EVOLUTION

APPLICATION FORM FOR INDIVIDUALS

utmost™ WEALTH SOLUTIONS

For help completing this form, refer to our Guide for Evolution Individual Applicants.

If you are putting your policy into trust your trustees will need to complete a separate **Trust Deed and Tax Information Exchange Pack.**

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. **Do not use correction fluid**.

Once completed, arrange for your financial adviser to return this form and any supporting documents to: **Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.**

Alternatively, completed forms and supporting documentation that are digitally signed and/or scanned, can be emailed to us at: **newbusiness@utmostwealth.com**

We only sell our products through financial advisers as we believe it is important you receive independent financial advice. As it is you who chooses your financial adviser, you need to bear in mind that they are acting on your behalf and not on behalf of Utmost International Isle of Man Limited. You are responsible for their actions or omissions.

	PAGE	SECTION	REQUIREMENT	TICK SECTION COMPLETED
Applicant and Policy details	2	A – Policy details	Mandatory	☐
	2	B – Politically Exposed Persons details	Mandatory	☐
	3	C – Applicant details	Mandatory	☐
	5	D – Additional life assured details	Optional	☐
	5	E – Premium details	Mandatory	☐
	6	F – Regular withdrawals	Optional	☐
	7	G – Adviser charging	Optional	☐
	9	H – Source of funds	Mandatory	☐
	15	**I – Identification requirements**	**Mandatory**[1]	☐
	17	**J – Financial Adviser's details**	**Mandatory**[1]	☐
	18	K – Investment options	It is mandatory for you to complete at least one of these sections	☐
	19	L – Fund Selection, Cash Deposits and Dealing Account		☐
	21	M – Nomination of External Manager and/or custodian (EMC)		☐
Declarations	22	M3 – Applicant investment terms declaration	Mandatory if Section **M** is completed	☐
	24	M4 – Platform Adviser declaration	Mandatory if a Platform is nominated	☐
	26	N – Standard applicant declaration	Mandatory	☐
Banking and payment details	29	O – Bank details and payment methods	Information	

[1] Financial Adviser to complete.

Ensure that all relevant sections of this application are completed before submitting.

A POLICY DETAILS — MANDATORY

1 Type of contract

☐ Life Assurance ☐ Capital Redemption

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

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

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

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

3 Welcome team ticket reference

☐

4 What is your chosen Flex-Charge option?

☐ Full initial charge **OR** ☐ Full ongoing charge **OR** ☐ Combination of initial and ongoing

Please note that this is a product charge applied by Utmost International Isle of Man Limited. Adviser charges can be applied later in Section **G** of this form.

If you choose **a combination of initial and ongoing** Product Management Charge, enter your chosen combination to a maximum of three decimal places:

☐ % Initial ☐ % Ongoing (per annum)

5 Currency of bond

☐ Sterling ☐ US Dollar ☐ Euro

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

6 Number of segments ☐☐☐☐

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.

7 Nature and purpose of Investment

☐

B POLITICALLY EXPOSED PERSONS DETAILS — MANDATORY

Under our current anti-money laundering obligations, 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.

Refer to the **Guide for Evolution Individual Applicants** for a definition of 'Politically Exposed Persons'.

Provide details in the box below of any persons that could be considered a PEP (as defined above) in relation to this application. Non-completion confirms that there are no associated PEPs:

☐

ADDITIONAL REQUIREMENTS FOR POLITICALLY EXPOSED PERSONS

Where any parties to the application are considered a PEP (as defined above), you will be required to complete and submit a Source of Wealth Questionnaire alongside this application. This questionnaire can be obtained via www.utmostinternational.com or by contacting our Welcome team.

C APPLICANT DETAILS — MANDATORY

		Applicant 1	
1	Role		
2	Is the applicant to be a life assured?	☐ Yes	☐ Yes
3	Title (Mr, Mrs, Miss or Other)		
4	Gender	☐ Male ☐ Female	☐ Male ☐ Female
5	Surname		
6	Maiden name (if applicable)		
7	Previous name or any aliases (if applicable)		
8	Forenames (in full)		
9	Employment status (✓)	☐ Employed ☐ Retired	☐ Employed ☐ Retired
	Date of retirement / unemployment	d d m m y y y y	d d m m y y y y
10	Occupation		
11	Last year's annual income/Salary		
	If you receive income other than from your Occupation, please provide full details here. (eg Dividend, Investment, rental income including their nature and source)		
12	Employer		
13	Employer Address	Postcode	Postcode
14	What is the relationship between the applicants?		
15	Nationality / dual nationality (if applicable)		
16	Date of birth	d d m m y y y y	d d m m y y y y

Confirm what capacity you are filling this form in, e.g. as Applicant 2, a Deputy or a Power of Attorney.

Question 2 is not required if you are applying on a capital redemption basis.

Question 6 and 7 If not completed we will assume you have never been known by another name.

Question 10 If retired please provide your former occupation. Including role e.g. Director and industry sector e.g. accountancy and include date of retirement or unemployment.

Attach details of additional applicants securely to this form.

17 Country of birth

18 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)

Postcode

Postcode

19 Full correspondence address

If this address is the same as your residential address, tick here ☐

Postcode

Postcode

20 Contact telephone number

21 Email address

22 Would you like to be provided with login credentials to view your policy online at **www.utmostinternational.com**?

☐ Yes ☐ No ☐ Yes ☐ No

If 'Yes', provide a unique Personal Code

23 Country/Countries of Tax Residency

24 National Insurance (NI) number

25 US Tax Identification Number (TIN)

26 Other tax reference number(s)

Your personal code must be something memorable as it will be required when you first receive your login credentials.

