

ASSIGNMENT OF POLICIES FORM



FOR ASSIGNING OWNERSHIP OF POLICY SEGMENTS TO AN INDIVIDUAL INCLUDING SPLITTING OUT SEGMENTS TO FORM A NEW BOND

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

Please contact us by telephone at +44 (0)1624 655 555 or email at IOMAsk@utmostgroup.com if you are unsure if this form is suitable for your product type.

Do not complete this form where assigning into trust, instead submit the original or certified trust deed together with suitable identification documents and a completed **Tax Information Exchange Pack for Entities** for all trustees.

BEFORE YOU BEGIN

This form is split into two sections. The section to complete depends on how the assigned policy segments are to be held. We recommend that you read the **Transferring Ownership Guide** and seek appropriate financial advice before completing this form.

Where assigning to more than one individual and the policy segments are not going to be held on a joint basis, an additional application form will be required for each assignee.

This assignment results in a change of ownership. It may also affect the personal taxation of the parties involved. You should refer to your financial adviser before completing this to ensure it meets your requirements. No responsibility is accepted by Utmost International Isle of Man Limited and Utmost Pan Europe dac for any consequences arising from the assignment of segments.

COMPLETING THIS FORM

Complete this form using **black or blue ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. Do not use correction fluid.

Throughout this form, 'I', 'me' and 'my' means the assignor or assignee where applicable and 'the Company' refers to Utmost International Isle of Man Limited and Utmost PanEurope dac.

WHAT TO DO WHEN YOU HAVE COMPLETED THIS FORM

Once complete, return this form and any supporting documents to:

Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

	PAGE	PART	REQUIREMENT	TICK PART COMPLETED
Assignment details	2	A – Bond details	Mandatory	<input type="checkbox"/>
	2	B – Assignor details	Mandatory	<input type="checkbox"/>
	3	C – Assignee details	Mandatory	<input type="checkbox"/>
	4	D – Politically Exposed Persons	Mandatory	<input type="checkbox"/>
	4	E – Identification requirements	Mandatory	<input type="checkbox"/>
	5	F – Assignment details	Mandatory	<input type="checkbox"/>
Declarations	11	G – Assignor declaration	Mandatory	<input type="checkbox"/>
	11	H – Assignee declaration	Mandatory	<input type="checkbox"/>

A BOND DETAILS **MANDATORY**

Product provider Utmost International Isle of Man Limited

Utmost PanEurope dac

Policy number

B ASSIGNOR DETAILS **MANDATORY**

Provide details of the current policyholders(s)*. They will be referred to in this form as the 'assignors'.

Where the existing policyholder wishes to share ownership of the policy segments jointly with the assignee, the existing policyholder should complete as both assignor and assignee.

	Assignor 1	Assignor 2
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
2 Surname	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
3 Maiden name (if applicable)	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
4 Previous name or any aliases (if applicable)	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
5 Forenames (in full)	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
6 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
	<input style="width: 40%; height: 20px;" type="text"/> Postcode	<input style="width: 40%; height: 20px;" type="text"/> Postcode
7 Email address	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
8 Telephone no.	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
9 Mobile Telephone no.	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
10 Employment Status	employed/self employed	employed/self employed
	retired/unemployed	retired/unemployed
Date of unemployment/retirement	<input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/>	<input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/>
11 Occupation	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
12 Last year's annual income/Salary	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
13 Employer Name	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
14 Employer Address	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
	<input style="width: 95%; height: 20px;" type="text"/>	<input style="width: 95%; height: 20px;" type="text"/>
	<input style="width: 40%; height: 20px;" type="text"/> Postcode	<input style="width: 40%; height: 20px;" type="text"/> Postcode

*Where the policy is held in trust, the trustees are the policyholders. Note if the assignment is taking place following the death of the sole policyholder (where the policy is written on a multi-life or capital redemption basis), the executors will be the policyholders in this instance.

If there are more than two assignors, photocopy this page, complete and attach it securely to this form.


If retired/unemployed, please provide your former occupation, including role e.g. Director and industry sector e.g. accountancy and include date of retirement or unemployment.


If you receive income other than from your Occupation, please provide full details here. (eg Dividend, Investment, rental income including the nature and source)


C ASSIGNEE DETAILS **MANDATORY**

Where multiple assignees are detailed here, they will jointly hold any policy segments being assigned.

