

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, Utmost PanEurope dac, Utmost Worldwide and Utmost International Trustee Solutions Limited.

ANTI-MONEY LAUNDERING GUIDE



A WEALTH *of* DIFFERENCE

utmost[™]
WEALTH SOLUTIONS

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This guide covers requirements across Utmost International (referred to as "Utmost" throughout this document), i.e. Utmost International Isle of Man Limited, Utmost PanEurope dac, Utmost International Trustee Solutions and Utmost Worldwide Limited. There are scenarios where the Group standards are not applicable for a specific Utmost company, e.g. due to differences in local regulation. In these instances, local procedures will take precedence and these are highlighted.

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UTMOST CONTACT DETAILS

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and Utmost PanEurope products:**

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2 IDENTIFICATION REQUIREMENTS

Under Anti-Money Laundering, Countering the Financing of Terrorism and Countering Proliferation Financing (AML/CFT/CPF) regulations Utmost is required to obtain Customer Due Diligence (CDD), which includes verifying the identity and residential address of all parties linked to a policy. Below you will find the standard minimum requirements. In some instances, Utmost may request additional information.

All documents, including those provided to evidence source of funds or wealth, must be original or certified copies of the original. For more information on these requirements, refer to the 'Certifying Documents' Section 6 of this document.

2.1. INDIVIDUALS

Utmost requires one form of **identity verification** and one form of **residential address verification** for each individual.

The Tax Identification Number of each client is also required.

Suitable documents are listed below.

2.1.1. Identity verification documents

To be acceptable, identity documentation **must clearly** contain the following information.

- › Full name (including title*)
- › Date of Birth
- › Gender*
- › Nationality**
- › Place of Birth
- › Photograph

Q *For Utmost International Isle of Man products, a document verifying "Title" and "Gender" may also be required.

**For customers with more than one nationality who have an Utmost Worldwide Limited Product or a Singapore product, identity verification will be required for each nationality held.

**For customers who have a Singapore product, identity verification may be required for any nationalities previously held.

Where the identity document does not include nationality, place and/or date of birth, this information must be verified separately, for example from a Birth Certificate or other government issued document evidencing nationality, place and/or date of birth.

For Utmost International Isle of Man Products and Utmost Worldwide Limited Products confirmation of any previous names and/or aliases must also be obtained.

Examples of acceptable identity documentation that may contain this information are:

- › Current valid passport
A copy of the passport modifications page is required for all passports which refer to a modification page, irrespective of whether any modifications apply.

- › National identity card.
- › Current valid Driving Licence.
- › Armed Forces identity card.

All documentation provided must include all relevant pages and pertinent information, for example machine readable lines, unique identification numbers, signatures, and reverse of documents where relevant.

2.1.2. Address verification documents

The document must show the current residential address and be no more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, the most recently issued document should be provided.

Examples of acceptable address documentation are:

- › An account statement from an authorised or regulated financial services provider, including a personalised identifier (i.e. excludes mass marketing material).
- › A property rates invoice, local authority tax or utility bill for fixed services (not including a mobile telephone bill). If the statement or bill is in an electronic format it must clearly show the residential address of the property (i.e. not just an email address). Non-bank store cards are not acceptable.
- › A current valid driving licence or National Identity Card which must not have been used as the sole document to verify identity and address.
- › A state pension/local authority benefit or other government produced document showing benefit entitlement.
- › Correspondence (dated within the last 12 months) from an official central or local government department or agency, for example:
 - An official tax document detailing name, address and permanent Tax ID Number.
 - A work permit, housing permit or VISA document.
- › Customers resident in Dubai and Abu Dhabi only – a copy of an EJARI or DARI Certificate to verify Tenancy.

Alternative documentation

If the documentation described in Sections 2.1.1 and Section 2.1.2 cannot be provided, other forms of verification may be accepted at Utmost's discretion.



