

ADDITIONAL SINGLE PREMIUM INVESTMENT

APPLICATION FORM FOR CORPORATE POLICYHOLDERS

For help completing this form refer to our **Guide for Additional Single Premium for Corporate Policyholders**.

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.**

Once complete, send this form and any supporting documents to: **Utmost Limited, Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles.**

BEFORE YOU BEGIN

Only complete this form if you want to make an additional investment into your existing contract. Before completing this application form, ensure you have read the relevant **Product Guide**, your **Personal Illustration, Key Features Document**, and our **Guide to Charges**.

This application has been split into two parts, mandatory and appendices. Ensure you fully complete all mandatory questions and appendices where necessary.

PART 1 - TO BE COMPLETED IN ALL CASES

PAGE	SECTION	COMPLETED
2	A – Contract details	<input type="checkbox"/>
3	B – Premium details	<input type="checkbox"/>
4-5	C – Source of Wealth	<input type="checkbox"/>
6-7	D – Investment options	<input type="checkbox"/>
8	E – Identification requirements*	<input type="checkbox"/>
8	F – Politically Exposed Persons	<input type="checkbox"/>
8	G – Financial Adviser details*	<input type="checkbox"/>
9-11	H – Declaration	<input type="checkbox"/>

* **Financial adviser to complete.**

PART 2 - TO BE COMPLETED ONLY WHERE DETAILS HAVE CHANGED

PAGE	APPENDIX	DESCRIPTION	NO	YES
12-13	I – Adviser charging	Do you wish to set up or amend adviser charges?	<input type="checkbox"/>	<input type="checkbox"/>
14	J – Regular withdrawals	Do you wish to set up or amend withdrawals?	<input type="checkbox"/>	<input type="checkbox"/>
15	K – Company details	Have your Company details changed?	<input type="checkbox"/>	<input type="checkbox"/>

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is a trading name used by a number of Utmost companies. Utmost Trustee Solutions is the trading name used by Utmost Trustee Solutions Limited. This item has been issued by Utmost Limited.

The following companies are registered in the Isle of Man: Utmost Limited (No 056473C), Utmost Administration Limited (No 109218C) and Utmost Trustee Solutions Limited (No 106739C) which are regulated or licensed by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is an appointed representative of Utmost Limited. Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles. Utmost Limited is authorised in the UK by the Financial Conduct Authority (160418).

Utmost PanEurope dac (No 311420), trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

All promotional material has been approved by Utmost Limited which is authorised in the UK by the Financial Conduct Authority.

SECTION 1 – POLICYHOLDERS MUST COMPLETE IN ALL CASES

A CONTRACT DETAILS

1 Policy number

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


3 Welcome Team Case ID reference

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

4 Bond charge

What is your chosen **Utmost Product Management Charge** (Flex-Charge) option?

 Full initial charge **OR** Full ongoing charge **OR** Combination of initial and ongoing*

 This is not the adviser charge (refer to Appendix I for more details on adviser charges).

The Product Management Charge for each new premium is based on the total premiums paid, therefore an additional premium may have lower charges than the initial premium. Flex-charge may not be available on some policies issued before 31 December 2012.

*If you choose a **combination of initial and ongoing** Product Management Charge, enter your chosen combination to a maximum of 3 decimal places:

 % Initial % Ongoing (per annum)

B PREMIUM DETAILS

MANDATORY

ADDITIONAL SINGLE PREMIUM AMOUNT

£/US\$/€/HK\$/SEK*

(*delete as applicable)

We will deduct any initial adviser charges you have specified from the premium amount stated here.

OUR BANK DETAILS

Payment should only be transferred once the application has been received and we have confirmed that all requirements have been met.

Address Royal Bank of Scotland International Limited, Floor 2, 2 Athol Street, Douglas, Isle of Man, IM99 1AN, British Isles

Swift code RBOSIMDX

Sort code 16-58-80

Account number 58098652

Account name Utmost Limited, Premium Collection Account.

