

EXECUTIVE INVESTMENT ACCOUNT

APPLICATION FOR A NEW POLICY OR AN ADDITIONAL INVESTMENT

FOR SINGAPORE ACCREDITED INVESTORS.

WARNING: PURSUANT TO SECTION 23(5) OF THE INSURANCE ACT 1966 OF SINGAPORE, AS MAY BE AMENDED FROM TIME TO TIME, IF YOU DO NOT FULLY AND FAITHFULLY DISCLOSE IN THIS APPLICATION FORM ALL FACTS WHICH YOU KNOW, OR OUGHT TO KNOW THEM, THE POLICY ISSUED MAY BE VOID AND YOU MAY RECEIVE NOTHING FROM THE POLICY.

Use this form to purchase a new policy or make an additional investment.

This document contains links to relevant documents, websites and email addresses. Click on the **bold gold** words to access these links.

USING THE EDITABLE FIELDS

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

IMPORTANT INFORMATION

If 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 client(s) to initial next to the correction. Do not use correction fluid.

The Executive Investment Account is issued by Utmost International Isle of Man Limited Singapore Branch on behalf of Utmost International Isle of Man Limited.

In this form any reference to words in the singular shall include words in the plural and vice versa. References to 'I', 'me', 'my', 'you' or 'your' mean you, the Applicant (including individuals acting on behalf of a Trust or entity). All references to 'we', 'us', 'our', 'Utmost', or 'Utmost International' in this form refer to Utmost International Isle of Man Limited Singapore Branch. Capitalised terms not defined in this document have the meaning given to them in the **Details of Your Executive Investment Account** (Policy Terms).

Your Application can be submitted online via Wealth Interactive. If you choose this option, your Application can be submitted to us immediately without the delay that can be experienced through the postal system. You can also email digitally signed and/or scanned applications and supporting evidence, to us at:

IOMaskingsingapore@utmostgroup.com. Alternatively, post paper applications and supporting evidence to:
Utmost International Isle of Man Limited Singapore Branch, 6 Battery Road #16-02, Singapore 049909.

We only sell our products through financial advisers as we believe it is important Applicants receive independent financial advice. As the Applicant chooses the Financial Adviser Representative, the Applicant needs to bear in mind that they are acting on the Applicant's behalf and not on behalf of Utmost International Isle of Man Limited or its branches. The Applicant is responsible for the Financial Adviser Representative's actions or omissions.

We will contact you regarding any missing information which will need to be provided to us in writing, this may delay your application.

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Introduction	2	Important Information	
Applicant and Policy details	4	A Type of application	<input type="checkbox"/>
	4	B Applicant details	<input type="checkbox"/>
	11	C Life Assured details	<input type="checkbox"/>
	12	D Ultimate beneficial ownership	<input type="checkbox"/>
	12	E Politically exposed persons details	<input type="checkbox"/>
	13	F Investment choice	<input type="checkbox"/>
	14	G Policy details	<input type="checkbox"/>
	15	H Remittance details and source of funds	<input type="checkbox"/>
Declarations	24	I Standard declarations	<input type="checkbox"/>
Financial Adviser Representative to complete	31	J Identification requirements	<input type="checkbox"/>
	35	K Financial adviser representative details and declarations	<input type="checkbox"/>

IMPORTANT INFORMATION

IMPORTANT TAX INFORMATION

Under Automatic Exchange of Information (“AEOI”) regulations, Utmost International is required to obtain information about an Applicant’s tax status.

If any of the information contained in the self-certification changes, please advise Utmost International promptly so we can determine if a new self-certification is required.

You should satisfy yourself under any taxation, exchange control or insurance law to which you may be subject that you are able to effect the proposed contract. You are responsible for any tax reporting and liability in relation to your Policy required by the relevant tax authorities. Your country of residence could vary how your Policy is taxed, and you should seek professional tax advice before moving to a new country.

IMPORTANT INFORMATION FOR ALL APPLICANTS

Before completing this form, please make sure you receive and read through the relevant product information:

- › [Executive Investment Account Product Brochure](#)
- › [Executive Investment Account Product Summary](#)
- › [Details of Your Executive Investment Account](#) (Policy Terms)
- › Confirmation of charges

You will also need to read ‘Your Guide to Life Insurance’ and the ‘Code of Life Insurance Practice’ (these can be downloaded from the Life Insurance Association’s website: www.lia.org.sg).