A personal code can be made up of a mixture of letters, numbers and symbols with a minimum of 4 characters and a maximum of 13. Personal codes are case sensitive.

Login credentials will only be sent (to your email address above) once your bond is in force and policy documentation sent.

Only complete question 24 if you are a UK tax resident.

Only complete question 25 if you are a US tax resident.

D ADDITIONAL LIFE ASSURED DETAILS — OPTIONAL

Not required if you are applying on a capital redemption basis.
Where you have chosen the life assurance option for your bond you should only complete this section if:

› the lives assured details are different to the applicant details in Section **C**, or

› you wish to appoint additional lives assured.

	Additional Life Assured 1	Additional Life Assured 2
1 Title (Mr, Mrs, Miss or Other)		
2 Gender	☐ Male ☐ Female	☐ Male ☐ Female
3 Surname		
4 Maiden name, previous name or any aliases (leave blank if not applicable)		
5 Forenames (in full)		
6 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	Postcode	Postcode
7 Nationality / dual nationality (if applicable)		
8 Date of birth	d d m m y y y y	d d m m y y y y
9 Country of birth		
10 Relationship to applicant(s)		

If you want more than two lives assured photocopy this page, complete and attach it securely to this form. You can have a maximum of six lives assured.

E PREMIUM DETAILS — MANDATORY

Currency of the premium ☐ Pound Sterling ☐ US Dollar ☐ Euro

Total premium (monetary amount)

Your bank may charge depending on the payment method chosen.

We will deduct any charges you have specified from the premium amount stated here.
See the **Guide for Evolution Individual Applicants** or speak to your financial adviser for more details.

BANK ACCOUNT DETAILS WHERE FUNDS ARE BEING REMITTED FROM

Account name

Account number

Bank sort code - -

Building Society roll number (if applicable)

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

IBAN

Name & address of bank

Postcode

How long has this account been held? Years

If the Premium is received from an account other than the one specified here, this may cause a delay in processing. The Premium must be remitted from an account in the name of the applicant(s).

F REGULAR WITHDRAWALS — OPTIONAL

Complete this section if you wish to set up regular withdrawals from the start of your bond. Please note we will require an original or suitably certified bank statement to prove the receiving bank account is in the clients name. This bank statement must be dated within the last 6 months.

Where the Applicant is a PEP withdrawals will only be paid to the source bank account.

Regular withdrawals will be taken equally across all policy segments.

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

	Annual percentage of premium		**Annual** monetary amount
1 Amount of withdrawal	%	**OR**	

2 Frequency of withdrawals: ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

3 Payment start date: d d m m y y y y **OR**

☐ As soon as possible (30 days after inception)

4 Withdrawal receiving account (please tick relevant box)

☐ the account the Premium is remitted from as detailed in Section **E or**

☐ an alternative account (please provide details overleaf. Not applicable to PEPs)

The annual percentage/monetary amount specified will be divided by the frequency you specify.

Payment method will be BACS transfer for sterling payments to UK clearing banks only or Telegraphic Transfer for other currencies or for payments to banks outside of the UK. A charge will be levied by our bankers for Telegraphic Transfer payments which will be deducted from the value 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 **claims@utmostwealth.com**

DETAILS OF THE ALTERNATIVE ACCOUNT THAT WITHDRAWALS WILL BE SENT TO

Account name

Account number

Bank sort code - -

Building Society roll number (if applicable)

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

IBAN

Name & address of bank

Postcode

How long has the account been held? Years

When requesting withdrawals be paid to an account other than the account the Premium is remitted from (as detailed in section E), an original or suitably certified **bank statement must be submitted** to prove the alternative bank account is in the client(s)' name.

G ADVISER CHARGING — OPTIONAL

Complete this section if you would like us to facilitate an initial adviser charge and/or ongoing adviser charge payments to your Financial Adviser.

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

To set up an investment adviser charge you will need to complete the separate **Nomination of Investment Adviser Form.**

If you are placing the bond into trust and wish to pay ongoing adviser charges, your trustees will need to complete an **Adviser Charges Pack**, available from your financial adviser on request.

IMPORTANT NOTE

Adviser charges paid to the Financial Adviser from the value of the bond will affect the Policyholder's 5% annual tax deferred entitlement. Tax rules may change in the future and are subject to individual circumstances.

INITIAL ADVISER CHARGE

Tick one of the following payment options:

1 **Outside of the bond** - the payment will be made prior to the capital being invested. ☐

OR

Inside of the bond - the payment will be made after the capital has been invested. ☐

2 Specify the amount as either a monetary figure or a percentage value:

Monetary amount (£/US$/€) | % of premium

_____ **OR** _____ %

3 Does the initial adviser charge attract VAT? (If yes, this will be applied in addition to that stated in **question two** of this section) ☐ Yes ☐ No

The amount confirmed here should be the net amount **excluding** VAT.

If VAT is to be applied, please tick under question 3.

ONGOING ADVISER CHARGE

Complete this section if you would like to make regular payments to your financial adviser for ongoing advice.

1 Frequency of payments ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

2 Specify the total **annual** amount as either a monetary figure or a percentage of the bond value:

Annual Monetary amount | **Annual** %

_____ **OR** _____ %

3 Ongoing adviser charge start date

d d m m y y y y

☐ As soon as possible (30 days after inception)

4 Does the initial adviser charge attract VAT? (If yes, this will be applied in addition to that stated in **question two** of this section) ☐ Yes ☐ No

The amount confirmed here should be the net amount **excluding** VAT.