IBAN GB58RBOS16588058098652

Payment reference [Client name / policy number]

Cheques can only be accepted for sterling payments. Cheques must be payable to Utmost Limited, ensuring that the client's name is referenced.
Example: Utmost Limited re: Example Client.

NON PERSONALISED AND NON UK BANK ACCOUNT DETAILS

Only complete this section if the premium is being paid from a non personalised or non UK bank account.

Account name

Account number

Bank sort code - -

Bank BIC/Swift code (required for all banks outside the UK)

IBAN

Bank/Building Society name

Address

Postcode

The term 'Non Personalised account' describes any account owned by another entity/ person that is making payment on behalf of the applicant.

C SOURCE OF WEALTH

MANDATORY

You should tick all appropriate boxes and enter the percentage from each, then answer the relevant questions on the following pages. If necessary, continue on a separate sheet of paper.

SOURCE(S)	TICK BOX	%
Maturing investments or policy claims	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Share sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Property sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Company sale or sale of interest in the company	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Loan	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Compensation payment	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Company profits (trading companies only)	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Other income sources	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>

All investments are assessed on a case by case basis; depending on the answers provided in this application we may request independent evidence of source of wealth. We are able to accept scanned copies of source of wealth evidence. Provide as much detail as possible, if it is unclear how the money was accumulated, we will request further information. The additional investment will not be applied until the information is received and a satisfactory risk assessment is completed.

SOURCE INFORMATION

Provide details in regard to the source of your investment in accordance with the table on the following page.

- 1
- 2
- 3
- 4
- 5
- 6
- 7

Where have the funds for this investment been held since receipt?

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT
CORPORATE POLICYHOLDERS

SOURCE(S)	INFORMATION TO BE PROVIDED
Maturing investments or policy claims	<ol style="list-style-type: none"> 1 Name of company the proceeds came from 2 How long the investment/policy was held 3 Amount received 4 Date proceeds were received
Share sale	<ol style="list-style-type: none"> 1 What shares were held 2 Amount of proceeds from sale 3 How they were sold (bank, stockbroker etc.) 4 Their address inc. postcode (bank, stockbroker etc.) 5 Date shares were sold 6 How long the shares were held
Property sale	<ol style="list-style-type: none"> 1 Address of property sold (inc. postcode) 2 Amount received by beneficial owner 3 Date of purchase 4 Date of sale
Company sale or the sale of interest in the company	<ol style="list-style-type: none"> 1 Name and address of the company (inc. postcode) 2 Company registration 3 Nature of the company's business 4 Amount of sale proceeds 5 Amount received by beneficial owner 6 Date amount received
Loan	<ol style="list-style-type: none"> 1 Why the loan was required 2 Loan amount 3 Date of the loan 4 Who provided the loan 5 Name and address of provider
Compensation payment	<ol style="list-style-type: none"> 1 Name of payer 2 Amount received by company or beneficial owner 3 Date amount received 4 Reason for payment
Company profits (trading companies only)	<ol style="list-style-type: none"> 1 Attach a certified copy of the latest available annual report and accounts; or 2 A letter from a regulated accountant giving details of company profits over the last two years.
Other sources	<ol style="list-style-type: none"> 1 Type of income 2 Amount received 3 Date received 4 Details of where the income came from 5 Frequency of income

PART 1 – NOMINATION OF EXTERNAL MANAGER AND/OR CUSTODIAN (EMC)

Is this additional single premium to be managed by an EMC? Yes No

If **no**, give details of your initial investment selection in Part 2 below.

If **yes**, is the additional premium to be managed by a new or existing EMC?

New EMC

If you would like to nominate a new EMC, you must also complete a separate **Nomination of External Manager and/or Custodian form**. This form is available from your financial adviser or from us on request.

If the premium is to be managed by either a new or existing EMC Part 2 of this section does not need to be completed.