	Assignee 1	Assignee 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>
4 Previous name or any aliases (if applicable)	<input type="text"/>	<input type="text"/>
5 Forenames (in full)	<input type="text"/>	<input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 Date of birth	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
8 Country of birth	<input type="text"/>	<input type="text"/>
9 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
10 Full correspondence address If your correspondence address is the same as your residential address, please tick here	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
11 Telephone no.	<input type="text"/>	<input type="text"/>
12 Email address	<input type="text"/>	<input type="text"/>
13 Employment Status	employed/self employed	employed/self employed
	retired/unemployed	retired/unemployed
14 Date of unemployment/retirement	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
15 Occupation	<input type="text"/>	<input type="text"/>
16 Last year's annual income/salary	<input type="text"/>	<input type="text"/>
17 Employer Name	<input type="text"/>	<input type="text"/>
18 Employer Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>

If there are more than two assignees, photocopy this page, complete the relevant details and attach it securely to this form. 

If retired/unemployed, please provide your former occupation, including role e.g. Director and industry sector e.g. accountancy and include date of retirement or unemployment. 

If you receive income other than from your Occupation, please provide full details here. (eg Dividend, Investment, rental income including the nature and source 

TAX DETAILS

You **must** complete the relevant separate Tax Declaration

For individuals: **Tax Declaration and Self Certification for Individual Investors**

For individual trustees: **Tax Declaration and Self Certification for Trusts**

For corporate entities: **Tax Declaration and Self Certification for Entity Investors (Corporate and Trustee Investors)**

Country/Countries of tax
residency

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You can find more information on tax residency at

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

D POLITICALLY EXPOSED PERSONS

MANDATORY

Under our current anti-money laundering obligations, we are required to identify any persons associated with this application who could be classed as a Politically Exposed Person (PEP). A Politically Exposed Person 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 Politically Exposed Person should be considered a Politically Exposed Person in their own right.

Please provide details in the box below of any persons that could be considered to be a Politically Exposed Person (as defined above) in relation to this application. Non-completion confirms that there are no associated Politically Exposed Persons:

E IDENTIFICATION REQUIREMENTS

MANDATORY

Under Isle of Man anti-money laundering regulations we are required to verify the identity and address of all assignee(s). In addition, a change in ownership is deemed a 'trigger event' under anti-money laundering regulations and we must bring any previous verification of identity up to current standards for existing policyholders/trustees. As such, you may also be required to provide identity and address verification for the assignors. Please refer to our **Anti-Money Laundering and Source of Wealth Requirements** for more information.

Below you will find the standard minimum requirements. In some circumstances we may request additional information.

We require **one original or suitably certified document** from **Part 1** together with **one original or suitably certified document** from **Part 2**.

PART 1 - PERSONAL IDENTITY

	Assignee 1	Assignee 2
Valid passport	<input type="checkbox"/>	<input type="checkbox"/>
National ID card (with photograph)	<input type="checkbox"/>	<input type="checkbox"/>
A current driving licence (with photograph)	<input type="checkbox"/>	<input type="checkbox"/>

Copies of identification documentation must be certified by a suitable certifier.

Refer to our [Anti-Money Laundering and Source of Wealth Requirements](#) for details of suitable certifiers.

Should you wish to, you may alternatively submit original identification documents by post and these will be returned once the assignment has been processed.

Where the assignee does not hold an item from Part 1, indicate why in the box below and supply a second document from Part 2.

PART 2 - VERIFICATION OF ADDRESS

	Assignee 1	Assignee 2
1 A recent utility bill dated and certified within the last six months	<input type="checkbox"/>	<input type="checkbox"/>
2 Rates or council tax bill dated and certified within the last year	<input type="checkbox"/>	<input type="checkbox"/>
3 An account statement from bank or bank credit card dated and certified within the last six months	<input type="checkbox"/>	<input type="checkbox"/>
4 A recent mortgage statement, giving the residential address	<input type="checkbox"/>	<input type="checkbox"/>
5 A current driving licence (where not already used for identity verification)	<input type="checkbox"/>	<input type="checkbox"/>

Mobile phone bills and store cards are not acceptable.

F ASSIGNMENT DETAILS MANDATORY

To ensure you select the right option for you and your assignee(s), it is recommended that you read the [Transferring Ownership Guide](#) and seek appropriate financial advice prior to completing this form.

