

# SELECTION

## APPLICATION FORM FOR CORPORATE APPLICANTS

### IMPORTANT NOTES

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

This form is for use with Utmost PanEurope dac's ('Utmost') Selection bonds and for corporate applicants only. Individual, trustee or corporate trustee applicants should use the appropriate application form.

Ensure that all sections are fully completed. In this form words in the singular shall include the plural and vice versa.

### BEFORE YOU BEGIN

Before completing this application form, ensure you have read the current **Selection Product Guide**, your **Personal Illustration**, **Key Features Document**, **any applicable disclosure documents** and our **Guide to Charges**. Your financial adviser will also be able to provide you with any relevant supporting literature in relation to your individual circumstances. The **Policy Conditions** and **Policy Schedule** detail the terms and conditions of the contract, copies are available from us on request.

### HOW TO COMPLETE THIS FORM

If you are completing a hard copy of this form, please use **blue or black 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.**

This form is split into 4 sections for ease of completion. A summary of who should complete each section is outlined below:

- › **Section 1:** Selection application - **Applicants** must complete in all cases
- › **Section 2:** Identification requirements & financial adviser details - **financial adviser** must complete in all cases
- › **Section 3:** Adviser charges - **Applicants** should complete this section if they would like Utmost PanEurope to facilitate any initial adviser charge payments to the financial adviser outside of the bond
- › **Section 4:** Nomination of external manager and/or custodian (EMC) - optional, please see page 26 for more details.

**SIGNATURE** This symbol highlights the signature sections within this form which need to be signed by applicants, financial adviser and, if applicable, the authorised signatories.

- › **Applicants** will need to sign page 20 in all cases
- › **Financial adviser** will need to sign page 23 in all cases
- › If a request to appoint an External Manager or Platform Adviser is made, please ensure the **Applicants** sign page 30, and that the **authorised signatory** on behalf of the **Platform Adviser** signs the relevant sections on page 29.

### ADVISER CHARGES

If you would like us to facilitate an initial adviser charge payment to your financial adviser, ensure you have read the separate notes on adviser charges under section **N** before signing the request for us to facilitate this payment.

For a corporate investment we can only facilitate the payment of the initial adviser charge outside of the bond. Any other adviser charges that may be applicable will need to be paid directly to the relevant adviser by the applicants.

### OVERDRAWN DEALING ACCOUNT

In order to avoid an overdrawn balance occurring within the bond's Dealing Account, you should consider whether you wish to leave a cash balance within the Dealing Account to cover charges and any withdrawals of capital that are to be facilitated from the bond. You should also consider what amount of cash will be required, e.g. for a period of 6 or 12 months (after the deduction of any initial bond charges) to cover future bond charges and any regular withdrawals of capital set up on the bond.

### IDENTIFICATION REQUIREMENTS

Under anti-money laundering regulations, we are required to look behind the applicant to identify who has ultimate control over the business and the company assets.

### IMPORTANT INFORMATION ABOUT THIS CONTRACT

You need to satisfy yourself that, under any taxation, exchange control or insurance legislation to which you may be subject, you can take out this bond.

The contract could be invalidated by any failure to disclose facts which might influence our assessment of this application. If you have any doubt as to whether a fact is relevant then you should disclose it. Any additional information should be detailed in the Notes section at the back of this form, dated and signed by the appropriate number of authorised signatories.

**Companies holding contracts of life assurance are caught under the Loan Relationship Rules. Further information on this can be obtained by speaking with your financial adviser.**

#### **Please note**

We cannot accept applications from tax residents in jurisdictions outside the UK. We will also require a completed **Tax Declaration and Self Certification for Entity Investors** together with this application form. This is available from our website [www.utmostinternational.com](http://www.utmostinternational.com) or your financial adviser on request. Please speak to your financial adviser if you have any questions about FATCA or the Common Reporting Standard (CRS).

### WHAT TO DO NEXT

Using the checklist on the final page ensure you have completed all of the relevant sections and that you have attached any supporting documents to submit including the separate **Tax Information Exchange Pack for Entities**.

Once completed, arrange for your financial adviser to return this form and any supporting documents directly to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.**

Alternatively, completed forms and supporting documentation that are digitally signed and/or scanned, can be emailed to us at [info@utmostwealthsolutions.ie](mailto:info@utmostwealthsolutions.ie)

SECTION 1 – TO BE COMPLETED BY ALL APPLICANTS IN ALL CASES

**A CONTRACT DETAILS** **MANDATORY**

**1 Which contract type would you like?**

Life assurance     Capital redemption

(Section D **does not** need to be completed if capital redemption is chosen)

It is important that you complete this section. If you do not complete this in full, we will be unable to process your application and this will result in a delay in investing your premium.

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

**3 Welcome team ticket reference**

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

**4 Utmost PanEurope’s product management charge**

This section is for you to specify how you would like to pay our product management charges. What is your chosen product management charge (flex-charge) option?

Full initial charge     Full ongoing charge

Combination of initial and ongoing

If you choose a combination of an initial and ongoing product management charge, enter your chosen combination to a maximum of 3 decimal places:

% Initial     % Ongoing (per annum)

Your chosen product management charge split can be found in the Personal Illustration your financial adviser has given you. For example, a product management charge could be split as follows: Initial 1.00%, ongoing 0.10%.

This is not the adviser charge (see page 25 for more details of adviser charges).

**5 Which currency would you like your bond to be held in?**

Sterling     US Dollar     Euro

Once your bond is established you cannot change the bond currency.