If VAT is to be applied, please tick under question 4.

State the total percentage of bond value or monetary amount you wish to pay per year. For example, if you wish to pay 0.1% payable on a half-yearly basis, the annual amount you should state here is 0.2%. Alternatively, if you wish to pay £500 on a half-yearly basis, the annual amount you should state is £1,000.

H SOURCE OF FUNDS — MANDATORY

ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost International is required to record details of how the funds being invested have been accumulated.

Where your funds come from more than one source, you should complete all relevant sections to give us the full picture of its origin.

Documentary evidence requirements:

For details of our documentary evidence requirements refer to our **Anti-Money Laundering and Source of Wealth Requirements** document available via **www.utmostinternational.com** or from our Welcome team.

☐ **1. Savings from employment income (including salary, bonus and fees)**

Total amount received — Currency ☐ Amount ☐

Number of years income accumulated — ☐☐ years

Institution holding the funds ☐

Name of account where earned income accumulated ☐

Account number ☐

Sort code ☐☐ - ☐☐ - ☐☐

Length of time funds have been in this account — ☐☐ years ☐☐ months

Main occupation during the accumulation period (e.g. Director) ☐

Industry/Business sector ☐

Main employer's name ☐

Employer's address ☐
☐
☐
☐ Postcode

Average annual salary over the accumulation period — Currency ☐ Amount ☐

Average annual bonus over the accumulation period — Currency ☐ Amount ☐

Evidence required:

Original or suitably certified copy of **one** of the following:

- Last three months' payslips; **or**
- Three months of account statements showing declared income being credited; **or**
- Letter on headed paper from employer confirming applicants full name, address and last two years annualised earned income; and, where applicable, bonus payment; **or**
- Copy of latest accounts if self-employed.

If you have retired please include your pre-retirement occupation. Please check that the occupation is not in a high risk or very high risk industry see **Anti-Money Laundering and Source of Wealth Requirements** document for information on industry classifications.

☐ **2. Compensation payment**

Name of organisation or individual that paid compensation

Reason for compensation

Country compensation was awarded

Total amount received — Currency — Amount

Date received — d d m m y y y y

Evidence required:

Original or suitably certified copy of **one** of the following:

- Letter on company headed paper or court order from compensating body validating the information in the application form; **or**
- Signed letter on company headed paper from solicitor/ lawyer handling the compensation validating the information in the application form.

☐ **3. Competition win**

Name of competition organiser

Description of competition

Country competition was held in

Total amount won — Currency — Amount

Date of win — d d m m y y y y

Evidence required:

Original or suitably certified copy of **one** of the following:

- A signed letter from the organisation providing the proceeds of the win on letter-headed paper confirming full name and address of winner, date of win and value of winnings; **or**
- Bank statement showing deposit of winnings in clients name and referencing the organisation providing the proceeds of the win.

4. Gift

Full name of person who gave the gift

Date of birth d d m m y y y y

Nationality

Address

Postcode

Relationship to applicant

Reason for gift

Description of gift

Total amount received Currency Amount

Date received d d m m y y y y

Evidence required:

Original or suitably certified copies of **all** of the following:

- A valid identification documentation for the donor (even if it is not coming from their account); **and**
- Letter from the donor explaining the reason for the gift and source of funds behind the gift; **and**
- Documentary evidence as to the donor's source of funds as set out in the Anti-Money Laundering and Source of Wealth Requirements.

5. Inheritance

Deceased's full name

Relationship to applicant

Date of death d d m m y y y y

Details of the inheritance
Tell us about the assets forming the inheritance (eg. cash, property, shares etc.)

Amount received Currency Amount

Date received d d m m y y y y

Solicitor/lawyer's (who dealt with the estate) name

Solicitor/lawyer's firm name

Solicitor/lawyer's firm address

Postcode

Evidence required:

Original or suitably certified copy of **one** of the following:

- Grant of probate (with a copy of the will) which must include the value of the estate; **or**
- A signed letter from the regulated solicitor dealing with the estate on letter headed paper confirming the information supplied in this application.

☐ **6. Loan**

Name of loan provider

Address of loan provider

Postcode

Total amount borrowed — Currency — Amount

Date of loan — d d m m y y y y

Purpose of loan

Evidence required:

Original or suitably certified copy of **one** of the following:

- A signed letter from the lender on letter-headed paper confirming the name of borrower, amount of loan and date of draw-down; **or**
- A loan statement confirming the details provided in this form.

☐ **7. Maturing policy/policy claim/replacement policy/pension**

If the source of funds is the sale of an investment rather than maturity, please complete 8 instead.

Name of policy provider

Address of policy provider

Postcode

Policyholder's full name

Length of time policy held — years — months

Reason for policy claim or replacement policy (if applicable)

Total amount received — Currency — Amount

Surrender penalty (if applicable)

Date received — d d m m y y y y

Evidence required:

Original or suitably certified copy of **one** of the following:

- Letter on company headed paper from previous product provider regarding notification of proceeds of claim under the policy; **or**
- Closing statement from previous product provider.

8. Sale of asset portfolio or investment

If the source of funds is a maturing investment rather than one that you are choosing to sell, please complete 7 instead.

Description of asset portfolio or investment (e.g. government bonds, equities etc.)

Name of the company that held it

Registered address of company

Postcode

Account name

Length of time asset portfolio or investment held — years — months

Date of sale — d d m m y y y y

Net amount received — Currency — Amount

Evidence required:

Original or suitably certified copy of **one** of the following:

- Legal sale document; **or**
- Copy of contract note.