DATE OF ASSIGNMENT

d	d	m	m	y	y	y	y
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NATURE OF ASSIGNMENT

Tick one of the following options:

- Gifted to the assignee(s)**
- Part of a divorce settlement (Court Order applies)**
- Part of a divorce settlement (no Court order applies¹)**
- Gifted to a beneficiary of a will or of a trust**
- Sold for money or money's worth to the assignee**
 for the amount of State amount and currency

If the segments have been sold to the assignee(s) for money or money's worth, we will require additional information regarding how the assignee(s) originally accumulated funds used for the purchase. Documentary evidence of source of funds may be requested to meet our regulatory obligations. This type of assignment may have tax consequences. We strongly recommend that you seek financial advice before proceeding.

¹ Please note that these assignments are always treated as assignments for money or money's worth.

POLICY SEGMENTS BEING ASSIGNED

Tick one of the following options:

Assign all policy segments - ownership of the entire bond (i.e. all policy segments) will be transferred to the assignee(s)

OR

Assign a specific number of policy segments only - ownership of only these policy segments will be transferred to the assignee(s) and the policy segments that are assigned will be held under a separate bond number for administrative purposes.

Number of segments

Part 1 is only to be completed if an assignor remains as an assignee and continuing policyholder and any existing agreements do not require amendment.

Part 2 should be completed if assignee(s) wish to request withdrawals, appoint a new financial adviser, or agree adviser charges for advice.

The change of ownership to the assignee(s) will not be noted on the policy segments until the assignment request has been received, accepted by the Company, the identity of the assignee(s) has been verified in accordance with anti-money laundering standards and the relevant Tax Declaration form has been received.

IMPORTANT INFORMATION ABOUT ASSIGNING INDIVIDUAL POLICY SEGMENTS WHERE A NEW BOND NUMBER IS GIVEN TO HOLD THE ASSIGNED POLICY SEGMENTS FOR ADMINISTRATIVE PURPOSES SEPARATE BOND (BOND SPLIT)

Where the intention is to transfer segments which require a new bond to hold the policies for administrative purposes, a completed **Assignment of Policies Form** will be required for each assignee/new bond.

By assigning segments to be held as a separate bond, both assignors and assignees must be aware that:

- › this process will generally take up to eight weeks to complete, but may take longer, depending on the investments held
- › all trading will be suspended; valuations will appear incorrect during the process and should not be referred to
- › any annual valuation statements due will be delayed until the process has been completed
- › once started, a bond split cannot be reversed
- › each bond will be subject to its own quarterly administration charge, in addition to paying a proportionate amount of any other existing bond charges, in accordance with the product's terms and conditions.

ESSENTIAL CHECKS TO PERFORM BEFORE COMPLETION

In some circumstances, separating segments to form another bond may not be possible. This means it is essential that you perform the following checks prior to submitting this form:

- › The total value of the segments being assigned to form the new bond exceeds £15,000
- › The total value of the segments being retained in the original bond exceeds £15,000.

PART 1 - ORIGINAL BOND DETAILS (REMAINING SEGMENTS) - TO BE COMPLETED BY THE ASSIGNOR(S)

Only complete if assignor will also remain as an assignee and existing arrangements are to continue.

If multiple assignments are being requested, meaning the existing Policyholder(s) will not continue to own policy segments, Part 1 should be left blank.

REGULAR WITHDRAWALS (ORIGINAL BOND) - TO BE COMPLETED BY THE ASSIGNOR(S)

After completion of the assignment, any regular withdrawals from the existing bond will stop (where applicable).

It is strongly recommended that you seek financial advice regarding withdrawals from your bond in respect of any tax implications which may result.

The assignor(s) wish to continue regular withdrawals at the current rate

The assignor(s) wish to continue regular withdrawals, reduced proportionally in line with the policy segments being assigned away

Should you wish to request a specific amount, or change the bank account details that regular withdrawals are paid to, instead complete and attach a **Withdrawal or Surrender Form**.

EXISTING ADVICE PAYMENTS (ORIGINAL BOND) - TO BE COMPLETED BY THE ASSIGNOR(S)

After completion of the assignment, any existing advice payments from the bond will stop (where applicable).

