page 3 of this pack
- › Until you receive written notification to cancel this instruction, you will continue to make payments to the adviser
- › If I change the adviser shown in Section 1B, cancel payment of any adviser charges from the bond, cancel the application for the bond or any additional premium(s) within the cancellation period, assign the bond or any other situation where it is not reasonably possible for you to facilitate a payment it will be my responsibility to settle any outstanding adviser charges directly with my adviser
- › I should contact my adviser in the first instance to discuss any adviser charges I believe should not have been applied to the bond
- › I cannot cancel an adviser charge after it has been paid, even if I decide to cancel my bond or any additional premium(s) during the cancellation period, and acknowledge I will need to contact the adviser to discuss whether a refund is payable in full or in part
- › This instruction is subject to the terms and conditions of the bond.

Where the bond is linked to an External Managed Account, I acknowledge and agree that:

- › Any fund based adviser charge payments will be based on the last available fund value for the External Managed Account held in the Company's records
- › Due to timing differences, there may be significant market movements between the date when the Company's records were last updated with the fund value of the External Managed Account and the date the adviser charge is calculated as a percentage of the whole of the bond value
- › Where I require any adjustment in adviser charges paid by the Company, the Company will not be responsible for making such adjustments and I will liaise directly with the adviser

D ADVISER CHARGING CLIENT DECLARATION (CONTINUED)

› The actual amounts paid by the Company as adviser charges will be treated as withdrawals from the bond and will be used in any chargeable event calculations.

By signing this section below I confirm that:

- › It will create legally binding obligations on me in connection with the bond
- › Any refund due/payable to me will be paid directly to me by the adviser outside the bond.

	Policyholder/Trustee 1	Policyholder/Trustee 2	
SIGNATURE	<input type="text"/>	<input type="text"/>	SIGNATURE
Print full name	<input type="text"/>	<input type="text"/>	
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>	
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Print full name	<input type="text"/>	<input type="text"/>	
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>	

If there are more than six trustees, photocopy this page, complete and attach securely to this form.

SECTION 2 – PAYING INVESTMENT ADVISER CHARGES (IAC)

IMPORTANT INFORMATION ON COMPLETING SECTION 2

This section applies to charges taken by an Investment Adviser for advice provided on underlying investments.

Complete this section if you want us to facilitate payments to your Investment Adviser from the bond.



Investment adviser charges paid to the Investment Adviser will not form part of the 5% annual tax-deferred entitlement. For more information, speak to your Financial Adviser.

Refer to page 3 for more information regarding the potential tax implications for corporate policyholders and pension schemes.

You cannot make a payment to your Investment Adviser from inside the bond, before the service is received, and you should remember this when choosing the start date for any ongoing payments.

Any investment adviser charging instructions completed in this section must be to someone who has an existing Terms of Business with Utmost PanEurope dac.

A YOUR DETAILS

Policy number (if known)

	Policyholder/Trustee 1	Policyholder/Trustee 2
1 Full name	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
2 Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
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3 Telephone number	<input type="text"/>	<input type="text"/>
4 Email address	<input type="text"/>	<input type="text"/>

Where details are required for more than four policyholders/trustees photocopy this page, complete, and attach securely to this pack.

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1 Full name	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
2 Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
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3 Telephone number	<input type="text"/>	<input type="text"/>
4 Email address	<input type="text"/>	<input type="text"/>

B YOUR INVESTMENT ADVISER'S DETAILS



You cannot nominate a new Investment Adviser using this form, complete a separate **Nomination of Investment Adviser** form available on request.

1	Name of Investment Adviser's firm	<input type="text"/>									
2	Full address	<input type="text"/> <input type="text"/> <input type="text"/>									
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D INVESTMENT ADVISER CHARGE CLIENT DECLARATION

Please read this section carefully before you sign it as it affects your rights and creates a legally binding agreement with Utmost PanEurope dac in connection with the bond. If you do not understand any aspect of this agreement, ask your adviser to explain its effect to you before you sign this section.

Throughout this declaration, 'I', 'me' and 'my' mean the applicant(s), policyholder(s) or trustee(s) and 'the Company' and 'you' mean Utmost PanEurope dac.

I authorise the Company to pay the investment adviser charges as set out in this agreement. Where I have indicated that the ongoing investment adviser charge attracts VAT, I also authorise you to automatically adjust future payments if the rate of VAT changes without any further authority from me.

I understand and accept that where the investment adviser charge is being facilitated from my bond:

- › The investment adviser charges will only be paid when there is sufficient value, and assets that can be sold, in my bond to cover the payment in full
- › The actual amounts paid by the Company as investment adviser charges will be treated as non-taxable withdrawals from my bond and will not be used in any chargeable event calculations
- › The investment adviser charges apply to the bond as a whole and will not be reduced if I surrender one or more policy segments, unless I specifically request this to happen at the time of the segment surrender
- › I can cancel the instruction to pay any future investment adviser charges due from my bond at any time by writing to the address shown on page 3 of this pack
- › Until you receive written notification to cancel this instruction, you will continue to make payments to my Investment Adviser
- › If I change the Investment Adviser shown in Section 2B, cancel payment of any investment adviser charges from my bond, cancel my application for the bond within the cancellation period, assign the bond or any other situation where it is not reasonably possible for you to facilitate a payment, it will be my responsibility to settle any outstanding investment adviser charges directly with my Investment Adviser
- › I should contact my Investment Adviser in the first instance to discuss any investment adviser charges I believe should not have been applied to my bond
- › I cannot cancel an investment adviser charge after it has been paid, even if I decide to cancel my bond during the cancellation period, and acknowledge I will need to contact my Investment Adviser to discuss whether a refund is payable in full or in part
- › This instruction is subject to the terms and conditions of my bond.

Where my bond is linked to an External Managed Account, I acknowledge and agree that:

- › Any fund based investment adviser charge payments will be based on the last available fund value for the External Managed Account held in the Company's records
- › Due to timing differences, there may be significant market movements between the date when the Company's records were last updated with the fund value of the Externally Managed Account and the date the investment adviser charge is calculated as a percentage of the whole of my bond value
- › Where I require any adjustment to an investment adviser charge paid by the Company, the Company will not be responsible for making such adjustments and I will liaise directly with my Investment Adviser.

D INVESTMENT ADVISER CHARGE CLIENT DECLARATION (CONTINUED)

By signing this section below I confirm that:

- › It will create legally binding obligations on me in connection with my bond
- › Any refund due/payable to me will be paid directly to me by the Investment Adviser outside of the bond.

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Print full name																			
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Date	<table border="1" style="width: 100%; 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="width: 100%; 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	
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d	d	m	m	y	y	y	y												

If there are more than six trustees, photocopy this page, complete and attach securely to this form.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost PanEurope dac is regulated by the Central Bank of Ireland (No 311420). Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

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

ALE PR 0023 | 04/25