9. Company sale or sale of interest in company

Company name

Industry/business sector

Address of company

Postcode

Your connection with the company
For example: owner, partner or shareholder

Date of sale — d d m m y y y y

Sale amount — Currency — Amount

Net amount received i.e. the amount you have received after any deductions such as fees and taxes. — Currency — Amount

Evidence required:

Original or suitably certified copy of **one** of the following:

- Signed letter on company headed paper from solicitor/ lawyer validating the information confirmed in this section of the application form; **or**
- Signed letter on company headed paper from regulated accountant validating the information in this section of the application form; **or**
- Copy of contract of sale and bank statement in the name of the client showing payment of the proceeds into an account in the name of the applicant.

10. Property sale

If you are not the beneficial owner of this property, please select a different option for source of funds that is more appropriate

Address of property sold (including postcode if applicable)

Postcode

Length of time property owned years months

Date of sale d d m m y y y y

Total sale amount Currency Amount

Net amount applicant received from sale Currency Amount

Evidence required:

Original or suitably certified copy of **one** of the following:

- Signed letter on headed paper from solicitor; or lawyer handling the sale or from regulated accountant; **or**
- Copy of contract of sale detailing the details included in the application form.

11. Other income sources

Description of the activity that generated the funds

Role in relation to above activities

Period over which the activities occurred

Country in which the activity occurred

Date received years months

Proceeds received from the activity Currency Amount

Evidence required:

Original or suitably certified copy of **one** of the following:

- Appropriate, independent supporting documentation which validates the information provided in this section of the application form; **or**
- Signed letter from a person with personal knowledge of the activities described and in a position subject to anti-money laundering regulation, for example a regulated accountant or lawyer.

All investments are assessed on a case-by-case basis; depending on the answers provided in the application we may request independent evidence of source of funds. We can accept original or suitably certified copies of source of funds evidence. Guidance on how to certify documents is available on our Anti-Money Laundering and Document Certification Requirements document. Please provide as much detail as possible. If it is not clear how the money was accumulated we will need to request further information and the bond will not be issued until the requested information is received and a satisfactory risk assessment is completed.

I IDENTIFICATION REQUIREMENTS — MANDATORY

Note: Financial Adviser to complete this section.

Under Isle of Man anti-money laundering regulations we are required to verify the identity and address of all applicant(s) related to a contract. Refer to our **Anti-Money Laundering and Source of Wealth Requirements** for more information.

Below you will find the standard minimum requirements. In some circumstances we may request additional information.

We require **one suitably certified document** from **Part 1** together with **one suitably certified document** from **Part 2.**

PART 1 PERSONAL IDENTITY

	Applicant 1	Applicant 2	Applicant 3	Applicant 4 / Power of Attorney
1 Valid passport	☐	☐	☐	☐
2 National ID card (with photograph)	☐	☐	☐	☐
3 A current driving licence[2] (with photograph)	☐	☐	☐	☐

	Applicant 1	Applicant 2	Applicant 3	Applicant 4 / Power of Attorney
Reference Number				
Issuing Entity[3]				
Issue Date	d d m m y y y y	d d m m y y y y	d d m m y y y y	d d m m y y y y
Expiry Date	d d m m y y y y	d d m m y y y y	d d m m y y y y	d d m m y y y y

Where the applicant does not hold an item from Part 1, indicate why in the box below and supply a second document from Part 2.

Where driving licence is used to verify identity it cannot also be used to verify address. Driving licence needs to be current, valid and issued from a **recognised jurisdiction**.

[2] Where the driving licence does not confirm nationality this will be requested.

[3] To include country where the document was issued.

PART 2 VERIFICATION OF ADDRESS

	Applicant 1	Applicant 2	Applicant 3	Applicant 4 / Power of Attorney
1 A recent[4] utility bill dated and certified within the last six months	☐	☐	☐	☐
2 A recent[4] mortgage statement, giving the residential address	☐	☐	☐	☐
3 A current driving licence	☐	☐	☐	☐
4 A state pension, benefit or other government produced document showing benefit entitlement	☐	☐	☐	☐
5 A recent[4] tax assessment document	☐	☐	☐	☐
6 Rates or council tax bill dated and certified within the last year	☐	☐	☐	☐
7 A recent[4] account statement from bank or credit card showing at least one transaction	☐	☐	☐	☐

Mobile phone bills and store card statements are not acceptable.

	Applicant 1	Applicant 2	Applicant 3	Applicant 4 / Power of Attorney
Reference Number				
Issuing Entity[5]				

PART 3 – HOW HAS THE CUSTOMER DUE DILIGENCE (CDD) BEEN OBTAINED

Please confirm which items of CDD have been provided and how they were obtained by ticking the relevant boxes:

Please note 'Obtained via a third party who has met the client face to face' also includes via live video stream.

	Obtained by the Adviser directly from the client	Obtained via a third party who has met the client face to face	Provided direct to Utmost by the client
Valid identity document(s)	☐	☐	☐
Valid proof of residential address	☐	☐	☐
Source of funds document(s)	☐	☐	☐
Source of wealth documents/information	☐	☐	☐

Certification Requirements

Identity verification

I certify that this document is a true copy of the original which I have sighted and the photograph represents a good likeness of the client who I have met.

Address verification

I certify that this document is a true copy of the original which I have sighted.

[4] Recent generally means not more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, recent means the most recently issued document (for example mortgage statements are usually issued annually).

[5] To include country where the document was issued.