**The Personal Illustration provided to you should match the investment details mentioned in this application. If there have been any changes in the investment details between the date of that illustration and the submission of this application, ask your financial adviser for an updated illustration.**

**B POLITICALLY EXPOSED PERSONS** **MANDATORY**

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 or the Military, a senior employee of a State Owned Corporation, or a board member of a Central Bank. Immediate family members or close associates of a PEP should be considered a PEP in their own right.

Is there anyone associated with this application who could be considered a PEP? Yes    No

If “Yes”, please provide details

PART 1 - COMPANY DETAILS

Corporate trustees should use the **Trustee and Corporate Trustee Application Form** rather than this form.

1 Company name

2 Company registered number

3 Registered residential address (PO Boxes and 'care of' addresses are not acceptable)  
  
  
  
 Postcode     -

4 State the jurisdiction in which the company is liable for tax

5 Correspondence address (in full)  
  
  
  
 Postcode     -

6 If the correspondence address is different from the registered address, give a reason

7 Is this investment in respect of employee benefits?  Yes  No


8 Is the company an investment company controlled by persons residing in the UK?  Yes  No


9 Is the company a trading company?  
 If yes, state its main business  Yes  No


10 Is the company in the process of being dissolved, struck off, wound up or terminated?  Yes  No

11 Is the company quoted on a recognised stock exchange?  
 If yes, which one?  Yes  No

12 Has the company been established or owned by a Government Department, Political Party, Local Council Authority, Trade Union or State Owned Industry?  
 If yes, give further details  Yes  No

This question must be completed. 

For this purpose, a holding company or a collective investment scheme is not an investment company. 

See our separate document entitled 'Politically Exposed Persons' which is available from your financial adviser who can obtain this on our website [www.utmostinternational.com](http://www.utmostinternational.com) 

PROVIDE DETAILS OF THE COMPANY'S MAIN BANK ACCOUNT

1 Account name

2 Account number

3 Bank sort code  -  -

4 Building Society roll number (if applicable)

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

6 IBAN (required for all bank accounts in the EU)

7 Bank/Building Society name

8 Address

Postcode  -

9 Telephone number (including international dialling code)


10 How long has the account been held?   Years

› Attach to this application a certified copy of the Certificate of Incorporation

Attached

› Attach to this application a certified copy of the latest annual report and accounts.

Attached

These can be certified by the financial adviser. 

**PART 2 - COMPANY DIRECTORS**

List all the current directors of the company (continue as necessary on a separate sheet).

Full name	Date of birth	Home postcode
1	d d m m y y y y	-
2	d d m m y y y y	-
3	d d m m y y y y	-
4	d d m m y y y y	-
5	d d m m y y y y	-
6	d d m m y y y y	-

From the list above, supply the details of two directors, including at least one executive director, and provide suitable verification of identity and residential address.

	Executive Director	Director
1 Title (Mr, Mrs, Miss or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Please list all nationalities/ citizenships held.	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Date of birth	d d m m y y y y	d d m m y y y y
8 Place of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable. If you are an individual acting on behalf of a company (e.g. a law firm), enter your own residential address here. Provide your company address in the Notes section of this application form)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
10 Position/Job title	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**AUTHORISED SIGNATORIES**


- › Attach a certified copy of an authorised signatory list
- › For public registered companies, attach a certified copy of the Board Resolution appointing the authorised signatories
- › Confirm the minimum number of authorised signatories that will be required to sign the contract and provide instructions
- › Confirm the minimum number of authorised signatories that will be required to sign the Declaration in section K.

Attached

Attached

(number)

(number)

These can be certified by the financial adviser. 

**PART 3 - SHAREHOLDERS**

For private companies, list all shareholders holding 25% or more of the issued share capital at the date of the application.

Name	% share	Date of birth (if individual)	Home postcode (if individual)
1		d d m m y y y y	-
2		d d m m y y y y	-
3		d d m m y y y y	-
4		d d m m y y y y	-
5		d d m m y y y y	-
6		d d m m y y y y	-
7		d d m m y y y y	-
8		d d m m y y y y	-
9		d d m m y y y y	-
10		d d m m y y y y	-

The verification of identity of the above shareholders will be required in line with that for individuals, trustee or corporate applicants (as applicable). Full details of these requirements are available from us or on our website [www.utmostinternational.com](http://www.utmostinternational.com).

Where there is a corporate shareholder, complete a further application form providing all the relevant details. If any of the shares are held within a trust, complete a Trust application in respect of that Trust. Ensure the declaration sections are also completed.

**D** LIFE ASSURED DETAILS

OPTIONAL

**Not required if you are applying on capital redemption basis.**

If there are more than four lives assured (up to a maximum of six), photocopy this section, complete all the details for the life/lives assured and attach securely to the form.

	Life Assured 1	Life Assured 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Do you have a maiden name, a previous name or alias?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", provide the other name(s)	<input type="text"/>	<input type="text"/>
5 Forenames (in full)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
6 Please list all nationalities/ citizenships held.	<input type="text"/>	<input type="text"/>
7 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
8 Place of birth	<input type="text"/>	<input type="text"/>
9 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <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"/>
10 What is the life assured's relationship to the parties signing this application?	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

	Life Assured 3	Life Assured 4
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Do you have a maiden name, a previous name or alias? If "Yes", provide the other name(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5 Forenames (in full)	<input type="text"/>	<input type="text"/>
6 Please list all nationalities/ citizenships held	<input type="text"/>	<input type="text"/>
7 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
8 Place of birth	<input type="text"/>	<input type="text"/>
9 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
10 What is the life assured's relationship to the parties signing this application?	<input type="text"/>	<input type="text"/>

**E INVESTMENT AMOUNT**

**MANDATORY**

1. NUMBER OF SEGMENTS

Indicate the number of required segments here. If you do not specify the number of segments, the bond will automatically default to the maximum available for the investment amount.

