

DELEGATION

APPLICATION FORM FOR TRUSTEE AND CORPORATE TRUSTEE APPLICANTS RESIDENT IN THE UNITED KINGDOM

For help completing this form refer to our **Delegation Guide for Trustee & Corporate Trustee Applicants**.

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

If you are completing a hard copy of this form, please use **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.**

Once complete, arrange for your financial adviser to return this form and any supporting documents directly to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.**

Alternatively, completed forms and supporting documentation that are digitally signed and/or scanned can be emailed to us at: info@utmostwealthsolutions.ie

REQUIREMENTS TO COMPLETE AN INTERNAL TRUST REGISTER FORM AND REGISTER ON IRISH CENTRAL REGISTER OF BENEFICIAL OWNERSHIP OF TRUSTS "CRBOT"

You will need to complete the separate **Internal Trust Register Form** and send this in with this application form and register the trust on the Irish central register the CRBOT.

	PAGE	SECTION	REQUIREMENT	TICK	SECTIONS COMPLETED
Applicant and Policy details	2	A – Policy details	Mandatory	<input type="checkbox"/>	
	2	B – Politically Exposed Persons	Mandatory	<input type="checkbox"/>	
	3	C – Trust and tax details	Mandatory	<input type="checkbox"/>	
	12	D – Additional life assured details	Optional	<input type="checkbox"/>	
	13	E – Premium details	Mandatory	<input type="checkbox"/>	
	15	F – Regular withdrawals	Optional	<input type="checkbox"/>	
	16	G – Adviser charging	Optional	<input type="checkbox"/>	
	17	H – Employment and source of funds	Mandatory	<input type="checkbox"/>	
	24	I – Identification requirements	Mandatory*	<input type="checkbox"/>	
	26	J – Introducer's details	Mandatory*	<input type="checkbox"/>	
	27	K – Nomination of External Manager and/or Custodian	Mandatory	<input type="checkbox"/>	
Declarations	28	L – Applicant declaration	Mandatory	<input type="checkbox"/>	


***Financial adviser to complete.**

Ensure that all relevant sections of this application are completed before submitting.

A POLICY DETAILS **MANDATORY**


1 Type of Contract

Life Assurance Capital Redemption

Section D does not need to be completed if capital redemption is chosen. 

2 Provide a copy of the Personal Illustration that you have been given or enter your Personal Illustration reference number here


3 Welcome team ticket reference

If the Welcome team produced a Personal Illustration for you, a Welcome team ticket reference can be found at the top of page one. 


The Personal Illustration provided to you should match the investment details mentioned in this application. If there have been any changes in the investment details between the date of that illustration and the submission of this application, ask your financial adviser for an updated illustration.

4 Currency of bond

Sterling US Dollar Euro

Once your bond is established you cannot change the bond currency. 

5 Number of segments

The number of segments available is subject to the minimum investment of £500, US\$1,000 or €750 per segment. The maximum number of segments is 9,999. 

If you do not specify the number of segments, the bond will automatically default to the maximum available for the investment amount.

B POLITICALLY EXPOSED PERSONS **MANDATORY**

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. Immediate family members or close associates of a PEP should be considered a PEP in their own right.

For examples of who would be considered a PEP, see the **Delegation Guide for Trustee & Corporate Trustee Applicants** which is available from your financial adviser who can obtain this on our website, www.utmostinternational.com 

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

If “Yes”, please provide details

C1 DETAILS OF THE TRUST

1 The Trust was created on

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

2 Name of the Trust

3 Correspondence address for Trustees

Postcode

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

We, the Trustees, will inform Utmost PanEurope dac, in writing, immediately of any changes of Trustees and we understand that appropriate evidence of identity will be required.

4 We confirm the nature and purpose of the Trust is:

5 Where was the Trust established?

6 Is this investment in respect of employee benefits? Yes No

Please be aware that this trust may be required to be registered on the relevant trust registration portal. Speak to your financial adviser for more information.

C2 INTERNATIONAL TAX COMPLIANCE SELF-CERTIFICATION

Please complete the relevant form and return to us with the Application Form:

- › **Tax Declaration and Self Certification for Individuals**
- › **Tax Declaration and Self Certification for Entities**
- › **Tax Declaration and Self Certification for Individual Trustees**

C3 SETTLOR(S) DETAILS

Details of the Settlor(s) of the Trust and any other persons who have provided money to the Trust must be supplied.

If the Settlor(s) is deceased only questions marked with a * require completion.

Question 1 is not required if you are applying on a capital redemption basis.

	Settlor 1	Settlor 2
1 Is the Settlor to be a life assured?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
*2 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
*3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
*4 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
*5 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
*6 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
*7 Please list all nationalities/citizenships held	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
*8 Date of birth	<input style="width: 25px;" type="text"/> d <input style="width: 25px;" type="text"/> d <input style="width: 25px;" type="text"/> m <input style="width: 25px;" type="text"/> m <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y	<input style="width: 25px;" type="text"/> d <input style="width: 25px;" type="text"/> d <input style="width: 25px;" type="text"/> m <input style="width: 25px;" type="text"/> m <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y
*9 If deceased, date of death	<input style="width: 25px;" type="text"/> d <input style="width: 25px;" type="text"/> d <input style="width: 25px;" type="text"/> m <input style="width: 25px;" type="text"/> m <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y	<input style="width: 25px;" type="text"/> d <input style="width: 25px;" type="text"/> d <input style="width: 25px;" type="text"/> m <input style="width: 25px;" type="text"/> m <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y <input style="width: 25px;" type="text"/> y
*10 Place of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
11 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> - <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/>	<input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> - <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/>
12 Full correspondence address If your correspondence address is the same as your residential address, tick here <input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> - <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/>	<input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> - <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/> <input style="width: 25px;" type="text"/>
13 Contact telephone number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
14 Email address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

C4 ABSOLUTE BENEFICIARY DETAILS

If an Absolute Trust, the named beneficiaries set out in the Trust Deed should be detailed below. If the trust is not absolute, proceed to section C5.

	Absolute Beneficiary 1	Absolute Beneficiary 2
1 Is the Absolute Beneficiary to be a life assured?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <input type="checkbox"/>
2 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Does the Absolute Beneficiary have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Forenames (in full)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
7 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
Postcode	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> - <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> - <input style="width: 25%;" type="text"/>
8 Please list all nationalities/ citizenships held	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
9 Date of birth	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/> <input style="width: 25%;" type="text"/>
10 Place of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Question 1 is not required if you are applying on a capital redemption basis.

If there are more than two Absolute Beneficiaries, photocopy this page and attach securely to this form.

C5 INDIVIDUAL TRUSTEE AND PROTECTOR DETAILS

MANDATORY

For further guidance, refer to the **Delegation Guide for Trustee & Corporate Trustee Applicants** when completing this section.

Question 1 is not required if you are applying on a capital redemption basis.

