

CHOICE OF LAW

UNITED KINGDOM

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

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

Policy Number

DECLARATION OF CHOICE OF APPLICABLE LAW AND JURISDICTION

A. NON-UK RESIDENT POLICYHOLDER

The undersigned,

national of

("Country of Nationality")

and resident of

("Current Country of Residence")

wishes to apply for a contract of life assurance with Utmost Luxembourg S.A. ("Policy"), which is compliant with the laws and fiscal regulations of England and Wales.

The Policyholder hereby declares as follows:

1. I am legally entitled under the laws of my Current Country of Residence to choose a contract under the laws of England and Wales and therefore I exercise such choice and elect the laws of England and Wales in respect of the Policy with Utmost Luxembourg S.A.
2. I am aware that the Policy may not comply with the laws and regulations of my Current Country of Residence.
3. I am aware that this choice of applicable law has no effect on my fiscal obligations in my Current Country of Residence.
4. I elect the exclusive jurisdiction of the courts of England and Wales.
5. Utmost Luxembourg S.A. shall not be liable for any loss arising out of the Policyholder's choice of applicable law and jurisdiction in connection with the Policy inclusive of, but not exclusively, any negative tax consequence.

Utmost Luxembourg S.A. strongly recommends that the Policyholder takes independent and professional legal and tax advice in order to assess the consequences of this choice of applicable law and jurisdiction in light of his particular circumstances.

6. I indemnify Utmost Luxembourg S.A. from all liability in relation to my choice of governing law and jurisdiction and will not undertake any legal court or out of court actions against Utmost Luxembourg S.A. on the basis of my choice of applicable law or jurisdiction.

Policyholder 1

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Policyholder 2

SIGNATURE

Date

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Place

Policyholder 3

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Policyholder 4

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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