2.2. CORPORATE CLIENTS

There are different identification requirements depending on whether the corporate client is publicly listed or privately traded. The required documents for each are set out below. Further information may be requested if Utmost is not able to source or verify information independently.

2.2.1. Listed Public companies¹

- › An authorised signatory list, including specimen signatures and signing powers.
- › A list of all directors.
- › A copy of a Board resolution or other authority confirming that the officers have been authorised to act on behalf of the company in its dealings with Utmost.
- › Confirmation that the company has not been, or is not in the process of being dissolved, struck off, wound up or terminated.
- › Copy of the latest annual report and accounts.

2.2.2. Private companies

- › A copy of the Certificate of Incorporation. For products held with Utmost Worldwide Limited, a copy of the Company Memorandum and Articles of Association is also required.
- › Evidence of the registered office of the Company. If this is not the address included in the application, evidence that the applicant is using any other addresses and the reason for that address being used.

- › A copy of the latest annual report and accounts.
- › An authorised signatory list, including specimen signatures and signing powers.
- › A current structure chart.
- › A list of all shareholders or individuals with a beneficial interest of 25% or more of the company whether held directly or indirectly as beneficial owners.
- › Verification of the identity and address as stated in Section 2.1 of all shareholders holding 25% or more of the company whether held directly or indirectly as beneficial owners.
- › A list of all Directors, detailing those who are Executive Directors.
- › Verification of identity and residential address as stated in Section 2.1 of at least two directors that act as signatories for the relationship, one of whom must be an executive director.
- › Confirmation that the company has not been or is not in the process of being dissolved struck off, wound up or terminated.
- › Tax Identification Number/VAT Registration Number.
- › A copy of the internal beneficial ownership register and evidence of registration on an EU beneficial ownership register, where applicable, i.e. only for Irish and Luxembourg products.
- › Refer to Section 2.1 for the relevant Identification and Address verification requirements for individuals.

¹ For Utmost Worldwide products only companies listed on the Guernsey Financial Services Commission recognised stock exchanges, as outlined in [Handbook.pdf](#), can follow this procedure otherwise the private companies process will apply.



2.3. TRUST CLIENTS²

The appropriate identity verification requirements are explained below.

Utmost must understand the:

- › Nature and Purpose of the Trust.
- › Structure of the Trust arrangement.
- › Date of Trust Establishment.
- › Name of the Trust/Arrangement.
- › Details of the assets and income sources of the Trust Fund.

Utmost requires:

- › A certified copy of Trust Deed showing appointment of the trustees.
- › Scheme rules (for Pension Trusts).
- › Evidence of identity and residential address (of natural persons who are parties to the trust) as stated in Section 2.1.
- › Specimen signatures of any other person from whom instructions are to be taken.
- › Tax Identification Number, for the natural persons who are party to the trust.
- › A copy of the internal beneficial ownership register and evidence of registration on an EU beneficial ownership register, where applicable, i.e. only for Irish and Luxembourg products. (Non-EU trusts establishing a relationship in Ireland or Luxembourg will be required to provide evidence of registration, or means of access to, the local register of beneficial ownership of trusts).

2.3.1. Corporate Trustee verification

If the trustee is a corporate entity, the corporate identification requirements stated in Section 2.2 apply in addition to providing identification and verification requirements as detailed in Section 2.1 for each party to the trust.

2.3.2. Natural Persons who are Parties to the Trust

Identification and verification requirements as detailed in Section 2.1 apply to the following parties:

- › Settlor(s)
- › Scheme member where the trust is a retirement benefits scheme
- › Trustee(s)
- › Protector (if applicable)
- › Enforcer (if applicable)

Identification and verification requirements as detailed in Section 2.1 **may** be required for the following parties:

- › Known, named beneficiaries.

² For Utmost Worldwide products the regulation status and where the Trust is regulated needs to be confirmed.