	Trustee 1	Trustee 2
1 Is the Trustee to be a life assured?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Surname	<input type="text"/>	<input type="text"/>
5 Does the Trustee have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input type="text"/>	<input type="text"/>
6 Forenames (in full)	<input type="text"/>	<input type="text"/>
7 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
8 Please list all nationalities/citizenships held	<input type="text"/>	<input type="text"/>
9 Date of birth	<input type="text"/>	<input type="text"/>
10 Place of birth	<input type="text"/>	<input type="text"/>
11 Contact telephone number	<input type="text"/>	<input type="text"/>
12 Email address	<input type="text"/>	<input type="text"/>

1 Role	Trustee 3	<input type="text"/>
2 Is the Trustee/Protector to be a life assured?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
4 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
5 Surname	<input type="text"/>	<input type="text"/>
6 Does the Trustee/Protector have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input type="text"/>	<input type="text"/>
7 Forenames (in full)	<input type="text"/>	<input type="text"/>
8 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
9 Please list all nationalities/citizenships held	<input type="text"/>	<input type="text"/>
10 Date of birth	<input type="text"/>	<input type="text"/>
11 Place of birth	<input type="text"/>	<input type="text"/>
12 Contact telephone number	<input type="text"/>	<input type="text"/>
13 Email address	<input type="text"/>	<input type="text"/>

Please confirm what role you are completing this application in i.e. Trustee 4 or Protector.

Question 1 is not required if you are applying on a capital redemption basis.

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

All trustees will need to sign the Declaration in section L. If there is also a Corporate Trustee, complete section C6.

C6 CORPORATE TRUSTEE DETAILS

MANDATORY

Only to be completed if there is a Corporate Trustee.

1 Corporate Trustee name

2 Registered address
(PO Boxes and 'care of' addresses are not acceptable)

Postcode

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3 Company registration number

4 Is the company in the process of being dissolved, struck off, wound up or terminated? Yes No

5 Is the company quoted on a recognised stock exchange? Yes No

6 If "Yes", which one?

COMPANY DIRECTORS

List all the current directors of the company (continue as necessary on a separate sheet).

Full name	Date of birth
1	d d m m y y y y
2	d d m m y y y y
3	d d m m y y y y
4	d d m m y y y y
5	d d m m y y y y
6	d d m m y y y y

From the list, supply the details of two directors, including at least one Executive Director, and provide suitable verification of identity and residential address.

	Executive Director	Director
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable.)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
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Postcode	<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"/> <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"/> <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"/> <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"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
7 Please list all nationalities/ citizenships held	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8 Date of birth	<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"/> <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"/> <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"/> <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"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
9 Place of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

SHAREHOLDERS

If there is a corporate shareholder or any of the shares are held within a Trust, contact our Customer Service Team on **+44 (0) 203 038 3941**.

For private companies, provide details of all shareholders **holding 25% or more** of the issued share capital at the date of the application.

	Shareholder 1	Shareholder 2
1 Percentage share	% <input style="width: 80%;" type="text"/>	% <input style="width: 80%;" type="text"/>
2 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> - <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> - <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
8 Please list all nationalities/citizenships held	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 Date of birth	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> / <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> / <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> / <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> / <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/>
10 Place of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

	Shareholder 3	Shareholder 4
1 Percentage share	% <input style="width: 80%;" type="text"/>	% <input style="width: 80%;" type="text"/>
2 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8 Please list all nationalities/citizenships held	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
10 Place of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Proof of identity and verification of address will be required for the above named shareholders. The required documents are outlined in Section I of this application. Further details of these requirements are available from us or on our website www.utmostinternational.com.

D ADDITIONAL LIFE ASSURED DETAILS

OPTIONAL

Not required if you are applying on a capital redemption basis.

Where you have chosen the life assurance option for your bond you should only complete this section if:

- › the lives assured details are different to the applicant details provided in section C3, C4 and/or C5, or
- › you wish to appoint additional lives assured to those named in section C3, C4 and/or C5.

	Additional Life Assured 1	Additional Life Assured 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3 Surname	<input type="text"/>	<input type="text"/>
4 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input type="text"/>	<input type="text"/>
5 Forenames (in full)	<input type="text"/>	<input type="text"/>
6 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
7 Please list all nationalities/citizenships held	<input type="text"/>	<input type="text"/>
8 Date of birth	<input type="text"/>	<input type="text"/>
9 Place of birth	<input type="text"/>	<input type="text"/>
10 Relationship to applicant(s)	<input type="text"/>	<input type="text"/>

If you wish to appoint more than four additional lives assured, photocopy this page, complete and attach it securely to this form. A **maximum of six lives assured** is permitted.

	Additional Life Assured 3	Additional Life Assured 4
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3 Surname	<input type="text"/>	<input type="text"/>
4 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input type="text"/>	<input type="text"/>
5 Forenames (in full)	<input type="text"/>	<input type="text"/>
6 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
7 Please list all nationalities/citizenships held	<input type="text"/>	<input type="text"/>

8 Date of birth	d d m m y y y y	d d m m y y y y
9 Place of birth		
10 Relationship to applicant(s)		

E PREMIUM DETAILS **MANDATORY**

E1 TOTAL AMOUNT OF INVESTMENT

Currency of the Premium Pound Sterling US Dollar Euro

Amount

Payment type Cash only transfer In-specie transfer

If the payment is an in-specie transfer of assets, complete sections E2 and if applicable, section E4.
If the payment is a cash only transfer, it should be made by Telegraphic Transfer (international payment). Please note that bank charges may apply. Section E4 should be completed, if applicable.

E2 IN-SPECIE TRANSFER

Only investments managed by an External Manager on a discretionary basis are permitted via a transfer of investments within a Delegation bond.

In the boxes below provide the amount you wish to transfer by way of in-specie transfer.

Currency Pound Sterling US Dollar Euro

Approximate amount to be paid by transfer of investment assets

Currency Pound Sterling US Dollar Euro

Amount to be paid in cash

IMPORTANT NOTE

When your bond is issued, we will retain a cash amount within your bond’s Dealing Account sufficient to cover three months’ worth of known charges and withdrawals, including any adviser charges and bond charges.

If your existing External Manager holds cash as part of the portfolio of assets being transferred by way of in-specie, you will be required to submit this cash to our Utmost PanEurope dac Premium Account. This cash will be applied to your bond’s Dealing Account, less any initial charges deducted prior to bond issue. If the cash that we receive from your existing External Manager does not cover three months’ worth of known charges and withdrawals, you will be required to transfer additional cash to our Utmost PanEurope dac Premium Account. If we do not receive sufficient funds, the Dealing Account could go overdrawn and will incur debit interest.

Once the bond is in force, any cash element that we have received in surplus of three months’ of known charges and withdrawals will be sent to the External Manager for investment. Our Customer Service team can calculate for you the approximate amount of cash required to cover charges and any withdrawals, please contact them on **+44 (0) 203 038 3941**.

