

REQUEST FOR INVESTMENT CATEGORY UPGRADE

UNITED KINGDOM

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Words in the singular include the plural and vice versa. A reference to one gender includes a reference to the other gender.

Policy Number

REQUEST FOR INVESTMENT CATEGORY UPGRADE

The circular letter 15/3 of the Commissariat aux Assurances, which entered into force on 1 May 2015 (the “**Circular Letter 15/3**”), provides for the classification of policyholders in five (5) different categories of policyholders depending on the amount of their declared wealth (“fortune déclarée”) and the amount of the premium paid. Under certain conditions, a policyholder can request to be classified in a higher category if he has the net wealth required for being classified in such higher category even when the amount of the premium paid does not correspond to the premium required for such higher category.

This request shall be read in conjunction with the Application Form and construed in accordance with the General Conditions. Unless otherwise defined in this request, capitalised terms shall have the meaning ascribed to such terms in the Policy.

The Policyholder currently is classified by the Insurer in category on the basis of his declared wealth and the amount of the premium paid by the Policyholder, in accordance with the investment categories set forth in the Circular Letter 15/3.

The Policyholder requests classification into the higher category to get access or larger access to asset classes and/or asset domiciles which are not eligible under the current category or only at lower investment limits.

Through such additional investment opportunities, the Policyholder seeks higher investment returns and/or better investment diversification.

The Policyholder understands that there are additional risks associated with these additional investment opportunities. For example, investments may carry higher level of risks with no guarantee that the objectives and foreseen investment performance will be met, investments may have higher volatility which could result in substantial or even total loss of the value of the investment, investments may be of limited liquidity or investments can be domiciled in jurisdictions which offer low levels of supervision and investor protection.

Considering the additional investment opportunities and notwithstanding the related risks, the Policyholder hereby expressly requests that the Insurer classifies him in category .

The Policyholder explains that the reasons for his request are as follows (please check the appropriate box and provide appropriate reason below):

- The Policyholder has existing life insurance contracts with other insurance companies where the total of all premiums paid, including the premium paid with the Insurer, exceeds the minimum amount requested for an investment in the requested category.
- The Policyholder wishes to test the performance of the Insurer before investing a larger amount into his Policy.
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The Policyholder understands that the Insurer is not obliged to accept the present request of the Policyholder and must make an assessment, as at the date of the request, of the information provided by the Policyholder as well as the Policyholder's understanding of the additional risks to accept the request.

The investment category chosen by the Policyholder, if, and when, accepted by the Insurer, (i) must comply with the investment restrictions for such category set forth in the Circular Letter 15/3, (ii) will be applied to all Policies subscribed by the Policyholder and (iii) will remain valid regardless of the performance of the Fund, except if the Policyholder requests a change of investment category. For the avoidance of doubt, the Investment Strategy chosen by the Policyholder will be applied to the selected investment category (if, and when, accepted by the Insurer).

By signing below, the Policyholder confirms having received from the Insurer sufficient appropriate information on the additional investment opportunities offered by a classification into a higher category as well as sufficient appropriate information on the risks deriving from such additional investment opportunities. The Policyholder expressly confirms understanding and accepting such risks.

By signing the below, the Policyholder confirms having received, and carefully read in conjunction with this request, the entire Application Form and the General Conditions of the Policy, and accepts this request to be an integral part of the Policy.

Policyholder 1

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Policyholder 2

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Policyholder 3

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

Policyholder 4

SIGNATURE

Date

d	d	m	m	y	y	y	y
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Place

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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Registered office address: 4, rue Lou Hemmer, L-1748 Luxembourg, Grand-Duché de Luxembourg
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