Existing EMC

If you would like the premium to be managed by an existing EMC already linked to your policy, supply the details of the EMC below.

Name of External Manager/Platform

How much of this additional single premium would you like to invest with the EMC?

(*delete as applicable)

If you have more than one EMC linked to your policy and you wish for your additional investment to be split, photocopy and complete this page for each EMC.

INVESTMENT ADVISER

If you would like to nominate an Investment Adviser or replace your existing Investment Adviser, you will need to complete a separate **Nomination of Investment Adviser form**. All forms are available from either your financial adviser or us on request.

PART 2 – FUND SELECTION, CASH DEPOSITS AND DEALING ACCOUNT

Complete this section to confirm your investment selection.

FUND SELECTION

Full fund name					%

Any missing information will result in a delay in investment. Requests to link the value of the bond to any fund in which we have not previously traded will firstly need to go through our Asset Onboarding process. Investment cannot be made until this process is complete. Where relevant we will purchase accumulation units unless otherwise instructed. If income units are selected, the fund manager will be requested to pay all income as cash which will be credited to the Dealing Account.

Refer to our website www.utmostwealth.com for details of funds we currently trade in and the relevant fund codes. Please ensure that the full fund name, and fund references are provided. Certain funds require completion of the **Investor Declaration form** which is available from your financial adviser on request.

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT
CORPORATE POLICYHOLDERS

CASH DEPOSITS - OPEN ARCHITECTURE BASIS ONLY

Bank/Building Society	Full name of deposit account	%		

For further information regarding certain deposits, speak to your financial adviser.

DEALING ACCOUNT - OPEN ARCHITECTURE BASIS ONLY

Cash to be retained in Dealing Account to cover charges and withdrawals.

If you do not specify an amount to be left in the Dealing Account the investment amount calculated will be net of any initial charges.

This amount will cover charges and withdrawals, and will be retained net of any initial charges.

NOMINATION OF FUNDS TO COVER OVERDRAWN DEALING ACCOUNT - OPEN ARCHITECTURE ONLY

All transactions (including charges and withdrawals) will go through the Dealing Account and it may become overdrawn. In these circumstances, we will sell sufficient funds to clear the negative debit balance.

Using the box below, indicate which funds you would like us to sell in these circumstances.

Full fund name	%		

If you choose an external fund to clear a negative balance, each sale will be subject to the prevailing dealing fees.

E IDENTIFICATION REQUIREMENTS

MANDATORY

Under Isle of Man Anti-Money Laundering regulations we are required to verify the identity and address of all individuals related to a contract (e.g. policyholders, trustees, power of attorney).

It is likely that we already hold appropriate documentation on our files, however if this is not the case or your details have changed we will require you to provide the relevant documentation as detailed in our **Anti-Money Laundering and Source of Wealth Pack**, available on our website.

In addition to the above, we may also already hold appropriate tax information on file. If this is not the case, we will require completion of the **Tax Information Exchange Self-certification Form for Entities**, also available on our website, www.utmostwealth.com

If you are unsure whether we already hold the necessary documents/information contact the Welcome team on **+44(0)1624 653 251**.

This information is required to satisfy Anti-Money Laundering regulations.

F POLITICALLY EXPOSED PERSONS

MANDATORY

Under our current anti-money laundering obligations 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 of 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.

Provide details in the box below of any persons that could be considered a PEP (as defined above) in relation to this application, non-completion confirms that there are no associated PEPs:

See our separate document entitled 'Information on Politically Exposed Persons' which is available from your financial adviser. This includes a list of those parties considered to be immediate family members.

G FINANCIAL ADVISER DETAILS

MANDATORY

The Financial Adviser confirms that this application was signed in the United Kingdom.