The External Manager will also need to sign a **Delegation Portfolio Undertaking Form** to confirm the assets being transferred as premium payment align with assets that they would usually independently select to align with the broad attitude to risk and investment objectives as set out in the investment mandate. As a result, you should be aware that some, or all, of the assets may be sold by your appointed External Manager following the transfer.

E3 OUR BANK DETAILS

Payment should only be transferred once the application has been received and we have confirmed that all requirements have been met. No interest will be paid on monies held prior to issue of the bond.

FOR PAYMENTS SENT IN GBP

Address Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland
Swift Code CITIIE2X
Sort Code 99-00-51
IBAN IE22CITI99005127954790
Account Number 27954790
Account Name Utmost PanEurope dac Premium GBP
Payment reference [Client / proposal number]

FOR PAYMENTS SENT IN EUR

Address Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland
Swift Code CITIIE2X
IBAN IE44CITI99005127954782
Account Number 27954782
Account Name Utmost PanEurope dac Premium EUR
Payment reference [Client / proposal number]

FOR PAYMENTS SENT IN USD

Address Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland
Swift Code CITIIE2X
IBAN IE32CITI99005127954804
Account Number 27954804
Account Name Utmost PanEurope dac Premium USD
Payment reference [Client / proposal number]

E4 BANK ACCOUNT DETAILS

Provide the details of the bank account that the premium is being paid from.


Name of account holder	<input style="width: 100%; height: 25px;" type="text"/>
Account number	<input style="width: 100%; height: 25px;" type="text"/>
Bank sort code	<input style="width: 30px; height: 25px;" type="text"/> <input style="width: 30px; height: 25px;" type="text"/> - <input style="width: 30px; height: 25px;" type="text"/> <input style="width: 30px; height: 25px;" type="text"/> - <input style="width: 30px; height: 25px;" type="text"/> <input style="width: 30px; height: 25px;" type="text"/>
IBAN	<input style="width: 100%; height: 25px;" type="text"/>
Bank BIC/Swift code <small>(required for all banks outside the UK)</small>	<input style="width: 100%; height: 25px;" type="text"/>
Name & address of bank	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
Postcode	<input style="width: 30px; height: 25px;" type="text"/> <input style="width: 30px; height: 25px;" type="text"/> <input style="width: 30px; height: 25px;" type="text"/> <input style="width: 30px; height: 25px;" type="text"/> - <input style="width: 30px; height: 25px;" type="text"/> <input style="width: 30px; height: 25px;" type="text"/>

G ADVISER CHARGING

OPTIONAL

Complete this section if you would like Utmost PanEurope dac to facilitate an initial adviser charge and/or ongoing adviser charge payments to your financial adviser.

For detailed information about adviser charges and how these may be applicable to you, see the **Delegation Guide to Charges** available on our website www.utmostinternational.com or from your financial adviser on request.

 Adviser Charges paid to the financial adviser from the value of the bond will affect the 5% annual tax-deferred entitlement. Tax rules may change in the future and are subject to individual circumstances.

INITIAL ADVISER CHARGE


Tick one of the following payment options:


- 1 **Outside of the bond** - the payment will be made prior to the capital being invested.
OR
Inside of the bond - the payment will be made after the capital has been invested.

2 Specify the amount as either a monetary figure or a percentage value:

Monetary amount (£/US\$/€) or % of premium %

- 3 Does the initial adviser charge attract VAT? Yes
 (If yes, this will be applied in addition to that stated in **question 2** of this section)

 If your investment is being made by way of an in-specie transfer, the cash element you send to cover three months' worth of known charges and withdrawals should also cover this initial adviser charge.

 The amount should be specified **excluding** VAT.

ONGOING ADVISER CHARGE

Complete this section if you would like to make regular payments to your financial adviser for ongoing advice.


- 1 Frequency of payments Monthly Quarterly Half-yearly Yearly

2 Specify the total **annual** amount as either a monetary figure or a percentage of the bond value:

Annual monetary amount (£/US\$/€) or **Annual % of bond value** %

- 3 Ongoing adviser charge start date
 As soon as possible (30 days after inception)

- 4 Does the ongoing adviser charge attract VAT? Yes
 (If yes, this will be applied in addition to the amount stated in **question 2** of this section)

 State the total percentage of bond value or monetary amount you wish to pay per year. For example, if you wish to pay 0.1% payable on a half-yearly basis, the annual amount you should state here is 0.2%. Alternatively, if you wish to pay £500 on a half-yearly basis, the annual amount you should state is £1,000.

H1 EMPLOYMENT DETAILS

	Applicant 1	Applicant 2 (if any)																
Employment status	Employed Self-employed Retired Unemployed Homemaker	Employed Self-employed Retired Unemployed Homemaker																
Date of retirement, unemployment, or becoming a homemaker	<table border="1"> <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"> <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											
d	d	m	m	y	y	y	y											
Occupation	<input type="text"/>	<input type="text"/>																
Last year's annual income/salary	Currency <input type="text"/>	Currency <input type="text"/>																
	Amount <input type="text"/>	Amount <input type="text"/>																
Do you receive income other than from your occupation	Yes No	Yes No																
If "Yes", provide details including the amount and source	<input type="text"/>	<input type="text"/>																
Employer/Business name	<input type="text"/>	<input type="text"/>																
Employer's/Business 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																

Questions 2 and 3, If Retired, Unemployed or a Homemaker please provide your former occupation including role e.g. Director accountancy and include date of retirement, unemployment or becoming a homemaker.

Question 4, Income details are required for Know Your Client and AML requirements and failure to complete will result in a delay in processing the application.

H2 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost PanEurope 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.

Please provide as much detail as possible. If it is not clear how the money was accumulated we will need to request further information and the Policy will not be issued until the requested information is received and a satisfactory risk assessment is completed.