PART 4 – THIRD PARTY DETAILS

If you have not met your client face to face or customer due diligence (CDD) has been obtained via a third party who has met the client face to face, please provide the following details:

	Third-Party Details
Name of individual(s) that obtained the CDD or met the client face to face	
Occupation that qualifies the individual to certify CDD	
Date of Birth	d d m m y y y y
Residential Address	
Registered Company Name	
Registered Company Address	

J FINANCIAL ADVISER'S DETAILS — MANDATORY

Note: Financial Adviser to complete this section.

1 How and when were you introduced to the applicant(s)?

2 Please confirm how you met the applicant(s)

- ☐ I have met the applicant(s) in person
- ☐ I have met the applicant(s) face-to-face via secure live video stream
- ☐ I have not met the applicant(s) face to face

3 Are the applicant(s) acting as a nominee for someone else? ☐ Yes ☐ No

(If yes, give details)

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

5 Which country was this application signed in?

6 Name of regulatory body

7 Regulatory body membership number e.g FCA number

8 Name of your usual Utmost sales consultant

FINANCIAL ADVISER DECLARATION

Print full name

I declare that:

- I have taken reasonable steps to ensure that the funding is legitimate and in line with the client's circumstances.
- To the best of my knowledge, all the information provided with this form and application is true and complete and that I will provide further information if required.
- I have not made any changes to the application form after the client has signed it.
- I have had sight of the original documents used to identify the applicant(s)
- Where I have obtained the CDD documents in Part 1 and 2 of Section I I certify that they are true copies of the originals which I have sighted and the photograph represents a good likeness of the client(s) who I have met.

Certifier and authorised signatory

SIGNATURE

Financial adviser to sign here.

Date d d m m y y y y

Telephone number

Email address

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

K INVESTMENT OPTIONS — MANDATORY

You may only choose one of the three investment options for your bond. Therefore please only complete those sections applicable to your investment selection.

	L1&L2	L3	L4	M	M1	M2	M3	M4
Funds and Deposits	✓	✓	✓					
External Manager		✓		✓	✓		✓	
Platform/Platform Adviser		✓		✓		✓	✓	✓

The letters referenced correspond to the sections of this form you will need to complete in the noted circumstance.

Utmost International Isle of Man Limited is not responsible for any reduction in the value of investments arising directly or indirectly from the Policyholders' investment decisions or those of a properly nominated third party (such as, but not limited to, an External Manager or Platform Adviser).

L FUND SELECTION, CASH DEPOSITS AND DEALING ACCOUNTS — MANDATORY

L1 FUND SELECTION

Full fund name	Fund reference /SEDOL/ISIN	%
		Total 100%

Refer to our website **www.utmostinternational.com** for details of the funds available and the relevant SEDOL or ISIN codes. Ensure that the full fund name and fund references are provided.

Certain funds require completion of the **Investor Declaration Form** which is available from your financial adviser on request.

Any missing information will result in a delay in investment. Requests to link the value of the bond to any fund in which we have not previously traded will firstly need to go through our Asset Onboarding process. Investment cannot be made until this process is complete.

Where relevant we will purchase accumulation units unless otherwise instructed. If income units are selected, the fund manager will be requested to pay all income as cash which will be credited to the Dealing Account.

L2 CASH DEPOSITS

Bank/Building Society	Full name of deposit account including currency	%

If you choose to invest in cash deposits and funds the combined total should equal 100%. For example, 30% cash deposits and 70% funds. Please note rates are not guaranteed.

L3 DEALING ACCOUNT

Cash to be retained in Dealing Account to cover charges and withdrawals.

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.

If you are investing 100% into a fixed term deposit, there must be enough cash held back to cover bond charges, withdrawals and adviser charges for the duration of the deposit term. For example, if you are investing into a 12 month fixed deposit, the cash amount specified must cover 12 months' worth of charges.

Please specify either a cash amount OR a percentage amount, ensuring that the overall combined investment allocation instructed in this section L equals 100%. This will be the cash amount initially retained to cover charges and withdrawals, and will be retained net of any initial policy and dealing charges. Once this amount has been exhausted, the overdraft clearance methodology you specify below will take effect.

L4 NOMINATION OF FUNDS TO COVER OVERDRAWN DEALING ACCOUNT

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 fund(s) 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. If an EMC has been selected we may set up a regular payment from the External Account.

You cannot specify a deposit account.

If more than one fund is selected, each fund sale will be subject to the prevailing dealing fees.

M NOMINATION OF EXTERNAL MANAGER AND/OR CUSTODIAN (EMC) MANDATORY

What basis will the nomination be made on?

1 A **Discretionary basis** ☐ **2** An **Advisory basis** ☐

For an explanation of each basis refer to the **Guide for Evolution Individual Applicants** which your financial adviser has provided to you. This basis cannot be changed without prior written authority from Utmost International Isle of Man Limited.

If you are nominating an **External Manager,** complete Sections **M, M1** and **M3**. If you are nominating a **Platform and Platform Adviser,** complete Sections **M, M2, M3** and **M4**.

M1 EXTERNAL MANAGER DETAILS

1 Name of the nominated firm

2 Address

Postcode

3 Contact name

4 Telephone number (including international dialing code)

5 Facsimile number (including international dialing code)

6 Email address

This nomination is made in line with the terms agreed between Utmost International Isle of Man Limited and the EMC and is subject to change.

M2 PLATFORM AND PLATFORM ADVISER DETAILS

If you will be appointing a Platform Discretionary Fund Manager (Platform DFM) you must appoint them via the Platform and not on this form.

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

Details only required for the Platform Adviser, NOT the Platform.