1 Financial Adviser Firm name

2 FCA number

3 Firm address

Postcode

4 Basis of advice Independent advice Restricted advice

5 Certifier and authorised signatory

6 Print full name

7 Date

8 Email address

SIGNATURE

H APPLICANT DECLARATION

MANDATORY

Throughout this declaration the term 'the Applicant' refers to the corporate Policyholders who are applying to add an additional premium to their existing bond.

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

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

Before signing, also take the time to read the relevant the Product Guide, Guide to Charges, Key Features Document and Personal Illustration which explain the key features of and the specific charges applicable to the Bond. They will assist in ensuring that statements made by the financial adviser are not relied upon if it is not supported in the literature. The financial adviser will provide these documents and copies are also available from Utmost Limited.

Utmost Limited proposes that the laws of the Isle of Man shall apply to any contract relating to this application and that the Isle of Man Courts shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the Isle of Man Court's jurisdiction shall be at the discretion of Utmost Limited.

The additional investment will be issued to the existing contract in accordance with the Policy Conditions and Policy Schedule upon acceptance of this application by Utmost Limited.

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

Utmost Limited will only issue the additional investment to the Applicant's existing contract once Utmost Limited have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

The Applicant may request a copy of the Policy Conditions at any time from our Welcome team on +44 (0)1624 653 251.

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of funds - statement of truth

The Applicant truthfully confirms 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 Limited

The Applicant fully acknowledges and agrees that if Utmost Limited discovers that the Applicant misled Utmost Limited in respect of any part of the statements confirmed above, Utmost Limited shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost Limited'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 has been encashed immediately after issue. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by Utmost Limited being misled, without limiting Utmost Limited'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 Limited's discretion concerning the Applicant and/or the bond.
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either:
 - a) subject to satisfying Utmost Limited's further reasonable requirements, refund the Applicant's premium(s) and other amounts paid to Utmost Limited 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 the Utmost Group and Utmost Limited 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 Limited suspects that the funds invested in the bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then Utmost Limited shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost Limited's legal remedies or options, have the ability to disclose to the Applicant's home country tax and/or other government authorities, the Applicant's identity and any relevant information considered necessary or appropriate, in Utmost Limited's discretion, concerning the bond.

Utmost Limited'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 Limited 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 acknowledgements

The Applicant understands and agrees that this contract is of the utmost good faith and that the information supplied by the Applicant in this application form, and where relevant the appendices, together with any supporting information completed or given by the Applicant in the Applicant's name, shall form the basis of the contract with Utmost Limited.

The Applicant agrees that if it subsequently comes to light that any information supplied to Utmost Limited by the Applicant or on the applicant's behalf was misleading or incomplete, then this might invalidate the 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 Limited is continuous and binding upon the Applicant or any subsequent holder of the policy.

The Applicant confirms that the firm named in section **G** - Financial Adviser details will be acting as the Applicant's financial adviser on an ongoing basis and the Applicant agrees that Utmost Limited 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 financial adviser it is the Applicant's responsibility to tell Utmost Limited in writing of this change.

The Applicant agrees to inform Utmost Limited 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 Limited shall be under no obligation in respect of this application until the additional premium has been received by Utmost Limited and Utmost Limited has expressly confirmed in writing that it accepts the additional investment.

The Applicant accepts that:

- › The selection of investments is the Applicant's responsibility, or where appropriate, that of the Applicant's Investment Adviser or any appointed EMC.
- › Utmost Limited has no legal responsibility in respect of future performance of such linked assets.

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 applicant's agent and not an agent of Utmost Limited.

The Applicant understands and agrees that Utmost Limited 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).

HOW UTMOST LIMITED USES THE APPLICANT'S INFORMATION

Utmost Limited use the information the Applicant provides, about themselves and other people, to provide Utmost Limited's products and services. In order to support Utmost Limited's products and services, Utmost Limited transfers information between different entities within Utmost Limited's immediate operating group and to appointed data processors, but Utmost Limited 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 Limited uses the Applicant's information, the Applicant's rights over this information and how the Applicant's can exercise their rights can be found in the applicable Privacy Notice. Utmost Limited publish the Privacy Notices on Utmost Limited's website at www.utmostwealth.com or the Applicant can ring Utmost Limited on +44 (0)1624 643 345 and request a copy.