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

Total amount received	Currency	<input style="width: 90%;" type="text"/>	Amount	<input style="width: 90%;" 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%;" type="text"/>			
Name of account where earned income accumulated	<input style="width: 100%;" type="text"/>			
Account number	<input style="width: 100%;" type="text"/>			
Bank sort code (if applicable)	<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: 100%;" type="text"/>			
Industry or business sector	<input style="width: 100%;" type="text"/>			
Main employer's name	<input style="width: 100%;" type="text"/>			
Employer's address	<input style="width: 100%;" type="text"/>			
	Postcode			Country
Date of commencement of this employment	<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: 90%;" type="text"/>	Amount	<input style="width: 90%;" type="text"/>
Average annual bonus over the accumulation period	Currency	<input style="width: 90%;" type="text"/>	Amount	<input style="width: 90%;" type="text"/>

2. Compensation payment

Name of organisation or individual that paid compensation	<input style="width: 100%;" type="text"/>			
Reason for compensation	<input style="width: 100%;" type="text"/>			
Country where compensation was awarded	<input style="width: 100%;" type="text"/>			
Total amount received	Currency	<input style="width: 90%;" type="text"/>	Amount	<input style="width: 90%;" 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"/>

3. Competition win

Name of competition organiser	<input type="text"/>	
Description of competition	<input type="text"/>	
Country where competition was held	<input type="text"/>	
Total amount won	Currency <input type="text"/>	Amount <input type="text"/>
Date of win	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	

4. Gift

Full name of person who gave the gift	<input type="text"/>	
Date of birth	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Nationality	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
	Postcode <input type="text"/>	Country <input type="text"/>
Relationship to Applicant	<input type="text"/>	
Reason for gift	<input type="text"/>	
Description of gift	<input type="text"/>	
	<input type="text"/>	
Total amount received	Currency <input type="text"/>	Amount <input type="text"/>
Date received	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Details of the activity that generated the amount received	<input type="text"/>	
Country gift was accumulated in	<input type="text"/>	

5. Inheritance

Deceased's full name	<input type="text"/>	
Relationship to Applicant	<input type="text"/>	
Date of death	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Details of the inheritance, tell us about the assets forming the inheritance (e.g. cash, property, shares etc.)	<input type="text"/>	
Amount received	Currency <input type="text"/>	Amount <input type="text"/>
Date received	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Details of the activity that generated the amount received	<input type="text"/>	
Country inheritance was accumulated in	<input type="text"/>	
Solicitor/lawyer's (who dealt with the estate) name	<input type="text"/>	
Solicitor/lawyer's firm name	<input type="text"/>	
Solicitor/ lawyer's firm address	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>

6. Loan

Name of loan provider	<input type="text"/>	
Address of loan provider	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Total amount borrowed	Currency <input type="text"/>	Amount <input type="text"/>
Date of loan	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Purpose of loan	<input type="text"/>	

7. Maturing policy/policy claim/replacement policy/pension

If the source of funds is the sale of an investment rather than maturity, please complete Section 8 instead.

Name of policy provider	<input type="text"/>	
Address of policy provider	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/> Postcode	<input type="text"/> Country
Applicant's full name	<input type="text"/>	
Length of time policy held	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Amount of the original investment	<input type="text"/>	
Details of the activity that generated the original investment	<input type="text"/>	
Reason for policy claim or replacement policy (if applicable)	<input type="text"/>	
Total amount received	Currency <input type="text"/>	Amount <input type="text"/>
Surrender penalty (if applicable)	<input type="text"/>	
Date received	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	

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 Section 7 instead.

Description of asset portfolio or investment (e.g. government bonds, equities etc.)	<input type="text"/>	
Name of the company that held it	<input type="text"/>	
Registered address of company	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/> Postcode	<input type="text"/> Country
Account name	<input type="text"/>	
Length of time asset portfolio or investment held	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Amount of the original investment	<input type="text"/>	
Details of the activity that generated the original investment	<input type="text"/>	
Date of sale	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	
Net amount received	Currency <input type="text"/>	Amount <input type="text"/>

9. Company sale or sale of interest in company

Company name											
Industry/business sector											
Address of company											
	Postcode		Country								
Your connection with the company, for example: owner, partner or shareholder											
Date connection with the company began	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 25%;">d</td><td style="width: 25%;">d</td><td style="width: 25%;">m</td><td style="width: 25%;">m</td> <td style="width: 25%;">y</td><td style="width: 25%;">y</td><td style="width: 25%;">y</td><td style="width: 25%;">y</td> </tr> </table>			d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y				
Average yearly dividend/income from the company over previous three years	Currency		Amount								
Date of sale	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 25%;">d</td><td style="width: 25%;">d</td><td style="width: 25%;">m</td><td style="width: 25%;">m</td> <td style="width: 25%;">y</td><td style="width: 25%;">y</td><td style="width: 25%;">y</td><td style="width: 25%;">y</td> </tr> </table>			d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y				
Sale amount	Currency		Amount								
Net amount received i.e. the amount you have received after any deductions such as fees and taxes	Currency		Amount								

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 post code if applicable)						
	Postcode		Country			
Length of time property owned			years			months
Source of funds for the original property purchase						
Was the property your main residence?	Yes	No				
If "Yes", was an alternative main residence purchased?	Yes	No				
If "Yes", please confirm:						
Purchase price	Currency		Amount			
Address of new residence						
	Postcode		Country			

Date of sale

Total sale amount Currency Amount

Net amount Applicant received from sale Currency Amount

11. Other income sources

Description of the activity that generated the funds

Role in relation to above activities

Period over which the activities occurred years months

Country in which the activity occurred

Date received

Proceeds received from the activity Currency Amount

12. Company profits (trading companies only)

Company profits most recent trading year Currency Amount

Company profits prior trading year Currency Amount

I IDENTIFICATION REQUIREMENTS **MANDATORY**

Under anti-money laundering regulations, we are required to verify the identity and address of all applicant(s) related to a contract together with satisfactory evidence of proper appointment of the Trustees.

Outlined below are the standard minimum requirements. In some circumstances, we may require additional information.

Any surviving Settlor of the Trust, individual Trustee(s) and Director(s) - we require **one document** from **Part 1** together with **one document** from **Part 2**. If an individual does not hold either of the documents listed in **Part 1** then, under certain circumstances, we **may** be able to accept **two documents** from **Part 2**, showing verifiable reference numbers. Please also note that if no documentation is supplied from **Part 1**, we need a reason why this is not available. If the Settlor is other than an individual(s), the Trustees should provide sufficient information to enable us to identify the Settlor(s).

Trust - for identification of the Trust, see **Part 3**. All documentation in this section must be supplied.

Corporate Trustee - for verification of the corporate trustee see **Part 4**. All documentation in this section must be supplied. Tick in the boxes below to indicate the identification you have supplied for each party to the policy.

PART 1 - PERSONAL IDENTITY	CORPORATE IDENTITY					
	Settlor*	Trustee 1	Trustee 2	Director 1	Director 2	Shareholders
1 Valid passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 National ID card (with photograph)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 A current driving licence (with photograph)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For corporate trustees, we will require identification verification for two directors and individual shareholders that hold 25% or more of the issued share capital.

Refer to the **Delegation Guide for Trustee and Corporate Trustee Applicants** for information regarding what documentary evidence may be required for a corporate trustee.

If the applicant does not possess or cannot supply an item from **Part 1**, indicate why in the box below and supply a second document from **Part 2**.