3

SOURCE OF FUNDS AND SOURCE OF WEALTH REQUIREMENTS

Utmost is required by law to make enquiries as to how a client has acquired the monies to be invested, and to refresh this information when required. In some cases, details of the client's wider wealth will also be required. **Information** on Source of Funds (SOF) is always required. Depending on individual customer characteristics, **evidence** of SOF and Source of Wealth (SOW) may be required.

'**Information**' is defined as elements of customer due diligence provided by you.

'**Evidence**' is defined as independent source documents, to verify the information provided.

3.1. WHAT IS SOF?

SOF describes **the activities that have generated the funds for the policy**. Utmost needs to understand how the money has been acquired for the premium or contribution into the policy; and

The means through which the funds were transferred e.g. from a bank account in the customer's name.

3.2. WHAT IS SOW?

SOW comprises the assets that represent the customer's **entire body of wealth**³, as well as the activities that generated it.

3.3. WHEN IS SOF INFORMATION REQUIRED?

SOF information is required for all premium payments. Examples of SOF information are outlined in Section 3.6.

Failure to fully complete the SOF and occupation section of Utmost's administration form will result in requests for additional information, which may delay the processing of the transaction.

3.4. WHEN IS EVIDENCE REQUIRED?

In addition to obtaining SOF information, Utmost will require evidence of SOF for the premium payment **and** evidence of SOW in the below circumstances. SOW information can be obtained by the completion of the **SOW Questionnaire**. Utmost may require further SOW evidence on a case-by-case basis. Other examples of evidence are outlined in Section 3.6.

Evidence of SOF and SOW is always required in the following circumstances:

- › The customer (or their close family member or close associate) is a Politically Exposed Person (PEP) or is connected to a PEP. Refer to Section 5 for more information.
- › A Single Premium or the Accumulated Premium received exceeds USD 25 million (or currency equivalent).

Evidence of SOF and SOW may be required in the following circumstances:

- › There is a connection to a high-risk country (residence, SOF, SOW). Refer to Section 3.5 for more information; and/or
- › The customer has previous or current links to any of the high-risk industries as outlined in Section 4 and held/ holds a controlling position.

Utmost reserves the right to request evidence of SOF and SOW at any point.

3.5. WHICH COUNTRIES ARE HIGH RISK?

Utmost maintains an internal list of high-risk countries. This is based on a number of external sources, for example (**but not limited to**) the European Commission's list of high risk third countries and the Financial Action Task Force's Grey and Black lists.

³ For Singapore products, SOW refers to the origin of the customer's and beneficial owner's entire body of wealth.

3.6. SOF & SOW CATEGORIES AND ACCEPTABLE INFORMATION AND EVIDENCE DOCUMENTATION

SOF transfer evidence - Utmost will verify the account from which funds are received against the account details provided in the application form. Should the accounts differ, then evidence is required that the account from which funds are received is in the name of the customer. This should take the form of a copy of a bank statement dated within the last 6 months, showing the account number and accountholder name.

SOF & SOW activities evidence - Examples are outlined in the table below. For other income sources that are not listed, evidence may be requested on a case-by-case basis.