The number of segments available is subject to a minimum investment of £500 in each. The maximum number of segments is 9,999.

2. TOTAL INVESTMENT

Currency of the Premium  Pound Sterling  US Dollar  Euro

Amount

The minimum investment amount is currently £50,000, US \$100,000 or €75,000.

If you ask us to pay an initial adviser charge to your financial adviser before the premium is invested, the amount you send to us must total at least the minimum investment amount as stated in the Product Guide, plus the agreed initial adviser charge.

If the payer of the premium is not the applicant then we will need to know why a third party is making the payment, and will normally require verification of the identity of the payer. Third party premium payments are subject to our approval.

Premiums must be paid to Utmost PanEurope dac in the same currency that you wish to establish the bond. Once your premium has been received in our bank account, if any interest is earned on your premium before the bond is issued, an extra allocation of units may be added to your investment at the start of the contract. Due to current low interest rates Utmost PanEurope dac does not pay credit interest on premiums received prior to bond issue.

At times of low interest, it is possible no extra units will be applied.

**Important note: your bond will not start until we have received all outstanding requirements, including cleared funds.**

Please make payment by Telegraphic Transfer (international payment). Our bank details are below. Ensure that the payment is sent DIRECT to Utmost PanEurope's bank account.

Please note bank charges may apply

### 3. OUR BANK DETAILS

#### FOR PAYMENTS SENT IN GBP

**Address** Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIIE2X  
**Sort code** 99-00-51  
**IBAN** IE22CIT199005127954790  
**Account number** 27954790  
**Account name** Utmost PanEurope dac Premium GBP

#### FOR PAYMENTS SENT IN EUR

**Address** Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIIE2X  
**IBAN** IE44CIT199005127954782  
**Account number** 27954782  
**Account name** Utmost PanEurope dac Premium EUR

#### FOR PAYMENTS SENT IN USD

**Address** Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIIE2X  
**IBAN** IE32CIT199005127954804  
**Account number** 27954804  
**Account name** Utmost PanEurope dac Premium USD

**Ensure you clearly reference your policy number or client's name on the bank payment.**

4. YOUR BANK DETAILS

We need to know which bank account the premium has come from.

Is the payment being made from the account quoted in Section C on page 5?  Yes  No

**If no, complete the details below.** We require confirmation of the bank details of where the money has come from for regulatory purposes.

This section does not instruct your bank to pay the money to us.

1 Account name

2 Account number

3 Bank sort code  -  -

4 Building Society roll number (if applicable)

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

6 IBAN (required for all bank accounts in the EU)

7 Bank/Building Society name

8 Address

Postcode

9 Telephone number (including international dialling code)

10 How long has the account been held?   Years

**If you decide not to proceed with the investment and have sent a payment to us, the amount you will receive back will be without any interest being added. For information regarding what happens if you decide to cancel the bond during the 30 day cancellation period see the Key Features Document for this product.**

**F SOURCE OF INVESTMENT**

**MANDATORY**

Confirm the source of the investment. Tick the appropriate boxes and enter the percentage from each source. Then answer the relevant questions below. If necessary, continue on a separate sheet of paper, sign the sheet and attach it to this form.

Sources	Tick box	%
1 Maturing investments or policy claims	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
2 Share sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
3 Property sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
4 Company sale or sale of interest in the company	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
5 Loan	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
6 Compensation payment	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
7 Company profits (trading companies only)	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
8 Other income sources	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>

Give as much detail as possible about the source of your investment as insufficient information at outset may delay the investment.

If the payment is from an account outside the UK, we will require independent evidence verifying the answers to the source of investment questions.

All investments are assessed on a case by case basis; depending on the answers provided in this section we may request evidence of source of wealth.

If it is unclear how the money was accumulated, we will request further information.

If you require further information contact our Customer Service team on **+44 (0) 203 038 3941**.

Refer to our source of wealth table available from your financial adviser for examples of the additional documentary evidence we may require.

**1 Maturing investments or policy claims**

**a** From which company did the proceeds come?

**b** How much was received?

**c** When were the proceeds received?

**d** If the proceeds were received over three months ago, where have they been held since then?

**e** How long was the investment/policy held?

**f** If the investment was held for less than five years, where were the funds held previously?

**Examples of original certified documentary evidence:**

- › Letter/contract note from previous investment company giving notification of proceeds of maturing investment/claim.





**6 Compensation payment**

**a** Who did the payment come from?

**b** How much did company or the beneficial owner receive?

**c** When was it received?

**d** Where have the proceeds been held since the payment was received?

**e** What was the reason for it?

**Examples of original certified documentary evidence:**

- › Letter/court order from compensating body, or
- › Solicitor's or advocate's letter.

**7 Company profits (trading companies only)**

› Attach a certified copy of the latest available annual report and accounts; or  Attached

› A letter from a regulated accountant giving details of company profits over the last two years.  Attached

**8 Other income sources**

**a** What type of income was this?

**b** How much was it?

**c** When did the Company or beneficial owner receive it?

**d** Where did the income come from? (If a full and detailed explanation is not provided this will result in a delay in the investment. One word answers are not acceptable. For further information on source of wealth speak with your financial adviser.)