PART 2 - VERIFICATION OF ADDRESS - FOR INDIVIDUALS	FOR CORPORATE TRUSTEE					
	Settlor*	Trustee 1	Trustee 2	Director 1	Director 2	Shareholders
1 A recent utility bill, rates or council tax bill dated and certified within the last 6 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 A recent mortgage statement, giving the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 A current driving licence (with photograph. If the driving licence is being used in part 1 it cannot be used in part 2 and vice versa)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 A state pension, benefit or other government produced document showing benefit entitlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 A recent tax assessment document	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 Proof of ownership or rental of the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 An account statement from a bank or bank credit card dated and certified within the last 6 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Continue on a separate sheet of paper should there be more trustees, directors or shareholders to be identified.
Mobile phone bills and store cards are not acceptable.

PART 3 - TRUSTEE VERIFICATION

SUPPLY ALL OF THE FOLLOWING DOCUMENTS

The Trust Deed and any Supplementary Deeds showing the proper appointment of the Trustees and classes of beneficiaries.

For Will Trusts we will require a copy of the will together with a Grant of Probate.

PART 4 - CORPORATE TRUSTEE VERIFICATION

SUPPLY ALL OF THE FOLLOWING DOCUMENTS

A Certificate of Incorporation A set of the latest annual reports & accounts

Evidence of the registered address An authorised signatory list

A certified copy of the Board Resolution appointing the authorised signatories (for public registered companies only)

The following declaration must be fully completed in all cases, this method of certification is required for Utmost PanEurope dac's regulatory purposes.

I confirm that:

- a) I have had sight of the original documents and all documents enclosed are true copies of the originals. Yes
 - b) The information in this section was obtained by me in relation to the applicant. Yes
 - c) Where I have an existing relationship, the applicants account/relationship has been conducted satisfactorily. Yes
 - d) I am not aware of any reason why this application should be refused. Yes
 - e) I am unaware of any activities undertaken by these applicant(s) which lead me to suspect that they are involved in any form of criminal activity and/or money laundering. Yes
 - f) I shall inform you immediately if I suspect such activity. Yes
-

J **INTRODUCER'S DETAILS** **MANDATORY**

1 How and when were you introduced to the applicants?

2 Are the applicants acting as a nominee for someone else? Yes No

(If yes, give details)

3 Which country was the advice leading to this application given in?

4 Which country was this application signed in?

5 The basis on which the advice was offered is (UK advisers only) Independent Restricted


6 Name of regulatory body

7 Regulatory body membership number e.g. FCA number

8 Print full name

9 Certifier and authorised signatory

SIGNATURE

Financial adviser to sign here. 

10 Date

11 Telephone number

12 Email Address

13 Financial adviser company name and address (company stamp if possible)

14 Name of your usual Utmost PanEurope sales consultant

K NOMINATION OF EXTERNAL MANAGER AND/OR CUSTODIAN MANDATORY

You must complete this section to nominate the External Manager and/or Custodian (EMC) you would like to manage the assets linked to your bond.

K1 MULTIPLE EMCS & PREMIUM SPLIT

Do you wish to appoint two EMCs to manage the investment? Yes No

- › If **no**, skip this section and continue to section K2
- › If **yes**, you must complete this section before moving to section K2.

If you wish to nominate two EMCs to manage your investment, photocopy pages 25 and 31 and complete for each EMC being nominated. Once complete, attach the additional information securely to this form. You will also need to tell us how you would like to split the premium between the EMCs by completing the table below.

Name of the External Manager Firm	Amount of premium in cash to be allocated	Full amount of in-specie transfer (if applicable)
	%	<input type="checkbox"/>
	%	N/A

K2 ATTITUDE TO RISK AND INVESTMENT OBJECTIVES

Together with this application form you must supply a separate investment mandate detailing the attitude to risk and investment objectives that you would like to be applied to the External Managed Account. The investment mandate must be provided on a form specific to your chosen EMC, which can be obtained from your chosen EMC or your financial adviser. Once completed, you must send the investment mandate together with this application form to us at: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.**

It is important that you do not send the investment mandate to the EMC, you must only send it to Utmost PanEurope dac at the address provided.

If you do not supply us with both the investment mandate and the application form, your investment cannot be made and there will be a delay in starting your bond.

Should you wish to allow your nominated EMC to invest into Non-Mainstream Pooled Investments (NMPs), you must also complete the separate **NMPI Investor Declaration Form.**

K3 EXTERNAL MANAGER AND/OR CUSTODIAN DETAILS

1 Name of the nominated External Management firm

2 Address

Postcode

3 Contact name

4 Telephone number (including international dialing code)

5 Facsimile number (including international dialing code)

6 Email address

L APPLICANT DECLARATION

MANDATORY

In this declaration the 'Applicant' refers to the the Trustee applicant(s), the Corporate Trustee applicant(s), its directors, officers and authorised signatories (as appropriate) who are applying for this bond and who will be the Policyholders of the bond once established.

It is important that the Applicant reads this section carefully. This application forms the basis of Utmost PanEurope dac's agreement with the Applicant, along with the policy terms and conditions.

If the Applicant does not understand any part of this application, the Applicant should ask the financial adviser for more information.

Before signing, the Applicant should also read the Key Features Document, Product Guide, our Delegation Guide to Charges, the Personal Illustration, and the Key Information Document where applicable, which explain the key features of and the specific charges applicable to the Delegation. They will assist the Applicant to be sure the Applicant has not relied upon any statement made by the Applicant's financial adviser which is not supported in the literature. The Applicant's financial adviser will provide these documents and copies are also available from Utmost PanEurope dac.

Utmost PanEurope dac proposes that the laws of England and Wales shall apply to any contract relating to this application and that the Courts of England and Wales shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the jurisdiction of the Courts of England and Wales shall be at the discretion of Utmost PanEurope dac.

The Delegation will be issued in accordance with the Policy Conditions and Policy Schedule which will be issued by Utmost PanEurope dac upon acceptance of this application.

The charges laid out in this document should match those shown in the Applicant's Personal Illustration provided to the Applicant by the financial adviser. Should there be any inconsistencies the Applicant's financial adviser can provide an updated illustration.

Utmost PanEurope dac will only issue your bond once Utmost PanEurope dac have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

You may request a copy of the Policy Conditions at any time from our Customer Service team on +44 (0) 203 038 3941.

INVESTMENT TERMS

By signing below the Applicant agrees to the EMC being appointed by Utmost PanEurope dac to manage the linked External Managed Account (the Account).

The Applicant is aware and understands that the EMC:

- a) Will manage the Account on a full discretionary basis and will choose the assets to which the performance of the Applicant's contract is linked; and
- b) Will arrange custody of the assets as outlined at point (a) above; and
- c) If investment influence or selection by the Applicant does occur, then the EMC will be responsible for informing Utmost PanEurope dac of this immediately.

The Applicant agrees that because, unless the Investment Conversion Facility has been executed, the Policy Conditions expressly exclude the Applicant's ability to select, or influence the selection of, assets, that the Applicant will not influence or select assets and that the Applicant will inform Utmost PanEurope dac immediately if this did occur.