SOF & SOW ACTIVITIES	SOF/SOW REQUIRED TO EXPLAIN SOF AND/OR SOW ACTIVITIES	SOF/SOW OF DOCUMENTARY EVIDENCE WHEN REQUIRED (ORIGINAL OR FULLY CERTIFIED COPY)
Accumulated Earned income (including salary, bonus and fees)	<ul style="list-style-type: none"> › Years employed › Average Salary › Name and address of Employer and industry sector › Main occupation during the accumulation period 	<ul style="list-style-type: none"> › A letter containing this information from an employer on headed paper › If self-employed, a letter from an accountant or a copy of the accounts › Tax returns › Pay slips
Inheritance (e.g. by will, receipt from trusts or under law of succession)	<ul style="list-style-type: none"> › Who the money was received from › The relationship to the deceased › What was actually inherited e.g. money, property etc. › The date of the inheritance › Details of the activity that generated the inheritance 	<ul style="list-style-type: none"> › Will › Solicitor's letter confirming the Inheritance details › Grant of probate
Sale of asset portfolio or investment (e.g. interest, dividends, sale of financial assets)/ maturing policy, policy claim/ replacement policy	<ul style="list-style-type: none"> › Name of investment company/ bank/building society/ policy provider, including address › Amount of investment proceeds and/or savings › Details of the activity that generated the sum invested › Reason for policy claim or replacement policy (if applicable) › Length of time funds held in the account/ length of time investment held 	<ul style="list-style-type: none"> › Bank account statement showing receipt of the funds and the investment company name › Bank/ building society statement showing funds in the account › Closing statement › Investment portfolio statements
Gift (e.g. inter-spouse transfers or other lifetime gifts)	<ul style="list-style-type: none"> › Date received › Total amount › Donor's name, address, date of birth and nationality › The relationship to the donor › Reason for gift › Source of donor's wealth › Details of the activity that generated the amount received 	<ul style="list-style-type: none"> › Letter from the donor › Documentary evidence of the donor's Source of Wealth. This needs to meet the requirements detailed in this guide › Letter from the client's solicitor or the donor's solicitor
Pension Funds	<ul style="list-style-type: none"> › Retirement date › Pension provider's name and address › Title and description of profession or occupation › Average salary 	<ul style="list-style-type: none"> › A letter from the previous employer confirming employment and term of service › Latest copy of a pension statement › Letter from the annuity provider confirming pension contributions › Letter from an accountant
Redundancy	<ul style="list-style-type: none"> › Details of redundancy › Date of redundancy › Amount of redundancy payment 	<ul style="list-style-type: none"> › Letter showing redundancy terms with policyholder's name › Letter from Human Resources confirming redundancy
Competition win (e.g. lottery/ gambling winnings)	<ul style="list-style-type: none"> › Details of the winnings › Date of payment › Amount won 	<ul style="list-style-type: none"> › Press coverage confirming win › Letter from National Lottery or relevant organisation › Receipt of winnings › Bank statement showing receipt of winnings

Compensation payment	<ul style="list-style-type: none"> › Date of payment › Amount paid › Details of reason for compensation 	<ul style="list-style-type: none"> › Court order › Letter from the compensating person › Certified copy of Photo/Address ID from compensator › Letter from a solicitor confirming date of payment and amount paid.
Sale of property (e.g. sale of residential property or portfolio of properties)	<ul style="list-style-type: none"> › Name of all purchasers and vendors › Address of sold property or business › Length of time owned › Date of sale › Total sale amount 	<ul style="list-style-type: none"> › Letter from a solicitor/accountant stating property address, date of sale, proceeds received and name of purchaser › Contract of sale › Online evidence of sale from a reliable, independent source
Settlement (such as divorce proceedings or arising from litigation)	<ul style="list-style-type: none"> › Name of Divorced partner › Date of payment › Amount of settlement › Details of activities and jurisdiction where the settlement amount was generated 	<ul style="list-style-type: none"> › Letter detailing divorce settlement signed by a solicitor on letter-headed paper › Copy of divorce settlement/deed
Rental Income	<ul style="list-style-type: none"> › Date and value of the property purchase › Amount of rental income › Full postal address of rented property 	<ul style="list-style-type: none"> › Letter from the client's accountant on headed paper giving the information required › Copy of tax return
Loan	<ul style="list-style-type: none"> › Date of the loan › Total amount borrowed/total loan amount › Name and address of Financial Institution providing the loan 	<ul style="list-style-type: none"> › Copy of loan agreement or recent loan statement › Letter from lender on headed paper › Letter from an accountant stating the lender's name and address, date of the loan, total loan amount, and borrower's name and address
Trust settlement	<ul style="list-style-type: none"> › Name of settlor/donor › Total Amount › Details of how settlor/donor acquired the funds 	<ul style="list-style-type: none"> › Trust deed › Trust financial statements › Documentary evidence of the settlor/donor's Source of Wealth
Company profits	<ul style="list-style-type: none"> › Amount of annual profit. › Name and address of the company › Type of business 	<ul style="list-style-type: none"> › Latest audited accounts › Letter from company director or accountant (who is on a company signatory list) on company headed paper giving explanation if no audited accounts available › Yearly financial statements
Company sale or sale of interest in company (e.g. sale of own company)	<ul style="list-style-type: none"> › Connection with the company, e.g. owner, partner or shareholder, and date when this began › What percentage of shares were held › Amount from proceeds of sale › How were they sold (bank, stockbroker etc) › Address details of bank or stockbroker › Date the shares were sold › How long the shares were held › Details of the business, e.g. name, address, activities, sector, jurisdiction › Details of buyer 	<ul style="list-style-type: none"> › If public shares proof of share price at time of sale › Letter from bank/stockbroker/adviser confirming sale of shares › Share purchase agreement/ deed of sale › Copy of shareholder/ trade register evidencing change of ownership