**e** If the income was received over three months ago, where has it been held since?

**Examples of original certified documentary evidence:**

- › Appropriate supporting documentation, or
- › Signed letter detailing funds from a regulated accountant.



NOMINATION OF FUNDS TO COVER  
OVERDRAWN DEALING ACCOUNT

OPEN ARCHITECTURE

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.

Indicate in the box below which funds you would like us to sell in these circumstances.

Full fund name	%		

If no funds are selected, then from within the portfolio, we will automatically sell units from the highest value fund that is liquid at the time of sale.  
You can not specify a deposit account.

H2 CASH DEPOSITS

OPEN ARCHITECTURE

Bank/Building Society	Full name of deposit account	%		

If you choose to invest in cash deposits and funds the combined total should equal 100%. For example, 30% cash deposits & 70% funds.

H3 OPEN ARCHITECTURE DEALING ACCOUNT

OPEN ARCHITECTURE AND  
EXTERNAL INVESTMENT SERVICES

Confirm the amount of cash to be retained in the Dealing Account to cover charges and withdrawals

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

Please note

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.

**I** REGULAR WITHDRAWALS **OPTIONAL**

Complete this section if you want to set up regular withdrawals from the start of your bond.

Regular withdrawals are taken equally across all policy segments.

Minimum £200 per payment (or currency equivalent). Payments will only be made in the currency of the bond.

If you have opted for an end date on your client Personal Illustration, note that this is for illustrative purposes only. When you wish for withdrawals to stop, we will require an instruction at that point to be sent to the Claims Department at: [info@utmostwealthsolutions.ie](mailto:info@utmostwealthsolutions.ie)

1 Amount of withdrawal per annum of premium monetary amount

% **or**

2 Frequency  Monthly  Quarterly  Half-yearly  Yearly

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

The earliest the first withdrawal can be taken is 30 days after the bond has been issued.

Payment method will be BACS transfer for sterling payments to UK clearing banks only or Telegraphic Transfer (international payment) for other currencies or banks outside the UK. A charge will be levied by our bankers for Telegraphic Transfer payments which will be deducted from the value of the bond.

PROVIDE DETAILS BELOW OF THE ACCOUNT THAT YOU WANT PAYMENTS TO BE SENT TO:

1 Account name

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

3 Bank sort code  -  -

4 Building Society roll number (if applicable)

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

6 IBAN (required for all payments to the EU)

7 Bank/Building Society name

8 Address

Postcode  -

9 Telephone number (including international dialling code)

10 How long has the account been held?   Years

**Payments to third parties are not normally allowed. However in exceptional circumstances, they may be considered. We will need to know why the payments are required, details of the relationship between the policyholder and account holder, plus certified identification for the account holder, which is listed in section L.**

**J DATA PROTECTION**

Our Privacy Notice explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep customer information for, how a customer can obtain details of the information we keep and the choices customer have about how we use that information. You can find a copy on our website [www.utmostinternational.com/privacy-statements](http://www.utmostinternational.com/privacy-statements) or you can contact our Customer Service Team on **+44 (0) 203 038 3941** and request a copy.

**K DECLARATION**

**This is our standard client declaration upon which we intend to rely. For your own benefit and protection you should read these terms and the Data Protection notes section of this form carefully before signing below.**

**Carefully read the Selection Product Guide, Guide to Charges, a Personal Illustration, Key Features Document, and any applicable disclosure documents, all of which should have been provided to you, as they contain important information about the bond.**

**If you do not understand any part of this declaration, the Data Protection notes or the product literature listed above, ask your adviser to explain it to you before signing below.**

**In this declaration, "we", "us" and "our" means the corporate applicant(s), its officers and/or authorised signatories and "the Company" means Utmost PanEurope dac.**

**We apply** for Selection to be issued to us in accordance with the Policy Conditions and Policy Schedule.

**We hereby confirm** that we have not relied upon any statement made by our financial adviser which is not supported in the literature.

**We confirm and declare** that we have been advised to obtain appropriate professional advice in respect of the applicable taxation requirements, effects and legislation.

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**ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS**

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**Source of Funds - Policyholder Statement of Truth**

**We truthfully confirm** 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 our tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations, and
- ii) none of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion.

**Potential Consequences of Misleading the Company - We fully acknowledge and agree** that if the Company discovers that we misled the Company in respect of any part of the statements confirmed above, that the Company shall, to the fullest extent permitted by applicable law and regulation, without limiting the Company'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 us under the bond as if the bond had been encashed immediately after issue. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by the Company being misled, without limiting the Company's ability to seek additional recompense from us in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at the Company's discretion concerning us and/or the bond; and
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either
  - a) subject to satisfying the Company's further reasonable requirements, refund our premium(s) and other amounts paid to the Company 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.

### Consent to disclose information to Tax and other Government Authorities

**We have been advised** that Utmost Group plc and the Company have a longstanding policy of co-operating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities.

**We consent and agree** that in cases where the Company suspects that the funds invested in the bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then the Company shall, to the fullest extent permitted by applicable law and regulation, without limiting the Company's legal remedies or options, have the ability to disclose to our home country tax and/or other government authorities our identities and any relevant information considered necessary or appropriate, at the Company's discretion, concerning the bond.

**We understand and agree** that the company'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 the company 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.