The Applicant acknowledges that this bond has been designed with no ability to directly select assets, which the Applicant understands to mean that:

- › unless the Investment Conversion Facility has been executed, the bond can only be linked to Accounts managed on a discretionary basis, and that it is not possible for any other assets to be linked to the bond
- › The EMC and the Applicant will be responsible for ensuring that the Applicant as the Policyholder does not directly or indirectly influence the selection of assets held within the Account. The Applicant understands that if the assets within the Account are found to have been selected, or influenced by the Applicant, in any way, the entire bond could become reportable to HM Revenue & Customs (HMRC) and subject to tax penalties as a personalised bond
- › If influence occurs whilst the bond is linked to multiple EMC Accounts further risks apply. The Applicant understands that where multiple EMC Accounts are held, if selection or influence occurred against a single Account that it will penalise the entire bond and not just the tainted account on which the selection, or influence, has occurred
- › Trading will not generally be permitted in any physical assets (including but not limited to property, art, boats, wine or similar assets), and the Account is unable to invest into any private companies or assets that may have a link to the Applicant as the policyholder
- › The bond's Dealing Account will be managed by Utmost PanEurope dac, who generally will retain sufficient monies in this Dealing Account to meet known charges and withdrawals, and may withdraw additional monies from the EMC Account where insufficient monies are held

- › Monies cannot ordinarily be held in the Dealing Account, other than to meet known withdrawals, trades, or charges
- › It is not possible to close an Account or to change an EMC without providing a fully completed and signed **Nomination of External Manager and/or Custodian Form** to Utmost PanEurope dac. Where the Applicant wishes for monies to be withdrawn from the bond, it is not possible to move monies from an Account to the Dealing Account, without first having completed and provided the respective withdrawal or surrender instruction in a format acceptable to Utmost PanEurope dac.

The Applicant is aware and understands that the appointment will be on terms agreed between the EMC and Utmost PanEurope dac, which shall be subject to the following:

- › Any change the Applicant wishes to make to the investment strategy or risk profile of the Account should be agreed directly with Utmost PanEurope dac. Only Utmost PanEurope dac is authorised to issue instructions to change the investment strategy or risk profile of the Account
- › The EMC is authorised to buy and sell assets on behalf of Utmost PanEurope dac and unless specifically agreed in writing to the contrary by Utmost PanEurope dac, the EMC must invest in accordance with, and can only place trades in assets that are acceptable according to, Utmost PanEurope dac's Investment Parameters
- › All assets linked to the Delegation bond are beneficially owned by Utmost PanEurope dac and will be held by the EMC on behalf of Utmost PanEurope dac
- › Utmost PanEurope dac as the owner of the assets has the right to sell, redeem or otherwise dispose of its interest in any of the linked investments held with the EMC at any time, without seeking or requiring the Applicant's prior consent. The Applicant further understands that such decisions may affect the value of the benefits linked to the Applicant's policy as a result of the timing of sales and possible related charges. In exercising this discretion, Utmost PanEurope dac will act reasonably and with proper regard to the need to treat its policyholders fairly
- › Some or all of the Account investments and the future Account investments made by the EMC, may involve terms which could restrict Utmost PanEurope dac's ability to realise the cash value of those investments at any time. This may affect Utmost PanEurope dac's ability to pay, in a timely fashion, any surrender benefit or death benefit, and may lead to a delay in cash settlement of any withdrawal or surrender of the bond
- › Some or all of the Account investments and the future Account investments made by the EMC, may involve terms which could result in Utmost PanEurope dac receiving the proceeds of redemption of those investments in more than one instalment. Where the proceeds of redemption are received by Utmost PanEurope dac in more than one instalment, the Applicant understands that Utmost PanEurope dac reserves the right not to reinvest the proceeds of redemption or pay, in full, any surrender benefit or death benefit until all the proceeds of the redemption have been received in cleared funds by Utmost PanEurope dac
- › Utmost PanEurope dac reserves the right at its discretion to refuse individual assets for investment in the Account.
- › The Applicant may request that Utmost PanEurope dac terminate this appointment at any time by giving written notice to Utmost PanEurope dac
- › Utmost PanEurope dac is not responsible for any reduction in the value of the Account arising directly or indirectly from the EMC's investment decisions.

Authorities of the Applicant

Because Utmost PanEurope dac must at all times retain beneficial ownership of the Account and all assets within the Account, the Policyholder has only the following limited authorities with respect to the Account.

The Applicant may:

- › receive direct reporting from the EMC including details of cash balances and safe custody holdings and value within the Account and any other category of appropriate information agreed by Utmost PanEurope dac
- › receive full disclosure of investment charges and terms.

For the avoidance of doubt, this authority does not extend to or give authority to the Applicant to do anything else other than as stated above.

Utmost PanEurope dac may cancel this authority without prior notice by confirming the cancellation in writing to the Applicant or the EMC noted in section K at their respective address.

This authority is issued without the right of substitution; therefore the Applicant may not appoint another party to act in their place.

- › **The Applicant understands** that in any rolling twelve month period following the initial investment within the bond the Applicant will be able to make up to three changes to the investment mandate and the Applicant understands that further changes may be made at the discretion of Utmost PanEurope dac. The Applicant also understands that Utmost PanEurope dac may ask the EMC to review the investment mandate and to provide written confirmation that it is suitably broad to enable ongoing independent management by them
- › **The Applicant understands** that the investment mandate must not refer to any specific stocks and be suitably broad to allow robust ongoing management of the Account by the EMC
- › **The Applicant acknowledges** that any proposed changes to the investment mandate must be sent to Utmost PanEurope dac and that the Applicant is not authorised to issue any instructions to change the investment mandate to the EMC

- › **The Applicant understands** that the bond may be linked to up to two EMC Accounts at any one time, and the Applicant understands that further changes will be at the discretion of Utmost PanEurope dac
- › **The Applicant understands** that the Applicant can only make one change the number of EMCs appointed to the bond in any twelve month period. Any additional requests may be considered at Utmost PanEurope dac's discretion.

Legal liability and Responsibility

It is the Applicant's responsibility to ensure that at all times the Applicant acts within the limits of the authority detailed in this document and in particular that the Applicant does not directly or indirectly select or influence the linked investments and accordingly the Applicant agrees as follows:

- a) The Applicant accepts full responsibility and legal liability for loss, damages or expenses which the Applicant or any other party may suffer or incur directly or indirectly as a result of the Applicant acting outside the limits of this authority.
- b) The Applicant promises on receiving a written request to reimburse Utmost PanEurope dac and be responsible for any costs, claims, damages or liabilities of whatever kind incurred by Utmost PanEurope dac as a result of the Applicant acting under or outside the scope of this limited investment authority or the Applicant Authorities and Responsibilities specified within this document.
- c) The Applicant also promises not to make or bring any formal or informal legal claims, complaints or proceedings against Utmost PanEurope dac in respect of the Applicant's activities under or outside the scope of this limited investment authority or the Applicant Authorities and Responsibilities specified within this document.