4

HIGH-RISK INDUSTRY REQUIREMENTS

Where a client has previous or current links to any of the industries below **and held / holds a controlling position (e.g. a Director, Senior Executive or Shareholder) or a position of influence**, Utmost **may require evidence of SOF** in certain scenarios such as at the time of application for a new policy, a premium top-up/increase or a withdrawal. Depending on each client's specific role or function, in addition to evidence of SOFs, Utmost **may require information to establish and verify the client's SOW**. All applications will be reviewed on a case-by-case basis and additional measures may be required.

- › **Arms/Weapons Trading, Dealing and Defence** - Arms trade and defence related private military contractors (including arms, ammunition, counter measures, military, defence equipment, goods, technology, and personnel; direct or indirect involvement in the manufacture, maintenance, sale, supply, trading, delivery, transfer, purchase, import / export, transportation, financing / financial assistance, use of brokering services, training / technical assistance).
- › **Construction/ Development Industry** - Construction / building / civil engineering.
- › **Dating/adult entertainment industry.**
- › **Extractive industries** - Mining / drilling / quarrying for natural resources.
- › **Gambling and Gaming Industry** - Casinos, online gambling, gaming, betting, bookmakers and card clubs.
- › **High-profile sporting individuals and bodies** - Elite professional sports (including decision making members, players, managers, agents and governing bodies).
- › **Hospitality** - public houses, bars, clubs, hotels, restaurants, and catering.
- › **Import/export** companies/industry.
- › **Jewellers** (e.g. retail).
- › **Luxury car dealerships.**
- › **Luxury goods manufacturing and retailing.**
- › **Money Service business** - Money broking services and agents (including cheque cashing, foreign exchange / bureau de change, money transfer services).
- › **Non-Ethical industries and Environmental impact** - tobacco products, cultural artefacts and other items of archaeological, historical, cultural and religious importance, or of rare or scientific value, as well as ivory and protected species, wildlife trade, logging and timber trading, waste trafficking.
- › **Oil and gas industry.**
- › **Other cash intensive businesses** - e.g. general retail shopping, barbershops, nail bars, tanning salons (e.g. small businesses).
- › **Pharmaceuticals and Healthcare Services** - Pharmaceutical goods and devices which are unlicensed (or without marketing authorisation in the jurisdiction where they are manufactured, marketed, sold or supplied).
- › **Precious Metals and/or Stones Mining and/or Trading** - (e.g. wholesale) - precious metals, gemstones or jewellery / watch dealers.
- › **Professional Gamblers.**
- › **Public procurement of services** - Any awarding of a public contract to a private entity.
- › **Renewable Energy Resources** - e.g. windfarms, solar energy. This category is applicable for Hong Kong and Singapore products.
- › **Sectors that may involve significant amounts of cash/cash-based businesses** - e.g. Auction houses, art and antique dealers, pawnshops.
- › **Shipping and transport** of goods.
- › **Virtual Currencies and Virtual Asset Service Providers** - e.g. Bitcoin, Stablecoins, Litecoin and XRP.