You may elect to continue paying existing advice payments from the bond. It is important you are aware that any adviser payment agreements which have been set to a percentage will be based on the value of segments remaining in your bond following assignment. Adviser payment agreements at a set monetary level can either continue at that amount, or be reduced proportionally in line with the segments being assigned away.

It is essential that you are fully aware of the ongoing services being provided by the adviser in relation to the advice payment. This includes knowing the specific charge for the advice. You should ensure that any changes to your adviser payment agreement are discussed with your adviser.

By assigning segments from the existing bond, it reduces your annual 5% tax-deferred entitlement which may lead to UK tax implications where paying adviser charges for UK resident clients. It is strongly recommended that you discuss your charges, including any possible tax implications in your specific jurisdiction, with your adviser.

The assignor(s) wish for the adviser payment agreement currently in place to continue at the current rate of charging

The assignor(s) wish for the adviser payment agreement currently in place to reduce proportionally in line with the segments being assigned away (monetary based advice payments only)

PART 2 - NEWLY FORMED BOND (ASSIGNED SEGMENTS) - TO BE COMPLETED BY THE ASSIGNEE(S)

REGULAR WITHDRAWALS - TO BE COMPLETED BY THE ASSIGNEE(S)

Assignee(s) should complete this section if you would like to add regular withdrawals to the newly-formed bond.

	Annual percentage of premium(s)	Annual monetary amount
1 Amount to be withdrawn from the new bond	<input type="text"/> %	OR <input type="text"/>
2 Frequency of withdrawals	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly	
3 Payment start date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	<input type="checkbox"/> As soon as possible	

Regular withdrawals could have tax implications. Contact your financial advisor for further information.

BANK ACCOUNT DETAILS FOR REGULAR WITHDRAWALS:

1 Name of account holder	<input type="text"/>		
2 Account number (for BACS payments this must be 8 digits)	<input type="text"/>		
3 Bank sort code	<input type="text"/> - <input type="text"/> - <input type="text"/> (must be 6 digits)		
4 Building Society roll number (if applicable)	<input type="text"/>		
5 Bank BIC/Swift code (required for all banks outside the UK)	<input type="text"/>		
6 IBAN	<input type="text"/>		
7 Correspondence Bank (if applicable)	<input type="text"/>		
for example if USD are being Issued to a Singapore Bank			
8 Bank/Building Society name	<input type="text"/>		
9 Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;">Postcode</td> <td style="width: 50%; padding: 2px;">Country</td> </tr> </table>	Postcode	Country
Postcode	Country		

A bank statement will be required for payments to any bank account not already known to the Company. A certified or original copy of the most recent bank statement must be provided to us before any payments will be made.

Payments to third parties are not normally allowed. However, in exceptional circumstances, they may be considered. For further information, contact our Customer Support team.

ADVISER & ADVICE PAYMENT DETAILS - TO BE COMPLETED BY THE ASSIGNEE(S)

It is strongly recommended that financial advice be sought and that a financial adviser be appointed to provide advice on your bond.

DETAILS OF ADVISER PROVIDING FINANCIAL ADVICE

The assignee(s) wish to continue the relationship with the current adviser

OR

The assignee(s) wish to appoint a new financial adviser

Name of account holder

Full address

Postcode Country

FCA number

Insert below FCA Number
(if applicable , UK only)

Utmost Adviser
Account No.

ADVISER CHARGES - PAYMENTS FOR FINANCIAL ADVICE

As a result of separating the segments to form a new bond, any prior arrangements to pay ongoing adviser charges from your segments will not be transferred to the new bond that has been set up for administrative purposes to hold your assigned policies.

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

Should the assignee(s) want us to facilitate adviser charge payments to the financial adviser noted on the previous page, complete the section below.

Complete one of the relevant sections below

ONGOING SERVICE FEE

This **is** RDR-compliant and is usually for clients and advisers based in the UK. This fee is taken as a regular withdrawal from the policy and will count towards the annual 5% tax-deferred allowance.

Please enter the annual ongoing service fee amount or annual percentage you authorise us to pay to your financial adviser each year as a monetary amount or % of the value of the portfolio fund.

ONGOING SERVICE CHARGE

This **is not** RDR-compliant and is usually for policyholders and advisers outside of the UK. This charge is taken as a policy charge across the bond.