Personalised Bond Acknowledgement

The Applicant understands and agrees that:

- › The Applicant's bond may become personalised for tax purpose due to the Applicant selecting or influencing, directly or indirectly, the assets linked to the bond. The Applicant is aware that should this situation arise, and such personalised assets be held over a policy anniversary, the policy will be subject to penal taxation
- › Utmost PanEurope dac is not responsible for monitoring whether or not the Applicant selects or influences the selection of assets, either directly or indirectly, but the Applicant agrees to advise Utmost PanEurope dac should the Applicant become aware of any breaches
- › If the Applicant acts outside of the scope of this application the Applicant understands and agrees that Utmost PanEurope dac will report any tax liability that arises to HMRC as per Utmost PanEurope dac's legal obligation
- › In the event that an adverse tax event should arise despite the arrangements the Applicant has made to avoid this, the Applicant agrees to not hold Utmost International Isle of Man limited responsible nor take legal action against Utmost PanEurope dac in this regard. Further, the Applicant agrees to reimburse and meet any reasonable legal or other costs of Utmost PanEurope dac incurred as a result of becoming subject to any formal or informal legal or other proceedings in connection with such an outcome.

The Applicant further understands and agrees that:

- › The Applicant understands that there are added risks associated when an EMC is responsible for both the selection and/or safekeeping of assets and where trading occurs in personal assets such as equities, gilts or bonds
- › The Applicant understands and accepts such risks and acknowledges that the Applicant has been advised to take independent professional advice before entering into this arrangement
- › The Applicant understands the investment objectives and attitude to risk information (investment mandate) is provided by the Applicant to Utmost PanEurope dac and that only Utmost PanEurope dac provides changes to the investment mandate to the EMC. The EMC is not authorised to instruct or act on such changes unless notified by Utmost PanEurope dac. The EMC shall be responsible for ensuring compliance with the investment mandate. Utmost PanEurope dac will not be responsible for ensuring they are met by the EMC
- › The Applicant agrees that Utmost PanEurope dac shall not be responsible for (a) any loss or liability to the Account arising from the above appointment or (b) any loss or liability to the Account arising from reliance upon the discretionary management service given or custodian services rendered or procured by the EMC to Utmost PanEurope dac or (c) any action or failure to take action on the part of the EMC giving rise to any loss in the value of the Account howsoever arising (including, but without any limitation, any failure on the part of the EMC to produce a reasonable investment return in relation to the Account or any default by the EMC in relation to custody of the Account's assets)
- › The Applicant promises to be responsible for, and on receiving formal written request, reimbursing Utmost PanEurope dac for any costs, losses and/or expenses incurred by Utmost PanEurope dac as a result of any formal or informal legal claims, complaints or proceedings brought by any party or third party in respect of any loss arising from or in respect of the activities and performance of the EMC
- › The Applicant makes these promises on the understanding of the clear responsibilities of the EMC in relation to the nomination which the Applicant has made in section K
- › The Applicant understands that Utmost PanEurope dac and the Applicant has a free choice about the law that can apply to any contract relating to this nomination. Utmost PanEurope dac proposes to choose the laws of England and Wales, and by completing this application form the Applicant agrees that the laws of England and Wales shall apply and that the Courts of England and Wales shall be the sole forum to consider disputes which may arise out of this nomination.

Applicant signatures

The Applicant confirms the Applicant's request for the performance of the Applicant's bond to be linked to an investment portfolio (the Account) managed by the External Manager and/or Custodian (EMC) in accordance with the selection made within section K.

Utmost PanEurope dac will not be responsible for any investment strategy or objectives pursued by the EMC, but the Applicant understands that Utmost PanEurope dac may place restrictions on the types of assets that the Account may invest in.

Nomination

The Applicant hereby requests that the EMC be linked to the Applicant's contract in accordance with the terms and conditions specified in this document and the Policy Conditions. The Applicant authorises and requests Utmost PanEurope dac to enter into any formal agreements required by the EMC and as agreed by Utmost PanEurope dac to effect this, and the Applicant acknowledges that the Applicant shall be responsible for any costs arising associated with the appointment and retention of the EMC.

Charges

The Applicant understands that where there is more than one EMC appointed, the administration charge for each additional EMC appointed will be taken quarterly. Details of these charges can be found in our **Delegation Guide to Charges**.

The Applicant agrees and understands that the EMC will take a fee for non-advice charges, transaction charges and custody services provided, as detailed under the standard charges section of their investment terms and conditions or under special charge terms agreed with the Applicant. These deductions will be taken from the Account.

The EMC is authorised by Utmost PanEurope dac to take the agreed fees from the Account and make any separate investment management service payments on its behalf.

The Applicant understands that Utmost PanEurope dac will recover from the Account such amounts as necessary to cover Utmost PanEurope dac's fees and expenses including policy charges as set out in the Policy Schedule and Policy Conditions.

Legal Liability and Responsibility

The Applicant confirms that the effect of the Legal Liability and Responsibility statements has been explained to the Applicant by the Applicant's adviser and that the Applicant understands and agrees to them. **For the Applicant's own benefit and protection, the Applicant should read all the terms set out in this form carefully before signing below. If the Applicant does not understand any part of this form, the Applicant should ask the financial adviser to explain it before signing.**

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - Statement of Truth

The Applicants truthfully confirm that:

- i) all funds invested in the bond applied for have been or will be properly declared to the relevant tax authorities in the jurisdiction of the Applicant's tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations.
- ii) none of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion or conduct which will or may be regarded as such.

Potential Consequences of Misleading Utmost PanEurope dac

The Applicant fully acknowledges and agrees that if Utmost PanEurope dac discovers that the Applicant misled Utmost PanEurope dac in respect of any part of the statements confirmed above, that Utmost PanEurope dac shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope dac's legal remedies or options, have the contractual ability to:

- i) terminate the bond immediately and, regardless of the actual date of bond termination, impose the maximum encashment and any other relevant charges which may be imposed on the Applicant under the bond as if the bond had been encashed immediately after issue. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by Utmost PanEurope dac being misled, without limiting Utmost PanEurope dac's ability to seek additional recompense from the Applicant in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at Utmost PanEurope dac's discretion concerning the Applicant and/or the bond; and
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either
 - a) subject to satisfying Utmost PanEurope dac's further reasonable requirements, refund the Applicant's premium(s) and other amounts paid to Utmost PanEurope dac to the date of such termination less applicable encashment and other charges in accordance with clause (i) above (the 'Refund Amount'), or
 - b) if legally required to do so by competent government authorities, freeze or pay over to relevant government authorities all or a portion of the Refund Amount or take such other actions as competent government authorities may legally require.