1 Name of the nominated Platform

2 Name of the nominated Platform Adviser Firm

3 Address

Postcode

4 Contact name

5 Telephone number (including international dialing code)

6 Facsimile number (including international dialing code)

7 Email address

The nominated Platform Adviser must sign Section **M4.**

M3 APPLICANT (POLICYHOLDER) INVESTMENT TERMS DECLARATION

Throughout this declaration the term 'Applicant' refers to the person(s) applying for the Evolution bond and who will be the 'Policyholder' of the bond once established.

The Applicant requests and agrees the EMC specified in Section **M** is appointed in accordance with the Applicant's wishes set out in that section, to advise and/or manage the External Account (the Account) to which the performance of the Applicant's bond is linked. The EMC, Utmost International Isle of Man Limited or the Applicant may terminate this appointment at any time by giving written notice to all other parties.

The Applicant is aware this appointment will be based on terms agreed between the EMC and Utmost International Isle of Man Limited. Some of the most important terms have been set out below.

The Applicant understands and agrees that where applicable:

- The Applicant's adviser has explained Utmost International Isle of Man Limited's charges associated with this nomination.
- Utmost International Isle of Man Limited will recover any necessary money from the Account to cover Utmost International Isle of Man Limited's fees and expenses, as detailed in the Policy Schedule, Provisions and fund rules.
- Utmost International Isle of Man Limited 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 International Isle of Man Limited.

- There are risks associated with the appointment of an EMC, where the EMC is responsible for the selection and/or safekeeping of the assets linked to the bond.
- Utmost International Isle of Man Limited is, and must remain, the beneficial owner of all assets linked to the bond. Further to this, Utmost International Isle of Man Limited has the right to place trading instructions directly with the EMC at any time without requiring the Applicant's approval. This may affect the value of the bond. Where there are conflicting instructions, Utmost International Isle of Man Limited's instructions override the Applicant's or the EMC's instructions.
- The Applicant has no legal right to the investments held by the EMC, apart from agreeing or rejecting recommendations given to the Applicant where an advisory basis has been selected, the Applicant 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 the Applicant may not give any legal charge, pledge or lien over the Account, nor may the Applicant instruct the EMC to give any guarantee, indemnity or counter-indemnity in favour of any person or company.
- Utmost International Isle of Man Limited extends a Limited Power of Authority (LPOA) on the Applicant's behalf which enables the Applicant to agree certain charges (not linked to advice), investment strategy and risk profile. The Applicant's financial adviser and the Applicant can also obtain valuation statements directly from the EMC. If the Applicant is nominating a Platform and Platform Adviser, the Applicant is also given limited powers to agree the appointment of a Platform DFM who hold agreements with the Platform and Platform Adviser. Utmost International Isle of Man Limited retains the right to decline any such appointment.
- The EMC will be responsible for ensuring compliance with the objectives and risk information provided by the Applicant to the EMC via the separate Investment Mandate document.
- The range of assets available is restricted in line with Utmost International Isle of Man Limited'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. Utmost International Isle of Man Limited is not responsible for monitoring the bond's assets or for any cost resulting from a breach of these restrictions.
- Utmost International Isle of Man Limited's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets the Applicant's EMC can hold. Utmost International Isle of Man Limited reserves the right to delay settlement or reinvest at its discretion.

The Applicant agrees and understands 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 the Applicant. The EMC will deduct such charges for transactions and/or custody services directly from the Account.
- Is authorised by Utmost International Isle of Man Limited to take the agreed fees from the Account and make any separate investment management service payments on its behalf.

The Applicant promises to be responsible for reimbursing Utmost International Isle of Man Limited for any costs, losses and/or expenses incurred by Utmost International Isle of Man Limited 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.

The Applicant confirms that the above statements have been explained to the Applicant by the financial adviser and that the Applicant understands and agrees to them.

Role	**Applicant 1**	
SIGNATURE		
Print full name		
Date	d d m m y y y y	d d m m y y y y

Confirm what capacity you are signing this Declaration in, e.g. as Applicant 2, a Deputy or a Power of Attorney.

Ensure ALL applicants sign here where appointing an external manager. This is required in addition to signing Section **N** - Applicant Declaration.

If there are more than two applicants photocopy this page and after signing, attach securely to this form.

M4 PLATFORM ADVISER DECLARATION

This declaration must be signed by the Platform Adviser nominated within this document, to confirm acceptance of the appointment and to confirm 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 **Managing Investments** (article 37)					☐
2	FCA permission **Advising on Investments** (article 53)					☐
3	FCA permission **Arranging safeguarding and administration of assets** (article 40)					☐
4	Isle of Man FSA regulated			Class 2	☐	Class 3 ☐
5	Jersey FSC regulated	Class B	☐	Class C	☐	Class D ☐
6	Guernsey FSC regulated Category 1 and 2 Restricted Activities held to			Advise on investments	☐	Act as discretionary manager ☐

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 International Isle of Man Limited's Account with the Platform named at Section **M2** on the basis stated in Section **M**.