### Further consents and confirmations

**We hereby confirm** that all the information provided by us, whether handwritten or otherwise, in this application form is complete and accurate to the best of our knowledge and belief. We agree that this information, together with all other questionnaires, statements, reports or other information completed or given by us in our name, shall form the basis of the contract with the Company.

**We understand** that this contract is of the utmost good faith and that if it subsequently comes to light that any information supplied to the Company by us or on our behalf was misleading or incomplete, then this might invalidate our contract and adversely affect our right to the payment of policy benefits. We understand the requirement to provide accurate and relevant information in our dealings with the Company is continuous and binding upon us or any subsequent holder of the policy.

**We understand** that no contract shall be issued in respect of this application and the Company shall be under no obligation in respect of this application until the first premium has been received by the Company and the Company has expressly confirmed in writing that it accepts the application.

**We accept** that selection of investments is our responsibility (or, where appropriate, that of our Investment Adviser or any appointed EMC) and the Company makes no representations or guarantees in relation to the future performance of any assets linked to the bond and accordingly has no legal responsibility in respect of future performance of such linked assets.

**We understand that** both we and the Company have a free choice about the law that can apply to any contract relating to this application. The Company proposes to choose the laws of England and Wales and by completing this application form we agree that the laws of England and Wales shall apply and that the Courts of England and Wales shall be the sole forum to consider disputes in relation to any contract arising from this application.

**We agree** that any decision to alter the Courts of England and Wales jurisdiction shall be at the discretion of the Company such discretion being exercised reasonably.

**We confirm** that the firm named in Section M will be acting as our financial adviser on an ongoing basis and we agree that the Company is able to disclose all information relating to our bond to this financial adviser. We understand that if we decide to change our financial adviser it is our responsibility to tell the Company in writing of this change.

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

**We confirm** that we are not ordinarily resident in Ireland and we are habitually tax resident (that is normally live) in the UK, the Isle of Man or the Channel Islands and, to the best of our knowledge, it would not be unlawful to proceed with such an investment. We hereby undertake to inform the Company of any change in our country of residence during the life of the bond.

**We confirm** that the corporate applicant has the power to enter into the contract applied for.

**We further confirm and declare** that the corporate applicant is liable for tax in the jurisdiction entered in section C on page 4 of this application form.

**Directors/Authorised signatories**

Role	<input type="text"/>	<input type="text"/>
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
Role	<input type="text"/>	<input type="text"/>
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>

Please confirm what role you are completing this application in i.e. Director or Authorised Signatory.

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

**Once you have signed and dated the above boxes go to section 3 if you would like the initial adviser charge to your financial adviser, to be facilitated by us as a deduction from the payment you make to us.**

SECTION 2 – FINANCIAL ADVISER MUST COMPLETE IN ALL CASES

**L IDENTIFICATION REQUIREMENTS** **MANDATORY**

Under anti-money laundering regulations we are required to verify the identity and address of all individuals related to a contract (e.g. directors, shareholders and any third party). For trustee shareholders we are required to verify the identity and address for all trustees together with satisfactory evidence of proper appointment of the trustees.

This information is required to satisfy anti-money laundering regulations.

Outlined below are the standard minimum requirements, however we may, in some circumstances, require additional information.

**Director(s) and individual shareholder(s)** - We require one **suitably certified copy document** from **Part 1** together with one **suitably certified copy document** from **Part 2**. If an individual does not hold either of the documents listed in **Part 1** then, under certain circumstances, we **may** be able to accept **two suitably certified copy documents** from **Part 2**, showing verifiable reference numbers. Please also note that if no documentation is supplied from **Part 1**, we need a reason why this is not available.

**The company** - for verification of the company see **Part 3**. All documentation in this section must be supplied.

Tick in the boxes below to indicate the identification you have supplied for each party to the policy.

**PART 1 - PERSONAL IDENTITY**

Use one document from Part 1 PLUS one document from Part 2. Alternatively, use two documents from Part 2 and confirm why ID from Part 1 cannot be provided. Always provide originals of verification of address or originally certified copies of all documents.

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

If you cannot supply an item from **Part 1**, tell us why in the box below.


**PART 2 - VERIFICATION OF ADDRESS**

	Executive Director	Director		
1 A recent utility bill, rates, or council tax bill The document must be the most recent available and date no more than six months old, and must also be certified. (Mobile phone bills are not acceptable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 A recent mortgage statement, giving the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 A current driving licence (With photograph)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If the driving licence is being used in Part 1 it cannot be used in Part 2, and vice versa.

\*Complete for any other party to the application form e.g. shareholders who are individuals and hold 25% or more of the issued share capital. Continue on a separate sheet of paper should there be more individuals to be identified than the space provided.

PART 2 - VERIFICATION OF ADDRESS (continued)

	Executive Director	Director	<input type="text"/>	<input type="text"/>
4 A state pension, benefit or other government produced document showing benefit entitlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 A recent tax assessment document	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 An account statement from the bank or bank credit card which is dated no more than six months old and certified (Store cards are not acceptable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 Proof of ownership or rental of the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>


\*Complete for any other party to the application form e.g. shareholders who are individuals and hold 25% or more of the issued share capital. Continue on a separate sheet of paper should there be more individuals to be identified than the space provided.