The Applicant acknowledges that:

Utmost Limited will store, process or pass on Applicant's data whether or not the Applicant's application is accepted. Utmost Limited will in the event of the life assured or the Applicant's death as applicable obtain necessary evidence as to the cause and circumstances relating to the their death should it wish to do so.

ADVISER CHARGES

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

The Applicant authorises Utmost Limited to pay the adviser charges as set out in section I and this Agreement.

The Applicant understands and accepts that where the adviser charge is being facilitated from the bond:

- › The taxation of bonds held by corporate entities is complex and tax treatment will depend on the basis upon which annual accounts are declared. Utmost Limited is unable to provide advice in this regard and accepts no responsibility for any adverse tax consequences resulting from the application of adviser charges to the bond
- › The Applicant should contact their financial adviser in the first instance to discuss anything regarding adviser charges paid to the financial adviser
- › The Applicant cannot cancel an adviser charge after it has been paid, even if the Applicant decides to cancel the Applicant's 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 paid/owed will be the Applicant's responsibility to settle
- › Where an External Managed Account is linked to the bond, any fund based adviser charge payments will be based on the last available fund value for the External Managed Account held in Utmost Limited's records.

By signing this box below the Applicant confirms that:

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

	Authorised Signatory 1	Authorised Signatory 2																
SIGNATURE																		
Print full name																		
Date	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">d</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">m</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> <td style="width: 20px; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y
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d	d	m	m	y	y	y	y											

SIGNATURE

If there are more than two authorised signatories photocopy this page and after signing the additional copies attach them securely to the form.

APPENDIX I - ADVISER CHARGING

INITIAL ADVISER CHARGE

Do you want Utmost Limited to facilitate an Initial Adviser Charge?

 Yes

Not available for legacy products. For more information, contact our Welcome team on +44(0)1624 653 251.

Tick one of the following payment options:

1 Outside of the bond - payment will be made prior to the capital being investment, with the remaining balance being invested as an additional premium into the bond.

OR

Inside of the bond - payment deducted from the value of the additional single premium following investment (not available for all pre-RDR bonds).

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

Monetary amount (£/\$/€/HK\$/SEK) % of premium

	.				or		%
--	---	--	--	--	----	--	---

This amount should be specified excluding VAT.

2b Does the initial adviser charge attract VAT? Yes

(If yes, this will be applied in addition to that stated in question 2a of this section)

ONGOING ADVISER CHARGE & EXISTING PAYMENT ARRANGEMENTS

Do you want Utmost Limited to facilitate an Ongoing Adviser Charge?

 Yes

Not available for legacy products. Please contact our Welcome team on +44 (0)1624 653 251 for more information.



IMPORTANT NOTES

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

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

If the bond is already paying an ongoing Investment Adviser Charge (IAC), payable to an Investment Adviser for advice provided on underlying investments, and the fee is a percentage of bond value, this charge will automatically be applied to the additional premium following investment.

EXISTING PAYMENT ARRANGEMENTS

This section should be completed wherever there is an existing arrangement to pay ongoing remuneration from your policy.

Ongoing adviser remuneration refers to all charge arrangements regardless of whether the arrangement was entered into before or after the Retail Distribution Review (i.e. whether it is commission or adviser charging).

Where you have an existing arrangement in place to pay renewal commission from your bond, on premiums invested before 31 December 2012, any adviser charges requested in this form will not automatically replace this arrangement.

If this section is not completed, and there is an existing arrangement in place to pay ongoing remuneration from the bond, your instruction will not be processed until confirmation has been received.