REPLACEMENT OF LIFE POLICIES

If more than one policy is to be replaced, please photocopy this section, attach the details with this application form and tick here.

1 Is this Policy to replace or intended to replace any insurance(s) or other Designated Investment Product(s), such as a unit trust or life policy, held with another financial institution including insurance companies and banks? Yes No

If "Yes" please provide the following details

a. Name of existing policy/product replaced (or to be replaced)

b. Name of financial institution policy/product is held with

c. Reason for replacement policy

d. Surrender penalty incurred

e. Length of time the existing policy/product held years months

Q WARNING: It is usually disadvantageous to replace existing life insurance policies with a new one. Some of the disadvantages include:

- › You may incur transaction costs without gaining any real benefit from the switch.
- › The new life policy may offer a lower level of benefit at a higher cost or the same cost or offer the same level of benefits at a higher cost.
- › You may incur penalties for terminating the existing life policy.
- › The new life policy may be less suitable for you.
- › The new life policy will have different terms and conditions.

In your interests, we would advise that you consult your financial adviser or representative before making a final decision.

A TYPE OF APPLICATION

MANDATORY

If you are purchasing as new Policy, please complete Subsection A1, if you are adding an investment to an existing Policy please complete Subsection A2.

A1 NEW INVESTMENT

1 Client type	Individual/Joint	Individual Trustees
	Corporate/Corporate Trustee	
2 Please enter the number of policies you would like	<input style="width: 100%; height: 20px;" type="text"/>	
3 I confirm that I do not wish to receive monthly printed statements and valuations	<input type="checkbox"/>	
4 Nature and purpose of Investment	<input style="width: 100%; height: 60px;" type="text"/>	

Question 2, The number of policies cannot be changed after the Executive Investment Account is set up. Please insert the number of Policies required. If not completed by default we will issue 12 Policies subject to a minimum initial investment amount for each individual Policy of USD750/GBP500 / EUR750 / SGD1,000 or currency equivalent. If we cannot issue the requested number of Policies without breaching the minimum initial investment amount for each individual Policy we reserve the right to issue fewer Policies.

Question 3, By default we send monthly statements and valuations. Please tick the box, if you would prefer not to receive these monthly. We will then send you quarterly statements and valuations.

A2 ADDITIONAL INVESTMENT

1 Existing Policy number	<input style="width: 100%; height: 20px;" type="text"/>
2 Nature and purpose of additional investment	<input style="width: 100%; height: 40px;" type="text"/>

Question 1, you can find this in your policy documentation.

B APPLICANT DETAILS

MANDATORY

Throughout this form the term "Applicant" refers jointly and severally to the persons applying for a new investment. The Applicants can be individuals, corporates, Trustees (individual or corporate). When a new Policy is issued, an Applicant becomes a "Policyholder".

In the case of an additional investment application the term "Applicant" refers to the existing Policyholder(s).

Individual Applicants including individuals acting in the capacity of a Trustee must complete Subsection B1. Corporate Applicants including Corporate Trustees must complete Subsection B2.

B1 INDIVIDUAL APPLICANTS

The Applicants must be at least 18 years old, and the maximum age is 75 (as at last birthday).

If there are any further Applicants, please photocopy this section, attach the details with this application form and tick here.

	Applicant 1	Applicant 2 (if any)
1 Title (Mr, Mrs, Ms or Other)	<input type="text"/>	<input type="text"/>
2 Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
3 Surname	<input type="text"/>	<input type="text"/>
4 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>
5 Previous name or any aliases (if applicable)	<input type="text"/>	<input type="text"/>
6 Forenames (in full)	<input type="text"/>	<input type="text"/>
7 Employment status	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/>	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/>
8 Date of retirement / unemployment	<input type="text" value="ddmmYYYY"/>	<input type="text" value="ddmmYYYY"/>
9 Occupation	<input type="text"/>	<input type="text"/>
10 Last year's annual income/Salary	Currency <input type="text"/> Amount <input type="text"/>	Currency <input type="text"/> Amount <input type="text"/>
If you receive income other than from your Occupation, please provide full details here. (eg Dividends, investments, rental income etc. including their nature and source)	<input type="text"/>	<input type="text"/>
11 Employer	<input type="text"/>	<input type="text"/>
12 Employer's address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
13 What is the relationship between the Applicants?	<input type="text"/>	<input type="text"/>

Question 4 and 5, if not completed we will assume you have never been known by another name.