PART 3 - CORPORATE VERIFICATION

SUPPLY ALL OF THE FOLLOWING DOCUMENTS

- A Certificate of Incorporation, Company Memorandum and Articles of Association
- A set of the latest annual report & accounts
- Evidence of the registered address
- An authorised signatory list
- A certified copy of the Board Resolution appointing the authorised signatories (for public registered companies only)

If there are other parties to the application not quoted on the form, have you enclosed a list of copy evidence submitted and can you confirm that you have seen the originals of such evidence?  Yes

Where relevant, tick this box. 

(Ensure that any separate list quotes the name of the applicants and is signed by the certifier.)

The following declaration must be fully completed in all cases, this method of certification is required for Utmost PanEurope regulatory purposes.

I confirm that

- a) I have had sight of the original documents and all documents enclosed herewith are true copies of the original and are hereby certified accordingly.  Yes
- b) The information in Section L was obtained by me in relation to the applicant.  Yes
- c) Where I have an existing relationship, the applicant's account/relationship has been conducted satisfactorily.  Yes
- d) I am not aware of any reason why this application should be refused.  Yes
- e) I am unaware of any activities undertaken by these applicant(s) which lead me to suspect that they are involved in any form of criminal activity and/or money laundering.  Yes
- f) I shall inform you immediately if I suspect such activity.  Yes

**M** INTRODUCER'S DETAILS

**MANDATORY**

1 How and when were you introduced to the applicants?

2 Are the applicants acting as a nominee for someone else?  Yes  No

(If yes, provide details)

3 Which country was the advice leading to this application given in?

4 Which country was this application signed in?

5 The basis on which the advice was offered is (UK advisers only)  Independent  Restricted

6 Name of regulatory body

7 Regulatory body membership number

8 Certifier and authorised signatory


9 Print full name

10 Date


11 Financial adviser company name and address (company stamp if possible)

12 Utmost PanEurope Terms of Business number (if known)

13 Provide the name of your Utmost sales consultant

Give full details of your authorisation and FCA number. 

**SIGNATURE**

Sign, date and stamp in the spaces provided. 

**We will not be able to start the policy until sections L and M have been completed and identification provided.**

SECTION 3 – APPLICANT MUST COMPLETE IF THEY WOULD LIKE  
UTMOST PANEUROPE DAC TO FACILITATE AN INITIAL  
ADVISER CHARGE PAYMENT TO THEIR FINANCIAL ADVISER.

N ADVISER CHARGING

OPTIONAL

This section should only be completed if you wish for us to facilitate the payment of the initial adviser charge to your financial adviser in relation to product advice outside of the bond. We will do this by deducting it from the payment you send to us and paying it to the adviser. Alternatively, you can pay the adviser directly. This charge should match the information shown in your Personal Illustration that will have been provided to you.



Due to possible tax implications for some corporate applicants, we are unable to facilitate the payment of any charges for advice on an initial, ongoing or ad hoc basis after investing your money.

For information about adviser charges and how these may be applicable to you, speak to your financial adviser who will be able to answer any questions you may have.

ADVISER CHARGING

Ensure you fully complete this section, as any omissions may delay our ability to carry out your instruction. Once we have received the application form with this section completed, we will make an adviser charge payment on your behalf to your financial adviser for the services they provide to you.

CANCELLATION OF ADVISER CHARGES

If you decide to cancel your bond during the cancellation period (see the **Key Features Document** for details) any refund to you will be less any adviser charges paid on your behalf. If you believe you are due a refund of such payments from your adviser, you will need to contact them direct to discuss the exact terms of the adviser charging arrangement you have with them.

INITIAL ADVISER CHARGE

1 Specify the amount as a monetary figure:

Monetary amount (£/US\$/€)

	.		
--	---	--	--

This amount should be specified **excluding VAT.**

2 Does the initial adviser charge attract VAT?  Yes  No

(If yes, this will be applied in addition to that stated in **question 1** of this section)

**N** ADVISER CHARGING DECLARATION

Read this section carefully before you sign it as it affects your rights and creates a legally binding agreement with Utmost PanEurope dac in connection with your bond. If you do not understand any aspect of this agreement please ask your adviser to explain its effect to you before you sign the form.

Throughout this declaration, 'we' 'us' and 'our' means the applicant and 'the Company' means Utmost PanEurope dac.

We authorise the Company to pay the adviser charges as set out in this Agreement.

Where we request the Company to facilitate an adviser charge payment outside of the bond, we agree and acknowledge that:

- › The facilitation is in consideration of our application for a bond;
- › The payment is subject to the application being accepted;
- › Should the application not proceed then we will be refunded the premium together with the adviser charge and it will be our responsibility to settle any outstanding adviser charges, if any, with our adviser;
- › No interest is payable or owed in respect of adviser charge money held by the Company to either us or our adviser;
- › The adviser charge relates to advice received in connection with the bond.

By signing below we confirm that:

- › The adviser charges set out in this form match the Personal Illustration we have received from our adviser
- › It will create legally binding obligations on us in connection with our bond
- › This instruction is subject to the terms and conditions of our bond.

Role	<input type="text"/>	<input type="text"/>
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>
Role	<input type="text"/>	<input type="text"/>
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>

Please confirm what role you are completing this application in i.e. Director or Authorised Signatory.

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



O2 PLATFORM AND PLATFORM ADVISER DETAILS

If you wish to appoint a Discretionary Fund Manager to manage the funds on your chosen platform (a Platform DFM), you can arrange this appointment through the platform directly. The details of the Platform DFM should not be completed on this form. Instead, confirm the platform you wish to use and the details of the Platform Adviser (the firm that will ultimately make the investment decisions on the platform).