2 **I agree and understand** that this appointment will be on terms agreed between the Platform and Utmost International Isle of Man Limited, 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 International Isle of Man Limited. Unless written authorisation stating otherwise is provided by Utmost International Isle of Man Limited, all investments must be in accordance with the Investment Parameters provided to the Platform Adviser by Utmost International Isle of Man Limited. Utmost International Isle of Man Limited is not responsible for monitoring the assets held within the Account, or for any costs resulting from a breach of these restrictions. Utmost International Isle of Man Limited reserves the right to update the Investment Parameters from time to time.
- Utmost International Isle of Man Limited 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 International Isle of Man Limited 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 International Isle of Man Limited conflict with instructions given by the Platform Adviser, Utmost International Isle of Man Limited's instructions shall have priority.
- The Account is legally owned by Utmost International Isle of Man Limited, and Utmost International Isle of Man Limited 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 International Isle of Man Limited 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 International Isle of Man Limited'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 International Isle of Man Limited on request. The Platform Adviser will retain its responsibility for adherence to the 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 International Isle of Man Limited'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 International Isle of Man Limited 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 International Isle of Man Limited bond to a bank account designated in writing by Utmost International Isle of Man Limited, 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 International Isle of Man Limited bond's linked assets which include the management of the Policyholder's Utmost International Isle of Man Limited 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. Based on prevailing interest rates, negative interest will be applied on credit balances of the affected currencies.

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 International Isle of Man Limited 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 International Isle of Man Limited for any costs, claims, damages or liabilities incurred by Utmost International Isle of Man Limited 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 International Isle of Man Limited in respect of its activities under this limited investment authority.

Signature on behalf of the nominated Platform Adviser

	Platform Adviser
SIGNATURE Authorised signature on behalf of the Platform Adviser Firm	
Print full name	
Date	d d m m y y y y

N STANDARD APPLICANT DECLARATION — MANDATORY

The 'Applicant' refers to the persons applying for this bond, who also will be the 'Policyholder' of the bond once established.

It is important that the Applicant reads this section carefully. This application forms the basis of Utmost International Isle of Man Limited's agreement with the Applicant, along with the Policy Conditions.

If the Applicant does not understand any part of this application, the Applicant should ask the financial adviser for further information.

Before signing, the Applicant should also read the Key Features Document, Product Guide, Guide to Charges, the Personal Illustration and the Key Information Document where applicable, which explain the key features of and the specific charges applicable to Evolution. They will assist the Applicant to be sure statements made by the financial adviser are not relied upon if they are not supported in the literature. The Applicant's financial adviser will provide these documents and copies are also available from Utmost International Isle of Man Limited.

The Applicant may request a copy of the Policy Conditions at any time from Utmost International Isle of Man Limited's Welcome team on **+44 (0)1624 653 251.**

Utmost International Isle of Man Limited proposes that the laws of the Isle of Man shall apply to any contract relating to this application and that Isle of Man Courts shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the Isle of Man Court's jurisdiction shall be at the discretion of Utmost International Isle of Man Limited.

Evolution will be issued in accordance with the Policy Conditions and Policy Schedule which will be issued by Utmost International Isle of Man Limited upon acceptance of this application.

The charges laid out in this document should match those shown in the Personal Illustration provided to the Applicant by the financial adviser. Should there be any inconsistencies ask the financial adviser for an updated illustration.

Utmost International Isle of Man Limited will only issue the Applicant's bond once Utmost International Isle of Man Limited have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds – Statement of Truth

The Applicant truthfully confirms 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 the Applicant's tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations.

ii. None of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion or conduct which will or may be regarded as such.

Potential Consequences of Misleading Utmost International Isle of Man Limited

The Applicant fully acknowledges and agrees that if Utmost International Isle of Man Limited discovers that the Applicant misled Utmost International Isle of Man Limited in respect of any part of the statements confirmed above, that Utmost International Isle of Man Limited shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost International Isle of Man Limited'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 the Applicant 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 Utmost International Isle of Man Limited being misled, without limiting Utmost International Isle of Man Limited's ability to seek additional recompense from the Applicant in respect of any shortfall.

ii. notify relevant government authorities and provide all information considered necessary or appropriate at Utmost International Isle of Man Limited's discretion concerning the Applicant and/or the bond; and

iii. if considered appropriate after consultation with government authorities and/or legal counsel, either

- subject to satisfying Utmost International Isle of Man Limited's further reasonable requirements, refund the Applicant's premium(s) and other amounts paid to Utmost International Isle of Man Limited to the date of such termination less applicable encashment and other charges in accordance with clause (i) above (the 'Refund Amount'), or
- 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.

Disclosure of information to Tax and other Government Authorities

The Applicant has been advised that Utmost Group plc and Utmost International Isle of Man Limited have a longstanding policy of cooperating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities or conduct that will or may be regarded as such.

In cases where Utmost International Isle of Man Limited suspects that the funds invested in the bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then Utmost International Isle of Man Limited shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost International Isle of Man Limited's legal remedies or options, have the ability to disclose to the Applicant's home country tax and/or other government authorities the Applicant's identity and any relevant information considered necessary or appropriate, at Utmost International Isle of Man Limited's discretion, concerning the bond.

Utmost International Isle of Man Limited'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 Utmost International Isle of Man Limited 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.

Confirmations and acknowledgements

The Applicant understands and agrees that this contract is of the utmost good faith and that the information the Applicant supplies in this application form, together with any supporting information completed or given by the Applicant in the Applicant's name, shall form the basis of the contract with Utmost International Isle of Man Limited.

The Applicant agrees that if it subsequently comes to light that any information supplied to Utmost International Isle of Man Limited by the Applicant or on the Applicant's behalf was misleading or incomplete, then this might invalidate the Applicant's contract and adversely affect the Applicant's right to the payment of policy benefits. The Applicant understands the requirement to provide accurate and relevant information in the Applicant's dealings with Utmost International Isle of Man Limited is continuous and binding upon the Applicant or any subsequent holder of the policy.

The Applicant agrees to inform Utmost International Isle of Man Limited immediately should any information within this application change, and understands that the Applicant is obliged to do so.

