

APPOINTMENT OF FINANCIAL ADVISER

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

IMPORTANT NOTES

HOW TO COMPLETE THIS FORM

Please 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. **Please do not use correction fluid.**

Please ensure that all sections are fully completed. Please note that in this form words in the singular shall include the plural and vice versa.

SIGNATURE This symbol highlights the signature sections within this form which must be signed.

If you have any queries please contact your financial adviser or our Customer Support team on **+44 (0)1624 643 345**.

HOW WE USE YOUR INFORMATION

Utmost uses the information you give it to provide its products and services. It will be kept securely. How your information is used, your rights, and how you can exercise them, is detailed in Utmost's Privacy Notice(s).

INVESTMENT ADVISERS (AND/OR) EXTERNAL MANAGER AND/OR CUSTODIAN (EMC)

If you wish to nominate a new investment adviser and/or EMC on your bond, please complete a **Nomination of investment adviser** form or a **Nomination of external manager and/or custodian (EMC)** form, which are available on our website www.utmostwealth.com or from your financial adviser on request.

ADVISER CHARGING

If you want to begin to pay adviser charges to your financial adviser, please also make sure you complete and sign the **Adviser charges pack** which you can find on our website www.utmostwealth.com or obtain from your financial adviser on request.

For detailed information about adviser charges and how these may be applicable to you please see the **Guide to Charges** available on our website www.utmostwealth.com or from your financial adviser on request.

CHECKLIST

We want to process the appointment as quickly as possible. To help us do this please remember:

- › If you are sending any additional information or documentation, please attach it securely to the back of the form.
- › Please ensure that the form has been signed by all policyholders, trustees or authorised signatories, as applicable.
- › If you want to change the adviser charges to your financial adviser that you have completed a separate **Adviser charges pack**.
- › If you want to nominate an investment adviser and/or EMC please ensure you have completed a **Nomination of investment adviser** form and/or a **Nomination of external manager and/or custodian (EMC)**.

Finally, please send the completed form to **Utmost Limited, Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles.**

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is the 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 licenced by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is not regulated. Each of the above companies has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL British Isles.

The following companies are registered in Ireland: Utmost Ireland dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered number is 303257 and it has its registered office at: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland. Utmost PanEurope dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registration number is 311420 and it has its registered office at: Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Its FCA number is 426350. Both companies are authorised by the Financial Conduct Authority in the UK for Conduct of Business Rules.

A BOND DETAILS

| | | |
|---|--|---|
| 1 | Bond number | <input style="width: 100%;" type="text"/> |
| 2 | Bond name | <input style="width: 100%;" type="text"/> |
| 3 | Correspondence address of the policyholder/Trust | <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> |
| | Postcode | <input style="width: 100%; height: 20px;" type="text"/> |
| 4 | Telephone number | <input style="width: 100%;" type="text"/> |
| 5 | Email address | <input style="width: 100%;" type="text"/> |

B APPOINTMENT

| | | |
|---|--|---|
| 1 | Name of firm to be appointed (the financial adviser) | <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> |
| 2 | Name of individual adviser | <input style="width: 100%;" type="text"/> |
| 3 | Address of financial adviser | <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> |
| | Postcode | <input style="width: 100%; height: 20px;" type="text"/> |
| 4 | FCA number | <input style="width: 100%;" type="text"/> |
| 5 | Terms of business number (if known) | <input style="width: 100%;" type="text"/> |

C EXISTING ADVICE PAYMENTS

BONDS WHICH PAY COMMISSION

If your bond was issued before adviser charging applied (normally before 31 December 2012) this section may be relevant to you.

By requesting the appointment of a new financial adviser, any ongoing commission arrangements on your bond will normally stop. However, by ticking the box below, you may elect to re-register the current ongoing commission to your new financial adviser to pay, or part pay, for any ongoing advice. Your new adviser will need to provide you with an ongoing service for re-registration to apply, and you will need to agree this with them before completing this section. There may be tax benefits to you if you re-register the commission. For more information please contact your new financial adviser who will be able to assist you.

I have agreed with the firm set out in Section B to re-register any ongoing commission payments to them

BONDS WHICH PAY ONGOING ADVISER CHARGES

Adviser charges relating to personal recommendations that are paid from the bond to your financial adviser, will be treated as a withdrawal from the bond and will form part of the 5% annual tax deferred entitlement.

By requesting the appointment of a new financial adviser, any ongoing adviser charge arrangements on your policy will normally stop. However, by ticking the box below, you may elect to re-register the current ongoing adviser charges to your new financial adviser to pay, or part pay, for any ongoing advice. Your new adviser will need to provide you with an ongoing service for re-registration to apply, and you will need to agree this with them before completing this section. For more information, please contact your new financial adviser who will be able to assist you.

I have agreed with the firm set out in Section B to re-register any ongoing adviser charge payments to them

D DECLARATION

Throughout both the declarations below, **"I", "me", and "my"** mean the applicant(s), policyholder(s) or trustee(s) and the **"the Company"** means Utmost Limited.

TRANSFER OF ADVISER CHARGING

I authorise the Company to pay the financial adviser the re-registered adviser charge at the previous rate.

I understand and accept that where the adviser charge is being facilitated from my bond:

- › The adviser charge will only be paid when assets can be sold and there is sufficient value in my bond to cover the payment in full.
- › Adviser charges when paid to a financial adviser will be treated, for tax purposes, as a withdrawal to me. If the total withdrawals taken from the bond, including any adviser charge payments, exceed 5% per annum of the premium(s) paid, then a chargeable event may arise and I (or the settlor, beneficiary or trustee if the case is written under trust) may be subject to UK Income Tax on any excess over the 5% annual tax deferred entitlement.
- › The adviser charges apply to the bond, or premium value as specified in my original instructions, as a whole and will not be reduced if I surrender one or more policy segments, unless I specifically request this to happen at the time of the segment surrender.
- › I can cancel the instruction to pay my new adviser the 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 adviser charges from the bond, assign the bond or any other situation where it is not reasonably 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 adviser charges I believe should not have been applied to the bond.
- › I cannot cancel an adviser charge after it has been paid, even if I decide to cancel my bond, or any additional premiums(s) during the cancellation period, and acknowledge I will need to contact the adviser to discuss whether a refund is payable in full or part.
- › The instruction to transfer the adviser charge is subject to the terms of the bond.

APPOINTMENT OF FINANCIAL ADVISER

I hereby appoint the firm in Section B as my financial adviser (the Adviser), subject to the terms of my bond. I understand that:

1. 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
2. the Company will pass details concerning my bond to the Adviser unless the Company is informed that the Adviser is no longer acting for me.

The Company will not pass your personal information to any other party claiming to act for you unless you give us authority in writing to do so.

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|------------------|--|-------------------------------|------------------|---|---|---|---|---|---|--|---|---|---|---|---|---|---|---|--|
| | Policyholder/Trustee 1 | Policyholder/Trustee 2 | | | | | | | | | | | | | | | | | |
| SIGNATURE | | | SIGNATURE | | | | | | | | | | | | | | | | |
| Print full name | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | | | | | | |
| | Policyholder/Trustee 3 | Policyholder/Trustee 4 | | | | | | | | | | | | | | | | | |
| SIGNATURE | | | SIGNATURE | | | | | | | | | | | | | | | | |
| Print full name | | | | | | | | | | | | | | | | | | | |
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| Date | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table> | d | d | m | m | y | y | y | y | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table> | d | d | m | m | y | y | y | y | |
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