Please enter the annual ongoing service charge you authorise us to pay to your financial adviser as a % of the value of the portfolio fund.

DETAILS OF ADVISER PROVIDING INVESTMENT ADVICE

The assignee(s) wish to continue the relationship with the current investment adviser on the bond.

INVESTMENT ADVISER CHARGES - PAYMENTS FOR INVESTMENT ADVICE

As a result of the assignment, any prior arrangements to pay ongoing investment adviser charges from your segments will not be transferred to the new bond that has been set up for administrative purposes to hold your assigned policies.

If you are nominating a new investment adviser, by submitting a separate **Nomination of Investment Adviser Form**, please instead complete the investment adviser charge section within the Nomination of Investment Adviser Form for any investment adviser charges you wish to agree.

Assignee(s) should complete the section below should you wish for Utmost International Isle of Man Limited and Utmost PanEurope dac to facilitate an ongoing investment adviser charge (for advice specific to investments only) to your investment adviser.

The investment adviser charge requested here will be applied to all premium investments and cannot be limited to specific premiums.

- 1 Payments are issued quarterly.
- 2 Specify the total annual amount as either a monetary figure or a percentage value:

Where requesting a monetary amount, this must be in the currency of your bond.

Annual monetary amount (£/US\$/€)

OR

Annual % of entire bond value

- 3 Ongoing adviser charge start date

d	d	m	m	y	y	y	y
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In line with previous payments

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 amount you should state is 0.2% or, if you wish to pay £500 on a half-yearly basis, the amount you should state is £1,000.

INVESTMENT DETAILS

No changes will be made to the underlying investments as a result of this assignment.

The existing investments and any cash held on the dealing account will be split proportionally in line with the number of policy segments assigned. Trading will be suspended for the period of time the assignment takes to complete therefore we recommend you ensure there is enough cash held on the dealing account to cover at least three months' charges.

We strongly recommend that you seek financial advice regarding the suitability of these investments. Should you wish to make changes to the investments, contact our Customer Support team on **+44 (0) 1624 655 555** or via email at IOMdealing@utmostgroup.com to obtain the appropriate form or to discuss cash held on the dealing account.

G ASSIGNOR DECLARATION

MANDATORY


I hereby assign the policy of assurance detailed in Part A to the Assignee(s) as detailed in Part C on page 2.


I confirm and declare that all information that I have provided to the Company is accurate and correct to the best of my knowledge


I agree to inform the Company immediately should any information within this form change, and understand that I am obliged to do so.

I acknowledge that the Company may disclose my personal data to relevant tax authorities as a consequence of its legal obligations.

	Assignor 1	Assignor 2
Signed as a deed by Assignor	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
In the presence of (full name of witness)	<input type="text"/>	<input type="text"/>
Witness SIGNATURE	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
Witness address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
Occupation of witness	<input type="text"/>	<input type="text"/>

If there are more than two assignors, photocopy this page and attach it securely. 

Cannot predate the date of the deed. 

The witness must be independent, not next of kin or linked to the bond. 

H ASSIGNEE DECLARATION

MANDATORY

Throughout both declarations below, "I", "me", and "my" mean the assignee(s) and "the Company" means Utmost International Isle of Man Limited and Utmost PanEurope dac.

ADVISER AND INVESTMENT ADVISER CHARGING

Throughout this declaration, the term "ongoing service charge/ongoing service fee" refers to charges you pay for any financial advice and/or investment advice.

I authorise the Company to pay the financial adviser/investment adviser the ongoing service charge/ongoing service fee as requested in this form. Where existing adviser charges are to be re-registered, I authorise the Company to pay these to the financial adviser/investment adviser at the previous rate.

I understand and accept that where the ongoing service charge/ongoing service fee is being facilitated from my bond:

- › the adviser charge/fee will only be paid when assets can be sold and there is sufficient value in my bond to cover the payment in full
- › ongoing service fees only will be treated, for UK tax purposes, as a withdrawal to me. If the total withdrawals taken from the bond, including any adviser charge payments for financial advice, exceed 5% per annum of the premium(s) paid, then a chargeable event may arise and I (or my assignees(s)) may be subject to UK Income Tax on any excess over the 5% annual tax-deferred entitlement