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14 Nationality and dual nationality (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
15 Date of birth	<input style="width: 45%; text-align: center;" type="text" value="d d m m y y y y"/>	<input style="width: 45%; text-align: center;" type="text" value="d d m m y y y y"/>
16 Country of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
17 Permanent residential address (PO Box and 'care of' addresses are not acceptable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Postcode	Postcode
18 Full correspondence address (If this address is the same as your residential address tick here)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Postcode	Postcode
19 Contact telephone number (international format)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	Applicant 1	Applicant 2 (if any)
20 Email address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
21 NRIC or FIN number/ passport number/ national identity card number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
22 Expiry date	<input style="width: 45%; text-align: center;" type="text" value="d d m m y y y y"/>	<input style="width: 45%; text-align: center;" type="text" value="d d m m y y y y"/>
23 Country of Issue	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
24 Country or countries of tax residency	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
25 US Tax Identification Number ("TIN")	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
26 Other tax reference numbers	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Question 18,

We accept no responsibility for the consequences of sending documentation to this correspondence address, or to an address notified subsequently. Utmost International reserves the right to send correspondence to the residential address where regulations prevent it being sent to any other address.

Question 25,

Only complete if you are a US Tax Resident.

All individual Applicants will need to read and sign Section I.

B2 CORPORATE APPLICANTS

Only to be completed if there is a Corporate Applicant.

1 Entity type	Private company	Public Company
	Other	<input style="width: 100%;" type="text"/>
2 Corporate name	<input style="width: 100%;" type="text"/>	
3 Contact person	<input style="width: 100%;" type="text"/>	
4 Company registration number	<input style="width: 100%;" type="text"/>	

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5 Date of incorporation

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

6 Country of registration

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

8 Registered office address (PO Box or 'care of' addresses are not acceptable)

Postcode

9 Correspondence address

Postcode

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

11 Telephone number (international format)

12 Corporate email address

13 Corporate website address

14 Please state the company's main business (for example manufacturing or trading company)

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

16 Is the company quoted on a recognised stock exchange? Yes No
If "Yes" which one?

17 Confirm the minimum number of authorised signatories needed to give instructions

Question 9, We accept no responsibility for the consequences of sending documentation to this correspondence address, or to an address notified subsequently.

Utmost International reserves the right to send correspondence to the registered office address where regulations prevent it being sent to any other address.

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DIRECTORS

List all the current directors of the company. If there are any further directors, please photocopy this section, attach the details with this application form and tick here.

FULL NAME	DATE OF BIRTH
	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
	d d m m y y y y
	d d m m y y y y

From the list, supply the details of two directors, one of whom must be an executive director. You will need to provide suitable verification of their identity and residential address at Section J.

	Executive Director	Director
1 Title (Mr, Mrs, Ms or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Gender	Male Female	Male Female
3 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
4 Maiden name (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Previous name or any aliases (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Permanent residential address (PO Box and 'care of' addresses are not acceptable)	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
8 Nationality and dual nationality (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
9 Date of birth	d d m m y y y y	d d m m y y y y
10 Country of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
11 Country or countries of tax residency	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
12 NRIC or FIN number/ passport number/ national identity card number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
13 Expiry date	d d m m y y y y	d d m m y y y y
14 Country of Issue	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Questions 4 and 5, if not completed we will assume you have never been known by another name.

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15 US Tax Identification Number ("TIN")		
16 Other tax reference numbers		

Question 15, Only complete if you are a US Tax Resident.

SHAREHOLDERS

If there is a corporate shareholder or any of the shares are held within a Trust, contact us.

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

	Shareholder 1 (if any)	Shareholder 2 (if any)
1 Percentage share		
2 Title (Mr, Mrs, Ms or Other)		
3 Gender	Male Female	Male Female
4 Surname		
5 Maiden name (if applicable)		
6 Previous name or any aliases (if applicable)		
7 Forenames (in full)		
8 Permanent residential address (PO Box and 'care of' addresses are not acceptable)		
	Postcode	Postcode
9 Nationality and dual nationality (if applicable)		
10 Date of birth	d d m m y y y y	d d m m y y y y
11 Country of birth		
12 Country or countries of tax residency		
13 NRIC or FIN number/ passport number/ national identity card number		
14 Expiry date	d d m m y y y y	d d m m y y y y
15 Country of Issue		
16 US Tax Identification Number ("TIN")		
17 Other tax reference numbers		

Questions 5 and 6, if not completed we will assume you have never been known by another name.

