

REQUEST PAYMENT TO YOUR FINANCIAL ADVISER



THIS DOCUMENT WAS LAST UPDATED JUNE 2023.

Please confirm with your financial adviser that this is the most up-to-date document for your product servicing needs.

All references to Utmost International refer to Utmost International Isle of Man Limited or Utmost PanEurope dac.

Before completing and submitting this form you should:

- › Speak to your financial adviser to ensure you are following the most suitable course of action for your circumstances
- › Refer to the policy terms and literature
- › Be fully aware of the possible tax consequences that may apply on taking money from the portfolio bond - this is particularly important for UK residents
- › Be fully aware that any remuneration paid to your financial adviser and/or fund adviser may be sent by telegraphic transfer so a bank charge may apply.

To complete this form:

- › use CAPITAL LETTERS only
- › use blue or black ink
- › specify choices as appropriate
- › complete all relevant sections
- › do not use correction fluid; any amendments must be crossed out and initialled by all policyholders.

Completed form should be sent to the below address or can be e-mailed to IOMservicing@utmostinternational.com

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

TYPES OF REMUNERATION AVAILABLE

There are three methods of remunerating your financial adviser:

Ongoing Service Fee: This **is** RDR-compliant and is usually for policyholders and advisers based in the UK. **If the Policyholder(s) resides in the UK an ongoing service fee must be applied.** This fee is taken as a regular withdrawal from the policy and will count towards the annual 5% tax-deferred allowance. Please complete Section **C1**.

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 complete Section **C2**.

Ad Hoc Fee: This is a one off payment to your financial adviser. The ad hoc fee will be paid as a partial surrender from the policy. Please complete Section **D**.

A POLICYHOLDER DETAILS

Policy number	<input type="text"/>
Policyholder name	<input type="text"/>
Policyholder address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
E-mail	<input type="text"/>
Telephone number	<input type="text"/>

B ADVISER DETAILS

Financial adviser company	<input type="text"/>
Financial adviser address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Financial adviser name	<input type="text"/>
Financial adviser contact number	<input type="text"/>
Financial adviser e-mail address	<input type="text"/>

C ONGOING SERVICE FEE / ONGOING SERVICE CHARGE

Please note:

- › Ongoing service fees / ongoing service charges can be paid as a monetary amount or as an annual percentage of the value of the assets held in the policy's portfolio fund.
- › Ongoing service fees / ongoing service charges are paid quarterly, as a regular withdrawal from the policy.
- › The Ongoing service fees / ongoing service charges are paid in the Policy Currency.
- › All amounts must include any VAT payable.
- › The monetary or percentage value entered must be a whole number (i.e. no decimal places).
- › We will continue to pay the ongoing service fees / ongoing service charges at the level or rate stated until instructed otherwise. This means that if you ask us to pay a percentage fee and make a top-up or withdrawal, the amount paid to your financial adviser may increase or decrease.

C1 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.

C2 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.

D AD HOC FEE

An ad hoc fee is a one off payment, you authorise us to pay your financial adviser.

Please note:

- › An ad hoc fee can be paid as a monetary amount or as an annual percentage of the value of the assets held in the policy's portfolio fund.
- › The ad hoc fee will be paid as a partial surrender from the policy.
- › All amounts must include any VAT payable.
- › The monetary or percentage value entered must be a whole number (i.e. no decimal places).

Please enter the ad hoc fee amount or percentage you authorise us to pay to your financial adviser as a monetary amount

or % of the value of the Portfolio Fund

You only need to complete the table below when there is no available credit balance in your transaction account held with us. You, your fund adviser or the discretionary asset manager must also provide us with asset dealing instructions in order to cover the ad hoc payment.

IDENTIFIER / SEDOL / ISIN	ASSET NAME	AMOUNT OR % OF ASSET TO BE SOLD

E CLIENT DECLARATIONS AND SIGNATURES

This declaration is made by each Policyholder/trustee/authorised signatory for the company who signs below and, where a trustee, all trustees have agreed jointly to this declaration:

1. I/we confirm that I/we have authority to approve these instructions and that I/we instruct Utmost International to deduct the fees and/or charges detailed in this form from the policy identified in Section A of this form.
2. I/we confirm that I/we have had the opportunity to read the relevant policy terms regarding fees / charges, before signing this form.
3. I/we understand that the fee(s) stated in this form will be met as follows:
 - i. ongoing service fee - by a quarterly regular withdrawal from the Policy to my/our financial adviser
 - ii. ad hoc fees - as a one off partial surrender from the Policy to my/our financial adviser and/or fund adviser
4. I/we understand that I/we can amend or cancel an ongoing service fee/charge to my/our financial adviser by giving notice to Utmost International.
5. I/we agree that payment of the regular withdrawal/partial surrender shall constitute full discharge of the liability of Utmost International.
6. I/we confirm Utmost International cannot refund a fee or charge once it has been deducted from my Policy. I/we understand that I/we would need to contact my/our financial adviser to discuss a refund and that any such payment would be paid to me by my/our financial adviser.
7. I/we confirm that Utmost International has brought to my attention the importance of discussing the content of this form with my/our financial adviser before signing below.
8. I/we confirm that my/our financial adviser has explained the effect that deducting fees/charges from my Policy will have on the future value of my Policy. In particular that there may be tax implications in agreeing to pay fees from my/our Policy.

Utmost International does not offer legal, tax or financial advice and we can accept no responsibility for any action taken or refrained from on the basis of information provided by us. Any information provided is based on our understanding of the current law and practice and is subject to change in the future.

SIGNATURE

Full name

Capacity (✓)

Individual Trustee Third party/pledge interest

Authorised signatory for the Company Other

Date

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

SIGNATURE

Full name

Capacity (✓)

Individual Trustee Third party/pledge interest

Authorised signatory for the Company Other

Date

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

F FINANCIAL ADVISER DECLARATIONS AND SIGNATURE

- 1. I confirm that I have agreed the fee(s) authorised in this form with my client(s), for services provided or to be provided.
- 2. I understand that:
 - i. Utmost International will send my client(s) confirmation of these instructions and that they have been implemented.
 - ii. If there is any missing or incomplete information on this form it may result in a delay in implementing these instructions.
 - iii. All fees and charges will be paid directly to the firm authorised under the terms of business.
 - iv. Any fee or charge paid is assumed to include VAT where this would apply at the rate then prevailing.

SIGNATURE

Financial Adviser's name
(Please PRINT)

Company Name

Date

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

Important note: The product(s) named in this document and to which this document relates is accurate as at December 2021 and is subject to change. To ensure applicability with respect to a product and, if applicable, a related policy, before taking any action, please liaise with your adviser and/or contact us directly.

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 24916C.
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 is regulated by the Central Bank of Ireland. Registered No 311420.
Administration Centre for correspondence: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.
Tel: +353(0)1 479 3900 Fax: +353 (0)1475 1020.

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

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

UWSQ PR 25129 | 06/23