The Applicant understands that no contract shall be issued in respect of this application and Utmost International Isle of Man Limited shall be under no obligation in respect of this application until the first premium has been received by Utmost International Isle of Man Limited and Utmost International Isle of Man Limited has expressly confirmed in writing that it accepts the application.

The Applicant accepts that:

- Selection of investments is the Applicant's responsibility, or, where appropriate, that of the Applicant's investment adviser or any appointed EMC.
- Utmost International Isle of Man Limited has no legal responsibility in respect of future performance of such linked assets.

The Applicant confirms that the firm named in Section '**J** – Financial Adviser's details' will be acting as the Applicant's financial adviser on an ongoing basis and the Applicant agrees that Utmost International Isle of Man Limited is able to disclose all information relating to the Applicant's bond to this financial adviser. The Applicant understands that if the Applicant decides to change the financial adviser it is the Applicant's responsibility to tell Utmost International Isle of Man Limited in writing of this change.

The Applicant agrees that a copy of the Applicant's agreement given in this Declaration will have the validity of the original. The Applicant understands that the financial adviser is acting as the Applicant's agent and not an agent of Utmost International Isle of Man Limited.

The Applicant confirms and declares that the Applicant is habitually tax resident in the jurisdiction entered in Section **C** of this application form.

The Applicant understands and agrees that Utmost International Isle of Man Limited will, as appropriate, report the Applicant's policy under the various exchange of information agreements including the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

ADVISER CHARGES

Where the Applicant has request Utmost International Isle of Man Limited to facilitate the payment of adviser charges, **the Applicant authorises** Utmost International Isle of Man Limited to pay the adviser charges as set out in this Agreement.

The Applicant understands and accepts that:

- Any withdrawal that exceeds the 5% annual tax-deferred entitlement will cause a chargeable event, and the Applicant may be subject to UK Income Tax.
- When paid to a financial adviser, the charge will be treated for tax purposes, as a withdrawal to the Applicant from the bond.
- Utmost International Isle of Man Limited cannot cancel an adviser charge after it has been paid, even if the Applicant decides to cancel the bond during the cancellation period.
- If the application is not proceeded with, the Applicant will be refunded the premium in full, less any adviser charges; any adviser charges that the Applicant has paid / owed will be the Applicant's responsibility to settle.
- When an External Account, is linked to the bond, any fund based adviser charge payments will be based on the last available fund value for the External Account held in Utmost International Isle of Man Limited's records.

HOW UTMOST INTERNATIONAL ISLE OF MAN LIMITED USES THE APPLICANT'S INFORMATION

Utmost International Isle of Man Limited uses the information the Applicant provides, about themselves and other people, to provide Utmost International Isle of Man Limited's products and services. In order to support Utmost International Isle of Man Limited's products and services, Utmost International Isle of Man Limited transfers information between different entities within Utmost's immediate operating group and to appointed data processors, but Utmost International Isle of Man Limited does not transfer information to other parties, unless required to do so by law or regulation. Utmost International Isle of Man Limited does not carry out marketing using the information or transfer, or sell, the Applicant's personal information to others for marketing purposes.

More details about how Utmost International Isle of Man Limited uses the Applicant's information, the Applicant's rights over this information and how the Applicant can exercise those rights can be found in the applicable Privacy Notice. Utmost International Isle of Man Limited publishes their Privacy Notices on Utmost International Isle of Man Limited's website at **www.utmostinternational.com/privacy-statements/** or the Applicant can ring Utmost International Isle of Man Limited on +44 (0)1624 643 345 and request a copy.

The Applicant acknowledges that:

Utmost International Isle of Man Limited will store, process or pass on the Applicant's data whether or not the Applicant's application is accepted.

Utmost International Isle of Man Limited will, in the event of the death of the Applicant or Life Assured (as applicable), obtain necessary evidence as to the cause and circumstances relating to the Applicant's or Life Assured's death should it wish to do so.

Role	**Applicant 1**	
SIGNATURE		
Print full name		
Date	d d m m y y y y	d d m m y y y y

Confirm what capacity you are signing this Declaration in, e.g. as Applicant 2, a Deputy or a Power of Attorney.

If there are more than two applicants photocopy this page and after signing the additional copies attach them securely to the form.

O BANK DETAILS AND PAYMENT METHODS

Payment should only be transferred once the application has been received and we have confirmed that all requirements have been met. No interest will be paid on monies held prior to issue of the bond.

CHEQUE PAYMENT

Cheques made payable to Utmost International Isle of Man Limited, Premium Collection Account (account name is required to be printed on the cheque).

Cheques must be made payable to Utmost International Isle of Man Limited.

Please ensure that the client(s)' names are referenced on all payments.

Example:

Utmost International Isle of Man Limited, Premium Collection Account re: Mr Example Client

TELEGRAPHIC TRANSFER DETAILS

Payments from account and currency detailed in Section '**E** - Premium'.

Account name:	Utmost International Isle of Man Limited, Premium Collection Account
Bank:	Royal Bank of Scotland
Bank address:	Royal Bank of Scotland International Limited, Floor 2, 2 Athol Street, Douglas, Isle of Man, IM99 1AN, British Isles
Account number:	58098652
Sort code:	16-58-80
IBAN:	GB58 RBOS 1658 8058 0986 52
BIC/Swift code:	RBOSIMDXXXX
Payment reference:	[Client name / proposal number]

RESET

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

Utmost International Isle of Man Limited is registered in the Isle of Man under number 24916C.
Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.
Tel: +44 (0)1624 643 345. Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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