Question 16, Only complete if you are a US tax resident.

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	Shareholder 3 (if any)	Shareholder 4 (if any)
1 Percentage share	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
2 Title (Mr, Mrs, Ms or Other)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
3 Gender	Male Female	Male Female
4 Surname	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
5 Maiden name (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
6 Previous name or any aliases (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
7 Forenames (in full)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
8 Permanent residential address (PO Box and 'care of' addresses are not acceptable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 50%;" type="text"/> Postcode	<input style="width: 50%;" type="text"/> Postcode
9 Nationality and dual nationality (if applicable)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
10 Date of birth	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
11 Country of birth	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
12 Country or countries of tax residency	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
13 NRIC or FIN number/ passport number/ national identity card number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
14 Expiry date	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
15 Country of Issue	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
16 US Tax Identification Number ("TIN")	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
17 Other tax reference numbers	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Question 5 and 6, if not completed we will assume you have never been known by another name.

Question 16, Only complete if you are a US tax resident.

B3 TRUST DETAILS (IF APPLICABLE)

Please be aware that the Trust may be required to be registered on the UK trust registration portal. A link to the UK registration website is here: <https://www.gov.uk/guidance/register-your-clients-trust>

1 The Trust was created on	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
2 Name of the Trust	<input style="width: 100%;" type="text"/>

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3 Correspondence address for Trustees

Postcode

Question 3, We accept no responsibility for the consequences of sending documentation to this correspondence address, or to an address notified subsequently. Utmost International reserves the right to send correspondence to the address recorded in the Trust Deed where regulations prevent it being sent to any other address.

The Trustees must inform Utmost International Isle of Man Limited, in writing, immediately of any change of Trustee and understand that appropriate evidence of identity will be required.

4 We confirm the nature and purpose of the Trust is

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

6 What type of Trust is in place?
Please detail the Trust structure

7 Please explain the reason for the Trust

8 Detail the source of the trust assets and the country of origin

B4 TRUST ASSOCIATED PARTY DETAILS

This section only applies to applications completed by Trustees acting on behalf of a Trust.

SETTLOR DETAILS

Details of the Settlor of the trust and any other persons who have provided funds to the trust must be supplied. **If a Settlor is deceased, we only require answers to question 1 to 11 inclusive.**

	Settlor 1	Settlor 2
1 Title (Mr, Mrs, Ms or Other)		
2 Gender	Male Female	Male Female
3 Surname		
4 Maiden name (if applicable)		
5 Previous name or any aliases (if applicable)		
6 Forenames (in full)		
7 Permanent residential address (PO Box and 'care of' addresses are not acceptable)		
	Postcode	Postcode

Question 4 and 5, if not completed we will assume you have never been known by another name.

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8 Nationality and dual nationality (if applicable)		
9 Date of birth	d d m m y y y y	d d m m y y y y
10 Country of birth		
11 If deceased, date of death	d d m m y y y y	d d m m y y y y

Questions 12 to 17 only apply if the Settlor is alive.

12 Country or countries of tax residency		
13 NRIC or FIN number/ passport number/ national identity card number		
14 Expiry date	d d m m y y y y	d d m m y y y y
15 Country of Issue		
16 US Tax Identification Number ("TIN")		
17 Other tax reference numbers		

Question 16, Only complete if you are a US tax resident.

B5 TAX CLASSIFICATION OF APPLICANT

If you are acting as an individual and require clarification of tax classification please refer to our **Tax Declaration and Self-Certification for Individual Investors**.

If you are acting on behalf of a Trust as an Individual and require clarification of tax classification please refer to our **Tax Declaration and Self-Certification for Trusts Where the Trustees are all Individuals**.

If you are acting on behalf of an entity including corporate trustee and require clarification with regards to any of the entity types, refer to our **Tax Declaration and Self Certification for Entity Investors (for Corporate and Trustee Investors)**.

Alternatively, you can contact us on **+65 6216 7990** for help with your tax classification.

C LIFE ASSURED DETAILS

MANDATORY

To be completed by the Lives Assured.


