

Your Right To Change Your Mind

POLICYTYPE Contract Number POLICYNUMBER

You have made an application to Utmost PanEurope dac for the above Contract and that application has now been accepted.

YOU HAVE 30 DAYS FROM THE DAY YOU RECEIVED THE POLICY IN WHICH TO CHANGE YOUR MIND.

Here are some questions to help you decide:

Do you understand what your contract will do for you?

Before you signed the application you will have received a Key Information Document, Product Guide, Policy Conditions and personalised illustration. These should answer your questions.

If there is anything which is unclear, contact Utmost PanEurope dac or your Insurance Intermediary.

Do you know how much the charges are?

Details of the charges are shown on your personal illustration.

If you wish to proceed with the contract, what should you do?

Ignore this notice and do nothing with the attached cancellation form.

If you wish to cancel, what should you do?

Send the cancellation form to the New Business Department, Utmost PanEurope, Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

You have 30 days from the day you received the Policy documents to post this notice back to us.

Will you lose anything by cancelling?

Utmost PanEurope dac will repay any more money you have paid to it, free of charges. But you will also be liable to pay any sum which Utmost PanEurope dac has paid under the agreement and you will, in addition, have to pay any amount by which the price of the units has fallen as at the next available dealing day following the date on which notice of cancellation is received by Utmost PanEurope dac.

Illiquid assets

If you opt to link your policy to assets which cannot easily be encashed, such as funds with infrequent dealing days, then whilst you may exercise your right to cancel it may be some considerable time before the asset can be sold or redeemed and your money returned to you. If the value of the asset falls before we can encash it, then the amount you will get back from us will be reduced by an amount equal to the fall in that asset's value.

CANCELLATION FORM - To be completed only if you wish to cancel the Contract

To: New Business Team, Utmost PanEurope dac.

I hereby give notice that I have decided NOT to proceed with this agreement, and I require the return of any money I have paid to you or your agent in connection with it, which I am entitled to have returned.

Signed..... Date.....

Name

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Address

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This Notice of Cancellation relates to POLICYTYPE2 – Contract Number POLICYNUMBER2