5

PEP REQUIREMENTS

Utmost is required by law to identify if a new or existing policy is linked with a PEP.

Additional CDD measures, such as requesting enhanced information or documentary evidence of SOF and SOW is required for all PEPs.

Examples of PEPs, family members and close associates are listed as follows. Note that this is not an exhaustive list.

<p>Utmost is required to establish if any of the following parties to an application are a PEP or are connected to a PEP (a PEP by association):</p>	<ul style="list-style-type: none"> › An applicant › A policyholder › A beneficial owner of an applicant or the person funding a contribution paid under a policy › A settlor or trustee of a trust › A beneficiary named or nominated under a policy › A beneficiary of a trust › Any person having power to direct the activities of an applicant or policyholder, for example, a person holding power of attorney
<p>A PEP can be:</p>	<ul style="list-style-type: none"> › Someone who is currently, or has previously been, entrusted with prominent public functions or responsibilities › An individual, a member of their immediate family or a close associate of such a person (PEP by association)
<p>PEPs can include any individuals who are or have been entrusted with prominent public functions or responsibilities; for example:</p>	<ul style="list-style-type: none"> › Head of State › Head of Government › Member of Parliament or similar legislative bodies › Minister or deputy or assistant minister › A senior politician › A senior government official/ senior civil or public servant (i.e. CEO, director or head of a government department or agency) › An important political party official; a member of the governing body of a political party › A senior judicial official; a member of a supreme court, constitutional court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal › A member of a court of auditors or the board of a central bank › An ambassador, chargé d'affaires or other high-ranking officer in a diplomatic service › High-ranking officer in the armed forces › A director, deputy director or member of the board/governing body, senior manager, or person performing the equivalent function in relation to an International Organisation* › Senior Member of the administrative, management or supervisory body of a state-owned enterprise › Royal Families › Any individual performing a PEP function as otherwise prescribed in local law
<p>*Examples of International Organisations that may employ individuals who are PEPs include:</p>	<ul style="list-style-type: none"> › The United Nations ("UN") and any affiliated international organisations › Institutions of the European Union › The Council of Europe › The North Atlantic Treaty Organisation › The World Trade Organisation › The International Monetary Fund › The World Bank › The Organisation for Security and Cooperation in Europe › The International Maritime Organisation › The Organisation of American States › The Association of Southeast Asian Nations

In terms of PEPs by Association, "immediate family members" of a PEP are defined as:

- › A spouse or partner, being any person who is considered to be equivalent to a spouse under the law of the place where the person or PEP resides
- › A parent or stepparent
- › A child
- › A spouse or partner of a child
- › A sibling (including a half-brother or half-sister, or by adoption), or a spouse/ partner of a sibling
- › A parent-in-law
- › A grandchild
- › A grandparent

The term "close associate" includes:

- › A person who is widely known to maintain a close business relationship with a PEP
- › A person who is in a position to conduct substantial financial transactions on behalf a PEP
- › A joint beneficial owner of a company, trust or other legal arrangement, or any other close business relationship, with the PEP
- › The sole beneficial owner of a company, trust or other legal arrangement known to have been set up for the benefit of the PEP
- › A beneficiary of a trust or other legal arrangement of which the PEP is a beneficial owner or beneficiary
- › A person who is closely connected to a PEP, either socially or professionally



6

CERTIFYING DOCUMENTS

All copies of documents such as those submitted as evidence of identity, address, SOF, or SOW must be certified by a suitable certifier. Any certified copy must be based on the original document; previously certified copies cannot be copied again.

A suitable certifier may be one of those listed in Section 6.8, provided Utmost can verify their status. A certifier should not have any conflict of interest i.e. must not be related to the individual and be independent.