- 1 Contract Basis
- Single life
 - Joint life first death
 - Joint life second death

- | | Applicant 1 | | Applicant 2 (if any) | |
|---|-------------|----|----------------------|----|
| 2 Has the Applicant opted to be a Life Assured? | Yes | No | Yes | No |

Please note you do not need to complete the below if the Applicant(s) are going to be the only Lives Assured. The maximum age for a Life Assured is 75 (as at last birthday).

There must be an insurable interest between the Applicant and the Life Assured where the Applicant would suffer loss in the event of the death of the Life Assured.

	Additional Life Assured 1		Additional Life Assured 2	
3 Title (Mr, Mrs, Ms or Other)	<input type="text"/>		<input type="text"/>	
4 Gender	Male	Female	Male	Female
5 Surname	<input type="text"/>		<input type="text"/>	
6 Maiden name (if applicable)	<input type="text"/>		<input type="text"/>	
7 Previous name or any aliases (if applicable)	<input type="text"/>		<input type="text"/>	
8 Forenames (in full)	<input type="text"/>		<input type="text"/>	
9 Date of birth	<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"/>		
10 Country of birth	<input type="text"/>		<input type="text"/>	
11 Country of residence	<input type="text"/>		<input type="text"/>	
12 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"/>	Postcode	<input type="text"/>	Postcode
13 Nationality and dual nationality (if applicable)	<input type="text"/>		<input type="text"/>	
14 NRIC or FIN number/ passport number/ national identity card number	<input type="text"/>		<input type="text"/>	
15 Expiry 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"/>		
16 Country of Issue	<input type="text"/>		<input type="text"/>	
17 Relationship to Applicants	<input type="text"/>		<input type="text"/>	

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

D ULTIMATE BENEFICIAL OWNERSHIP **MANDATORY**

A "Beneficial Owner" as defined in MAS Notice 314, on Prevention of Money Laundering and Countering the Financing of Terrorism - Life Insurers, means the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established, and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

	Applicant 1		Applicant 2		
1	Are you the ultimate beneficial owner of the Policy?	Yes	No	Yes	No

2 If 'No' please provide details of the beneficial owner(s) below.

Please note that the following is NOT a nomination of beneficiary(ies) under the Policy.

	Beneficial Owner 1	Beneficial Owner 2
a.	Name as shown in (NRIC/Passport/FIN) <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
b.	NRIC/Passport/FIN number <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
c.	Date of birth <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
d.	Relationship to the Policyholder <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
e.	Gender Male Female	Male Female
f.	Residency status (Singaporean/Singapore PR/Passholder/Other) <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
g.	Nationality (if not Singaporean) <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

If there are more than two beneficial owners, please photocopy this section, attach the details with this application form and tick here.

E 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"). 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.

Provide details in the box below of any persons that could be considered a PEP (as defined above) in relation to this application. **Where the occupation and current employer or previous employer, as relevant, information for the PEP is not captured elsewhere in this application form please also confirm below to include both employer and employer address.** Non completion confirms that there are no associated PEPs.

E1 ADDITIONAL REQUIREMENTS FOR POLITICALLY EXPOSED PERSONS

Where any party to this application is considered a PEP (as defined above), you will be required to complete and submit a **Source of Wealth Questionnaire** alongside this application.

F3 INFORMATION ON ASSETS

Upon your request, we will provide documents or reports from providers of the underlying Assets in which your Policy invests.

- 1 If you require this information, please tick "Yes" Yes No

If "Yes" is ticked we will charge USD105 / GBP70 / SGD140 / EUR105 for every document that we send to you.

F4 APPOINTMENT OF AN INVESTMENT ADVISER REPRESENTATIVE

- 1 Do you wish to appoint Investment Adviser Representative Yes No

If "Yes" please complete the [Appointing a Fund Adviser](#) form and attach it to this application and tick here.

G POLICY DETAILS

MANDATORY

G1 LEAD POLICYHOLDER

Wealth Interactive and Lead Policyholder

When you apply for your Executive Investment Account Policy, by default, we set up a Wealth Interactive online service account. The nominated Lead Policyholder will receive an e-mail from us containing a link that lets them activate this service.

Once your Policy and online service account are live, the Lead Policyholder can sign in to Wealth Interactive to review the Policy. All the information you need about your investment will be available in the Wealth Interactive online service account.

We will usually communicate with you e.g. issue Policy valuations, via the Wealth Interactive account, although there will be times when we will communicate through other methods.

