

OPERATIONS FORMS

First steps and getting started with our forms

If you don't currently use a digital signature package, you will need to set up your own account with an eIDAS compliant provider. For most digital signature packages, there will be a small fee to use the service but your clients will not have to sign up or pay fees to be able to sign the documents once you have sent them.

Forms

We now accept digital signatures where the package is eIDAS compliant and an audit trail for the signed document is provided for the following transactions:

- › Surrender or claims for existing client based on existing instructions
- › Increase to premium/top up based on existing instructions
- › Standard servicing requests with no money movement
- › Switch in investments.

Utmost PanEurope dac will also accept digital signatures where the digital signature package is eIDAS compliant and an audit trail for the signed document is provided **together with the required ID documentation for the signer** for the following transactions:

- › New business applications
- › Surrender/claims for existing clients based on new instructions
- › Increase to premium/top up based on new instructions
- › Change to bank account/change of address
- › Appointment/change of power of attorney
- › Assignment of policy
- › Dealing instructions where movement of money is required
- › Anti-Money Laundering forms
- › Tax forms.

How do I provide the necessary audit trail?

The digital signature package will provide an audit trail/certificate which will date and timestamp all actions taken in relation to this document being signed. This audit trail/certificate must be provided in order for Utmost PanEurope dac to accept the digital signature.

After the new business stage, all instructions digitally signed by the client must match the email address we hold on file for them (we verify this using the certificate of completion/final audit report). If the email address differs, we will be unable to accept the instruction and will request a wet signature instruction to be submitted.

¹ Please note that Utmost PanEurope dac does not recommend any particular eIDAS compliant digital signature package. The options listed are provided as examples of some available packages only.

AML GUIDELINES

In order to assist our clients, we will also accept AML/KYC/CDD documentation as per the guidelines below.

In the first instance, we will attempt to electronically verify the identity and address of the applicant and parties to the contract using third party verification. This verification is an identity check which does not impact their credit rating.

If we can obtain sufficient verification we will have NO need for documentary evidence for ID or address.

In instances where either we cannot corroborate or the client situations requires us to conduct enhanced due diligence, we will inform you so that you can collect documentary evidence that will require certification.

Given the current circumstances which prevent face to face meetings and certification of documents we have introduced specific measures that will enable you to certify documents that have been seen via video conferencing or which were certified within the last 12 months as follows:

1. Where the broker has met with the individual via video conferencing, we will accept the certification, subject to meeting the following conditions:

- › Copy of document must be fully legible
- › Copy of complete document should be provided (front and back)
- › Two copies of proof of address must be provided and must be fully legible.

The following language should be used to provide the certification. The preference is for this to be provided on the scanned document but if this is not possible, email certification is acceptable:

I can confirm that I met with [insert name] on [insert date] via video conference and [insert name] presented their proof of ID and proof of address documents to me via the conference call. I can confirm that I have received scanned copies of the same documents and certify these as copies of the documents which I viewed via video conference.

[Insert name of certifier]

[Insert position of certifier and capacity in which they are certifying the document]

[Membership number of certifier where applicable]

[Date of certification]

2. We will accept documentation where the broker has met the client within the last 12 months and previously obtained certified documents. The documents must still be in date and the individual must still be resident at the same address.

BENEFITS

These new services will save time and you will be able to send paperwork to clients via email, rather than having to travel to obtain a wet signature. Processing times should also reduce as where instructions are provided electronically, they will be much clearer and easier to process.

Clients will be able to sign their documents on their PC or mobile device, making it more convenient for them to complete transactions.

It is also more environmentally friendly and with the current Covid-19 pandemic, it means less business will have to be conducted face to face.

FURTHER UPDATES

The AML guidelines are temporary, however, we will continue to review our internal processes and are committed to finding new ways to support you at this time. We will provide further updates on enhancements to our services in the coming weeks.

CONTACT US

We hope that these new measures will help but if the solutions above are not feasible, please contact your Utmost Customer Support team as follows:

- › Private Wealth Portfolio (PWP): ccsfrontoffice@utmost.ie
- › Selection, Delegation and Generation Planning Bonds: info@utmostwealthsolutions.ie
- › Ex Athora/ Aegon policies: wm@utmost.ie

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost PanEurope dac is regulated by the Central Bank of Ireland (No 311420). Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

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

UPE_WS PR | 00055 | 09/22