Disclosure of information to Tax and other Government Authorities

The Applicant has been advised that Utmost Group plc and Utmost PanEurope dac have a longstanding policy of cooperating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities or conduct that will or may be regarded as such.

In cases where Utmost PanEurope dac suspects that the funds invested in the bond are wholly or partly derived from illegal activities/sources and/or tax evasion (or conduct that will or may be regarded as such), then Utmost PanEurope dac shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope dac's legal remedies or options, have the ability to disclose to our home country tax and/or other government authorities the Applicant's identity and any relevant information considered necessary or appropriate, at Utmost PanEurope dac's discretion, concerning the bond.

Utmost PanEurope dac's obligations under the policy, including the payment of benefits, will be suspended either in whole or in part, to the extent that performance of any policy obligation may expose Utmost PanEurope dac to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

CONFIRMATIONS AND ACKNOWLEDGMENTS

The Applicant understands and agrees that this contract is of the Utmost PanEurope dac good faith and that the information the Applicants supply in this application form, together with any supporting information completed or given by the Applicant in the Applicants' name, shall form the basis of the contract with Utmost PanEurope dac.

The Applicant agrees that if it subsequently comes to light that any information supplied to Utmost PanEurope dac by the Applicant or on the Applicant's behalf was misleading or incomplete, then this might invalidate the Applicant's contract and adversely affect the Applicant's right to the payment of policy benefits. The Applicant understands the requirement to provide accurate and relevant information in the Applicant's dealings with Utmost PanEurope dac is continuous and binding upon the Applicant or any subsequent holder of the policy.

The Applicant agrees to inform Utmost PanEurope dac immediately should any information within this application change, and understands that the Applicant is obliged to do so.

The Applicant understands that no contract shall be issued in respect of this application and Utmost PanEurope dac shall be under no obligation in respect of this application until the first premium has been received by Utmost PanEurope dac and Utmost PanEurope dac has expressly confirmed in writing that it accepts the application.

The Applicant accepts that selection of investments is their appointed EMC's responsibility and Utmost PanEurope dac makes no representations or guarantees in relation to the future performance of any assets linked to the bond and accordingly has no legal responsibility in respect of future performance of such linked assets.

The Applicant confirms that the firm named in section J - Introducer's Details will be acting as the Applicant's financial adviser on an ongoing basis and the Applicant agrees that Utmost PanEurope dac is able to disclose all information relating to the Applicant's bond to this financial adviser. The Applicant understands that if the Applicant decides to change their financial adviser it is the Applicant's responsibility to tell Utmost PanEurope dac in writing of this change.

The Applicant agrees that a copy of the Applicant's agreement given in this Declaration will have the validity of the original. The Applicant understands that the financial adviser is acting as the agent and not an agent of Utmost PanEurope dac.

The Applicant confirms that the Applicant is not ordinarily resident in Ireland and is habitually resident (that is the Applicant normally lives) in the UK and confirms that, to the best of the Applicant's knowledge and belief, the Applicant is not subject to any legislation which would make such an investment unlawful. The Applicant hereby undertakes to inform Utmost PanEurope dac of any change in the country of residence during the life of the bond.

The Applicant confirms that the Trust has the power to enter into the contract applied for.

The Applicant further confirms and declares that the information given regarding the Settlor, including where they were habitually resident when the Trust was established, entered in section C3 of this application is correct.

The Applicants understand and agree that Utmost PanEurope dac will, as appropriate, report the Applicant's policy under the various exchange of information agreements including the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

Adviser Charges

Where Utmost PanEurope dac has been requested to facilitate the payment of adviser charges:

The Applicant authorises Utmost PanEurope dac to pay the adviser charges as set out in section G. Where the Applicant has indicated that the ongoing adviser charge attracts VAT, Utmost PanEurope dac is also authorised to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.

The Applicant understands and accepts that:

- › The charge will be treated for tax purposes, as a withdrawal to the Applicant from the bond
- › Any withdrawal that exceeds the 5% annual tax deferred entitlement will cause a chargeable event, and the Applicant or the UK resident Settlor may be subject to UK Income Tax

- › Utmost PanEurope dac cannot cancel an adviser charge after it has been paid, even if the Applicant decides to cancel the bond during the cancellation period
- › If the application is not proceeded with, the Applicant will be refunded the premium in full, less any adviser charges; any adviser charges that the Applicant has paid/owed will be the Applicant's responsibility to settle
- › As the bond is linked to an External Managed Account, any fund based adviser charge payments will be based on the last available fund value for the External Managed Account held in Utmost PanEurope dac's records
- › Due to timing differences, there may be significant market movements between the date when Utmost PanEurope dac's records were last updated with the fund value of the External Managed Account and the date the adviser charge is calculated
- › Where the Applicant requires any adjustment in adviser charges paid by Utmost PanEurope dac, Utmost PanEurope dac will not be responsible for making such adjustments and the Applicant will liaise directly with the adviser
- › The adviser charges apply to the bond as a whole and will not be reduced if one or more policy segments is surrendered, unless the Applicant specifically requests this to happen at the time of the segment surrender.

How Utmost PanEurope dac uses the Applicant's information

Utmost PanEurope dac uses the information the Applicant provides, about the Applicant and other people, to provide its products and services. In order to support its products and services, Utmost PanEurope dac transfers information between different entities within its immediate operating group and to appointed data processors, but does not transfer information to other parties, unless required to do so by law or regulation. Utmost PanEurope dac does not carry out marketing using the information or transfer, or sell, the Applicant's personal information to others for marketing purposes. More details about how Utmost PanEurope dac uses the Applicant's information, the Applicant's rights over this information and how the Applicant can exercise their rights can be found in the applicable Privacy Notice. The Privacy Notices are published on Utmost PanEurope dac's website at www.utmostinternational.com or the Applicant can call **+44 (0) 203 038 3941** and request a copy.

The Applicant acknowledges that:

Utmost PanEurope dac will store, process or pass on the Applicant's data whether or not the Applicant's application is accepted. Utmost PanEurope dac will, in the event of the death of the Applicant or Life Assured (as applicable), obtain necessary evidence as to the cause and circumstances relating to the Applicant's or Life Assured's death should it wish to do so.

AUTHORISED SIGNATORY DETAILS

› Where there is a Corporate Trustee, confirm the minimum number of authorised signatories that will be required to sign the contract and provide instructions.

(number)

By signing this form below the Applicant confirms that:

- › **The adviser charges set out in this form match the Personal Illustration received from the Applicant's adviser**
- › **It will create legally binding obligations on the Applicant in connection with the bond**
- › **This instruction is subject to the terms and conditions of the bond.**

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Please confirm what role you are completing this application in i.e. Trustee or Authorised Signatory.

If there are more than four Trustees, photocopy this page and after signing the additional copies attach it securely to the form.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Utmost PanEurope dac is registered in Ireland, registered number 311420. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

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 0006 | 10/25