For trustee and/or corporate applicants

Please ensure that the trust deed or articles of association (as applicable) allow for the delegation of authority to a named individual to act as Lead Policyholder on your behalf in respect of the Policy. If this authority is not available or the Trust or Company specifically ask that we always correspond by post please tick this box and move to the 'Premium and Sum Assured' subsection.

- 1 Full name of nominated Lead Policyholder
- 2 The specific¹ email address to be used for the Wealth Interactive account

G2 UTMOST INTERNATIONAL CHARGES

Before completing this section, please ask your Financial Adviser Representative for a copy of the charging structure details recommended to you.

The charging structure for your Executive Investment Account is based upon the reference code provided on your application; this will dictate the level, term and type of charges that apply, and these will be confirmed to you in your Policy documents. These charges will include our administration costs together with those incurred in making any initial commission payment to your Financial Adviser Representative.

If you have agreed to pay your Financial Adviser Representative an ongoing commission payment (referred to as Ongoing Service Charge) then this will be reflected in the deduction of an additional Ongoing Service Charge equivalent to the amount paid.

¹ To protect the security of your information this should not be a shared mailbox. Note, that an email address cannot be used on multiple Wealth Interactive accounts.

- 1 Please enter the code for the Utmost International charge structure that your Financial Adviser Representative has explained will apply to your Executive Investment Account
- 2 Please enter Allocation Percentage for this Policy
- 3 Please enter fund based commission (if applicable)

G3 PREMIUM

- 1 I wish my Policy to be denominated and valued in USD GBP SGD EUR Other (state currency)

Question 1, Please note if no currency is entered your Policy currency will be US dollar (USD). The Policy currency cannot be changed after the Policy is set up.

Answer Question 2 if purchasing as new Executive Investment Account. Alternatively, if you wish to make and additional investment, please complete Question 3.

The minimum initial Premium amount is USD75,000 / GBP50,000 / SGD100,000 / EUR75,000 or currency equivalent subject to Utmost International's approval.

- 2 Premium Amount

The minimum additional Premium amount is USD7,500 / GBP5,000 / SGD10,000 / EUR7,500 or currency equivalent subject to Utmost International's approval.

- 3 Additional Premium amount in Policy Currency

Question 2, Please confirm the total amount to be invested. If the investments are in multiple payment methods and in different currencies, please state the total in the chosen Policy currency at the latest applicable exchange rates.

H REMITTANCE DETAILS AND SOURCE OF FUNDS

MANDATORY

The Premium payment must come from an account or transferred Investment held in the name of the Applicant(s).

Please remember to enclose a copy of receipt of your electronic bank transfer payment or your assets transfer form (your Financial Adviser Representative can provide you with the necessary details) with this application form.

- 1 Premium payment method Electronic bank transfer Asset transfer

H1 ACCOUNT DETAILS WHERE FUNDS ARE BEING REMITTED FROM

If you are making multiple payments from different sources, please photocopy this section, attach the details with this application form and tick here.

The Premium payment must come from an account held in the name of the Applicant(s).

- 1 Bank account name

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 Applicants.

APPLICATION FOR A NEW POLICY OR AN ADDITIONAL INVESTMENT
EXECUTIVE INVESTMENT ACCOUNT

2 Bank account number/
IBAN²

3 Bank sort code³ - -

4 SWIFT or BIC code⁴

5 Bank name

6 Bank address

 Postcode

7 Country

8 How long have you held this account? years

9 Is the payer different from the Applicant or the Life Assured?
(Please note payment from a third party is subject to acceptance by Utmost International.) Yes No

If "Yes" please complete the following information:

a. Payer's name

b. NRIC or FIN number, national identity card number or passport number

c. Issuing date

d. Issuing country

e. Reason for paying the Premium

f. Relationship to the Life Assured

g. If the payer is a company: please provide Certificate of Incorporation number

h. If the payer is a business: please provide the Business Registration number

² IBAN stands for international bank account number and is always used in conjunction with a bank identifier code (BIC).
³ A sort code is used in the UK in conjunction with a bank account number.
⁴ A SWIFT code is used outside Europe in conjunction with a bank account number. A BIC code is used in Europe in conjunction with an IBAN.

H2 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 their origin.