- › I can cancel the instruction to pay my adviser any adviser charges due from the bond at any time in writing to the Company
- › until the Company receives written notification to cancel the adviser charge instruction, the Company will continue to make payments to the adviser
- › if I change the adviser, cancel payment of the ongoing service charge/ongoing service fee from the bond, assign the bond or any other situation where it is not possible for the Company to facilitate a payment, it will be my responsibility to settle any outstanding adviser charges directly with my adviser
- › I should contact my adviser in the first instance to discuss any ongoing service charge/ongoing service fee I believe should not have been applied to the bond
- › I cannot cancel an ongoing service charge/ongoing service fee after it has been paid, even if I decide to surrender my bond, or any additional premiums during the cancellation period, and acknowledge I will need to contact the adviser to discuss whether a refund is payable in full or part
- › any instruction to transfer the ongoing service charge/ongoing service fee is subject to the terms of the bond.

APPOINTMENT OF FINANCIAL ADVISER

Where a new financial adviser is being appointed within this form the assignee confirms the following:

I hereby appoint the firm in Section 1 or Section 2, subsection 'Details of adviser providing advice' (as applicable) as the financial adviser (the Adviser), subject to the terms of the bond. I understand that:

- › this appointment may be terminated by me, the Adviser or the Company at any time by giving prior written notice to all other parties, and
- › the Company will pass details concerning the bond to the Adviser unless the Company is informed that the Adviser is no longer acting for me. The Company will not pass my personal information to any other party claiming to act for me unless I give the Company authority in writing to do so
- › for segments which are held within the same bond and there are multiple policyholders, there can only be one adviser linked to the policy.

ASSIGNEE DECLARATION

I understand and agree that this contract is of the utmost good faith and that this information, together with any supporting information completed or given by me in my name, shall form the basis of the contract with the Company. I agree that if it subsequently comes to light that any information supplied to the Company by me or on my behalf was misleading or incomplete, then this might invalidate my contract and adversely affect my right to the payment of policy benefits.

I understand the requirement to provide accurate and relevant information in my dealings with the Company is continuous and binding upon me or any subsequent holder of the policy. I agree to inform the Company immediately should any information within this form change and understand that I am obliged to do so.

I accept that:

- › the selection of investments is my responsibility, or, where appropriate, that of my fund adviser/discretionary asset manager or any appointed authorised custodian
- › the Company has no legal responsibility in respect of future performance of such linked assets.

I agree that a copy of my agreement given in this Declaration will have the validity of the original. I understand that my financial adviser is acting as my agent and not an agent of the Company.

I confirm and declare that I am habitually tax resident in the jurisdiction/s entered in Part C of this **Assignment of Policies Form**.

I understand and agree that Utmost International Isle of Man Limited and Utmost PanEurope dac will, as appropriate, report my policies under the various exchange of information agreements including the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

I agree and acknowledge that subject to the acceptance of this Assignment by the Company, the Policy is subject to the existing Policy Conditions as amended from time to time together with any relevant declaration or consents given by any previous policyholder(s) to the Company.

HOW THE COMPANY USES YOUR INFORMATION

We use the information you give us, about yourself and other people, to provide our products and services. In order to support our products and services, we transfer information between different entities within our immediate operating group and to appointed data processors, but we do not transfer information to other parties, unless required to do so by law or regulation. We do not carry out marketing using the information or transfer, or sell, your personal information to others for marketing purposes.


More details about how we use your information, your rights over this information and how you can exercise your rights can be found in the applicable Privacy Statement. We publish our Privacy Statements on our website at www.utmostinternational.com/privacy-statements or you can contact us on **+44 (0)1624 655 555** and request a copy.


All linked parties to this **Assignment of Policies Form** should read the Privacy Statement to understand how the data provided about them will be used.

I acknowledge that:

- › the Company will store, process or pass on my data whether or not this assignment is accepted
- › the Company will in the event of the death of the life/lives assured (if applicable to the policy) obtain necessary evidence as to the cause and circumstances relating to their death should it wish to do so.

	Assignee 1	Assignee 2
Signed as a deed by Assignee	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
In the presence of (full name of witness)	<input type="text"/>	<input type="text"/>
Witness SIGNATURE	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
Witness address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
Occupation of witness	<input type="text"/>	<input type="text"/>

If there are more than two assignees, photocopy this page and attach it securely. 

The witness must be independent, not next of kin or linked to the bond. 

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C. Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

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