1 Existing adviser remuneration paid from this policy should:

i) Continue to be paid, in addition to the charge(s) requested in this pack

ii) Be replaced with the charge(s) requested in this pack

ONGOING ADVISER CHARGE

1 The ongoing adviser charge requested here should be applied to:

- i) This additional premium investment only
- ii) all premiums
- iii) all premiums invested from 1 January 2013
- iv) specific premiums in the table below

If an adviser charge is based on percentage of bond value, note that in cases where the value of the bond rises, the adviser charge when added to any 'income' taken, may cause the tax deferred entitlement to be exceeded, resulting in a chargeable gain.

2 Frequency of payments Monthly Quarterly Half-yearly Yearly

3 Specify the total **annual** amount as either a monetary figure or a percentage value:

Annual Monetary amount (£/\$/€/HK\$/SEK) . OR Annual % of premium(s) stated in question 1 %

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.

4 Ongoing adviser charge start date

d	d	m	m	y	y	y	y
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- As soon as possible
- In line with existing adviser charges

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

Yes


APPENDIX J - REGULAR WITHDRAWALS

Complete section A if you wish to set up a regular withdrawals or amend an existing withdrawal instruction currently in place. For new instructions you will need to supply bank details within section B. You can also use this page to change the bank details on an existing instruction.

A - SET UP WITHDRAWALS / AMEND EXISTING WITHDRAWALS

I do not currently take withdrawals and I would like to set them up

I currently take withdrawals and I would like to amend this figure

If you have any existing withdrawals, these will cease and be replaced with the new amount/ percentage stated below. 


1 Amount to be withdrawn from the whole bond **Annual percentage of premiums** % **or** **Annual monetary amount**

2 Frequency of withdrawals Monthly Quarterly Half-yearly Yearly

3 Payment to start d d m m y y y y

In line with existing withdrawal payments

As soon as possible (30 days after additional premium is applied)

Changes to your regular withdrawals could potentially cause a chargeable gain. Speak to your financial adviser for further information. 

B - WITHDRAWAL BANK/BUILDING SOCIETY DETAILS

Tick as appropriate:

- › I am setting up a new withdrawal instruction and my bank details are below
- › I am amending an existing withdrawal instruction and my bank details have changed as below
- › I am amending an existing withdrawal instruction and my bank details remain the same
- › I am providing you with new bank details for my existing withdrawal instruction

1 Name of account holder

2 Account Number (for BACS payments this must be 8 digits)

3 Bank sort code - - (must be 6 digits)

4 Building Society roll number (if applicable)


5 Bank BIC/Swift code


6 IBAN

7 Bank/Building Society name

8 Address

Postcode -

Further customer due diligence may be required for foreign payments. 

If an IBAN is not supplied for an EU bank account, due to EU regulations we will be unable to process your payment. 

Payments to third parties are not normally allowed. However, in exceptional circumstances, they may be considered. For further information, contact our Welcome team on +44 (0)1624 653 251.

APPENDIX K - CHANGES TO COMPANY DETAILS

To be completed if there have been changes to the directors or shareholders details that we are yet to be informed of.

	Director/Shareholder 1	Director/Shareholder 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forenames (in full)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
4 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"/> <input type="text"/>
Postcode	<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="text"/> <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="text"/> <input type="text"/> <input type="text"/>
5 Correspondence address If your correspondence address is the same as your residential address, tick here. <input type="checkbox"/>	<input type="text"/> <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"/> <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="text"/>	<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="text"/> <input type="text"/>
6 Contact telephone number	<input type="text"/>	<input type="text"/>
7 Email address	<input type="text"/>	<input type="text"/>

If there are more than two Directors/shareholders informing us of changes to their details, photocopy this section and secure to this application.

If any of your details have changed, ensure that you provide us with up to date Anti-Money Laundering documentation.



IMPORTANT NOTE

If there have been any other changes to the company's details or corporate structure contact our Welcome team on **+44 (0)1624 653 251** for details of our requirements prior to submitting the application.