Utmost must be able to verify the certifier.

- › The certifier must sign and date the document.
- › The certifier must print their full name clearly in CAPITALS.
- › The certifier must state their company name and address.
- › The certifier must state their position and job title within the company.
- › The certifier must provide their telephone number and email address.
- › Any additional details such as membership number/ registration details from a regulated body, including the name of the regulated body.
- › If a document has multiple pages, the certification on the first page should state the total number of pages in the document.

6.1. CERTIFYING IN PERSON - IDENTITY DOCUMENTS

When verifying the identity of a natural person, e.g. certifying a proof of identity document, the certifier should state that they have met the person whose identity is being verified. The certifier should use the following statement:

"I hereby confirm that this document is a true copy of the original which I have seen, and the photograph represents a true likeness of the individual whom I have met."

6.2. CERTIFYING IN PERSON - ADDRESS VERIFICATION AND OTHER DOCUMENTS

The certifier should state:

"I hereby confirm that this document is a true copy of the original which I have seen."

If a document has multiple pages the certification on the first page should state the total number of pages in the document.

For a Change of Name

In the case of a recently changed name a certified copy of Decree Absolute, Birth Certificate, Deed Poll, Marriage Certificate or Statutory Declaration (as applicable) must be provided.

6.3. CERTIFICATION OF DOCUMENTS THAT DO NOT HAVE AN ORIGINAL

Documents which by their nature do not have an original may be accepted and must include the following certification wording:

"I hereby certify this as a document that has been downloaded from the website of the services provider. The document has not been tampered with and I have received the same confirmation from the individual whose identity is being verified."

Examples of such documentation are electronic bank statements and tax returns.*

*For UIIOM policies, Utmost may accept electronic documentation provided directly by the customer from the email address held in our records.

6.4. CERTIFICATION OF DOCUMENTS OBTAINED OVER VIDEO CALL

Documents provided through non-face-to-face means including via live video stream may be accepted and should include the following certification wording:

For documents verifying identity:

"I certify this document is a copy of the document that I have seen through a video call that I held on <insert date> with <insert the name of the individual> and the photograph represents a true likeness of the individual. The document has not been tampered with and I have received the same confirmation from the individual whose identity is being verified."

For documents verifying address:

"I certify this document is a copy of the document that I have seen through a video call that I held on <insert date> with <insert the name of the individual>. The document has not been tampered with and I have received the same confirmation from the individual whose identity is being verified."

6.8. SUITABLE CERTIFIERS

In all circumstances, Utmost needs to be able to independently verify the individual's basis for performing the certification.

Certifiers accepted by Utmost are as follows:

- › A regulated introducer, or authorised employee (including director or manager) of an authorised or regulated financial services provider.
- › A member of a recognised professional financial body who is governed in their professional activities by AML/CFT requirements. E.g. an active chartered accountant.
- › A notary public, commissioner for oaths, lawyer or advocate who is a member of a recognised professional body.
- › A formally appointed member of the judiciary or registrar authorised to issue or certify documents.
- › An authorised representative of an embassy or consulate of the country that issued the identification document, with the embassy/ consulate seal.

6.9. FOREIGN LANGUAGE DOCUMENTS

Documents that are not in English (or the contractual language) should be adequately translated so that the nature and purpose of the document can be understood.

All translation verification statements must be written in English, including the translator's name, job title, name of company and website address (if applicable). A copy of the translation should be accompanied by a copy of the original or certified copy of the document.

6.10. POWER OF ATTORNEY CERTIFICATIONS

Any copies of power of attorney documents must:

- › State at the end of the document that the copy is a true and complete copy of the entire original document.
- › Have each page signed and certified as a true and complete copy of the original page.

The certifier should state:

"I hereby confirm that this document is a true copy of the original which I have seen."

If a document has multiple pages the certification on the first page should state the total number of pages in the document. It can be certified by:

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