A 'Platform DFM' refers to a Discretionary Fund Manager that holds an agreement with your nominated platform.

1	Name of the nominated Platform	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
2	Name of the nominated Platform Adviser firm	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
3	Address of the Platform 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: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> - <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
4	Contact name	<input style="width: 100%; height: 20px;" type="text"/>
5	Telephone number (including international dialing code)	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
6	Facsimile number (including international dialing code)	<input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
7	Email address	<input style="width: 100%; height: 20px;" type="text"/>

O3 PLATFORM ADVISER DECLARATION

This declaration should be signed by the Platform Adviser nominated within this document, to confirm acceptance of the appointment and to confirm their understanding and agreement to the terms and responsibilities set out below.

Indicate which of the following regulatory authorisations are currently held by the Platform Adviser:

1.	FCA permission <b>Managing Investments</b> (article 37)		<input style="width: 20px; height: 20px;" type="checkbox"/>
2.	FCA permission <b>Advising on Investments</b> (article 53)		<input style="width: 20px; height: 20px;" type="checkbox"/>
3.	FCA permission <b>Arranging safeguarding and administration of assets</b> (article 40)		<input style="width: 20px; height: 20px;" type="checkbox"/>
4.	Isle of Man FSA regulated	Class 2 <input style="width: 20px; height: 20px;" type="checkbox"/>	Class 3 <input style="width: 20px; height: 20px;" type="checkbox"/>
5.	Jersey FSC regulated	Class B <input style="width: 20px; height: 20px;" type="checkbox"/>	Class C <input style="width: 20px; height: 20px;" type="checkbox"/>
6.	Guernsey FSC regulated Category 1 and 2 Restricted Activities held to	Advise on investments <input style="width: 20px; height: 20px;" type="checkbox"/>	Act as discretionary manager <input style="width: 20px; height: 20px;" type="checkbox"/>

## PLATFORM ADVISER DECLARATION

1. I, the undersigned, being an authorised signatory of the Platform Adviser, **agree on behalf of the Platform Adviser** to manage and/or advise on (as applicable) Utmost's Account with the Platform named in section **O2** on the basis stated in section **O3**.
2. I **agree and understand** that this appointment will be on the terms agreed between the Platform and Utmost, and that my/our operation of the Account is subject to these terms, and to the terms specified in this document which, among other things, shall include the following terms to which I undertake to fully adhere to through the signing of this document:
  - › By way of this appointment, the Platform Adviser is being authorised to buy and sell assets within the Platform Account on behalf of Utmost. Unless written authorisation stating otherwise is provided by Utmost, all investments must be in accordance with Utmost PanEurope dac's Investment Parameters provided to the Platform Adviser by Utmost. Utmost is not responsible for monitoring the assets held within the Account, or for any costs resulting from a breach of these restrictions. Utmost reserves the right to update Utmost PanEurope dac's Investment Parameters from time to time.
  - › Utmost at all times reserves the right to refuse individual assets for investment and to override instructions given by the Platform Adviser in relation to investment or any other function of the Account. Utmost may at any time at its sole discretion give instructions directly to the Platform without notice and without requiring the Platform Adviser's approval. In the event that instructions given by Utmost conflict with instructions given by the Platform Adviser, Utmost's instructions shall have priority.
  - › The Account is legally owned by Utmost, and Utmost is the sole beneficial owner of all assets within the Account. Neither the Platform Adviser nor the Policyholder have any claim or ownership over the Account or the assets within. The Platform Adviser is being appointed by Utmost upon the Account to instruct trades directly with the Platform on a restricted basis.
  - › Changes to the basis of this appointment, between discretionary, advisory or otherwise, may only be made with Utmost's prior written authority.
  - › The Platform Adviser may accept instructions from the Policyholder to appoint one of a restricted list of Discretionary Fund Managers who have a direct agreement with the Platform (Platform DFM). Written evidence of the instruction and/or agreement must be retained and made available to Utmost on request. The Platform Adviser will retain its responsibility for adherence to Utmost PanEurope dac's Investment Parameters even where an additional Platform DFM is selected.
  - › The Account will not be more than 100% invested (i.e. no overdrawn positions shall be created), nor any other commitments made beyond the amount of the cash available in the Account without Utmost's prior written authority.
  - › Where charges for general advice or investment advice are agreed the Platform Adviser **is not permitted to take such charges from the Account** unless Utmost has given prior written consent.
  - › The Platform Adviser is not permitted to arrange any transfers of cash or investments into or out of the Account, except where cash is to be returned to the Utmost bond to a bank account designated in writing by Utmost, or as a part of supporting regular trading or settlement activity.
  - › Manufacturing costs relating to trading transactions, custody fees and discretionary fund management costs can be charged to the Account as a fund expense.
  - › Where the conditions of this appointment conflict with the Platform Adviser's standard terms and conditions applicable to its operation of the Account, these conditions will prevail.
3. I **agree and understand** that by accepting this appointment, the Platform Adviser will be appointed as an Investment Adviser to manage the Utmost bond's linked assets which include the management of the Policyholder's Utmost Dealing Account. It is the Platform Adviser's responsibility to ensure that there is sufficient cash in the Dealing Account to cover the cost of any charges or withdrawals. Debit interest will be charged on any negative balance.
4. I **agree and understand** that the Platform Adviser is solely responsible for ensuring that it acts within the limits of the authority set out in this appointment and the terms agreed with the Platform.

**By signing below the Platform Adviser confirms that:**

- › It has the necessary authorities under the legislation and regulations in its regulatory jurisdiction to act in the capacity of this nomination and will remain authorised and comply with the rules of the appropriate regulatory bodies whilst acting in this capacity. The Platform Adviser shall notify Utmost of any changes to its regulatory authorisation, including any disciplinary action taken against it, relevant to this nomination. The Platform Adviser confirms it is willing and able to select and/or hold assets in the Account in accordance with the investment strategy and/or objectives agreed with the Policyholder where applicable.
- › It accepts full responsibility and legal liability for loss, damages or expenses which it or any other party may suffer or incur, directly or indirectly, as a result of acting outside the limits of this authority and promises to reimburse Utmost for any costs, claims, damages or liabilities incurred by Utmost as a result of acting in its appointed capacity.
- › It promises not to make or bring any formal or informal legal claims, complaints or proceedings against Utmost in respect of its activities under this limited investment authority.

**SIGNATURE**

Authorised signature on behalf of the Platform Adviser

**Platform Adviser**

Print full name

Date

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

**04 POLICYHOLDER DECLARATION**

**MANDATORY**

**I request and agree** that the EMC I have specified in section O is appointed in accordance with my wishes set out in that section, to advise and/or manage the External Account (the Account) to which the performance of my bond is linked. The EMC, Utmost or I may terminate this appointment at any time by giving written notice to all other parties.

**I am aware** this appointment will be based on terms agreed between the EMC and Utmost. Some of the most important terms have been set out below.

**I confirm my understanding and agree** that where applicable:

- › My adviser has explained Utmost’s charges associated with this nomination
- › Utmost will recover any necessary money from the Account to cover Utmost’s fees and expenses, as detailed in the Policy Schedule, Provisions and fund rules
- › Utmost shall not be responsible for any loss or liability to the Account (a) resulting from this appointment, or (b) from services rendered or procured by the EMC to Utmost
- › There are risks associated with the appointment of an EMC, where the EMC is responsible for the selection and/or safe keeping of the assets linked to the bond
- › Utmost is, and must remain, the beneficial owner of all assets linked to the bond. Further to this, Utmost has the right to place trading instructions directly with the EMC at any time without requiring my approval. This may affect the value of the bond. Where there are conflicting instructions, Utmost’s instructions override my or the EMC’s instructions
- › I have no legal right to the investments held by the EMC. Apart from agreeing or rejecting recommendations given to me where an advisory basis has been selected, I may not give any direct instructions to the EMC regarding the investments, including instructions relating to the selection of assets, or with respect to withdrawals or surrenders. Further I may not give any legal charge, pledge or lien over the Account, nor may I instruct the EMC to give any guarantee, indemnity or counter-indemnity in favour of any person or company
- › Utmost extends a Limited Power of Authority (LPOA) on my behalf which enables me to agree certain charges (not linked to advice), investment strategy and risk profile. My financial adviser and I can also obtain valuation statements directly from the EMC. If I am nominating a Platform and Platform Adviser, I am also given limited powers to agree the appointment of a Platform DFM who hold agreements with the Platform and Platform Adviser. Utmost retains the right to decline any such appointment
- › The investment objectives and attitude to risk information set out in section O is held by Utmost for its information only. The EMC will be responsible for ensuring compliance with the objectives and risk information
- › The range of assets available is restricted in line with Utmost PanEurope dac’s Investment Parameters. If assets other than the restricted range are linked to the bond, it could be deemed highly personalised and may be subject to penal taxation. Further to this, Utmost is not responsible for monitoring the bond’s assets or for any cost resulting from a breach of these restrictions
- › Utmost’s ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets your EMC can hold. Utmost reserves the right to delay settlement or reinvest at it’s discretion.

**I agree and understand** that the EMC:

- › May take charges for services other than advice, including those for transaction and/or custody services provided, as detailed under the standard charges section of their terms and conditions or as agreed separately with me. The EMC will deduct such charges for transactions and/or custody services directly from the Account
- › Is authorised by Utmost to take the agreed fees from the Account and make any separate investment management service payments on its behalf.

**I promise that** I will be responsible for reimbursing Utmost for any costs, losses and/or expenses incurred by Utmost as a result of any legal claims, complaints or proceedings brought by any party in respect of loss arising from the services and performance of the EMC, including those described above.

**I confirm** that the above statements have been explained to me by my adviser and that I understand and agree to them.

Policyholder(s) signature(s)

Role	<input type="text"/>	<input type="text"/>
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>

Ensure that ALL policyholders sign here. Please confirm what role you are completing this application in i.e. Individual or Authorised Signatory.

**P** NOTES

Q CHECKLIST

We want to process your application as quickly as possible. To help us do this we will need the following:

- › Certified copies of the identification and address verification documents for the applicants
- › A separate **Tax Information Exchange Pack for Entities** suitably completed and signed
- › If you would like us to facilitate the initial adviser charge payment to your financial adviser for the advice in relation to this bond, complete and sign section 3, **Adviser Charges** on page 25
- › If you wish for your policy to be externally managed, ensure you fully complete and sign section 4 of this application form; ensuring that the authorised signatories sign where applicable
- › If you wish to nominate an Investment Adviser to be appointed, enclose a fully completed and signed **Nomination of Investment Adviser Form**, which is available from us or your financial adviser on request
- › If you are sending any additional instructions or documentation, attach them securely to the back of the form
- › Ensure premiums are sent to us by Telegraphic Transfer (international payment); contact your bank separately to send the payment to us.

A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

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

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

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

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