Documentary evidence requirements:

All investments are assessed on a case-by-case basis. Independently certified documentary evidence of source of funds may be required in order to proceed with the application.

For details of our documentary evidence requirements refer to our [Anti-Money Laundering and Source of Wealth Requirements](#) document.

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

1	Total amount received	Currency	<input type="text"/>	Amount	<input type="text"/>	
2	Number of years income accumulated	<input type="text"/> <input type="text"/>	years			
3	Institution holding the funds	<input type="text"/>				
4	Name of account where earned income accumulated	<input type="text"/>				
5	Account number	<input type="text"/>				
6	Sort code	<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"/>
7	Length of time funds have been in this account	<input type="text"/> <input type="text"/>	years	<input type="text"/> <input type="text"/>	months	
8	Main occupation during the accumulation period (e.g. Director) (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.)	<input type="text"/>				
9	Industry or business sector	<input type="text"/>				
10	Main employer's name	<input type="text"/>				

APPLICATION FOR A NEW POLICY OR AN ADDITIONAL INVESTMENT
EXECUTIVE INVESTMENT ACCOUNT

11 Employer's address

Postcode	Country

12 Date of commencement of this employment

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

13 Average annual salary over the accumulation period

Currency Amount

14 Average annual bonus over the accumulation period

Currency Amount

2. Compensation payment

1 Name of organisation or individual that paid compensation

2 Reason for compensation

3 Country where compensation was awarded

4 Total amount received

Currency Amount

5 Date received

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

3. Competition win

1 Name of competition organiser

2 Description of competition

3 Country where competition was held

4 Total amount won

Currency Amount

5 Date of win

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

4. Gift

1 Full name of person who gave the gift ("donor")

2 Date of birth

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

3 Nationality

4 Address

Postcode	Country

APPLICATION FOR A NEW POLICY OR AN ADDITIONAL INVESTMENT
EXECUTIVE INVESTMENT ACCOUNT

5 Relationship to Applicant

6 Reason for gift

7 Description of gift

8 Total amount received Currency Amount

9 Date received

10 Details of the activity that generated the amount received

11 Country gift was accumulated in

5. Inheritance

1 Deceased's full name

2 Relationship to Applicant

3 Date of death

4 Details of the inheritance, tell us about the assets forming the inheritance (e.g. cash, property, shares etc.)

5 Amount received Currency Amount

6 Date received

7 Details of the activity that generated the amount received

8 Country inheritance was accumulated in

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

10 Solicitor/lawyer's firm name

11 Solicitor/lawyer's firm address

Postcode	Country
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6. Loan

1 Name of loan provider

2 Address of loan provider

Postcode Country

3 Total amount borrowed Currency Amount

4 Date of loan

5 Purpose of loan

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.

1 Name of policy provider

2 Address of policy provider

Postcode Country

3 Policyholder's full name

4 Length of time policy held years months

5 Amount of the original investment

6 Details of the activity that generated the original investment

7 Reason for policy claim or replacement policy (if applicable)

8 Total amount received Currency Amount

9 Surrender penalty (if applicable)

10 Date received

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.

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

APPLICATION FOR A NEW POLICY OR AN ADDITIONAL INVESTMENT
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2 Name of the company that held it			
3 Registered address of company			
	Postcode	Country	
4 Account name			
5 Length of time asset portfolio or investment held			years
			months
6 Amount of the original investment			
7 Details of the activity that generated the original investment			
8 Date of sale	d	d	m
	m	m	y
	y	y	y
	y	y	y
9 Net amount received	Currency		Amount

9. Company sale or sale of interest in company

1 Company name			
2 Industry/business sector			
3 Address of company			
	Postcode	Country	
4 Your connection with the company, for example: owner, partner or shareholder			
5 Date connection with the company began	d	d	m
	m	m	y
	y	y	y
	y	y	y
6 Average yearly dividend/ income from the company over previous 3 years	Currency		Amount
7 Date of sale	d	d	m
	m	m	y
	y	y	y
	y	y	y
8 Sale amount	Currency		Amount
9 Net amount received i.e. the amount you have received after any deductions such as fees and taxes	Currency		Amount

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.

1 Address of property sold (including post code if applicable)

Postcode	Country

2 Length of time property owned

<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	years	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	months
---	---	-------	---	---	--------

3 Source of funds for the original property purchase

4 Was the property your main residence

	Yes	No	
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If "Yes", was an alternative main residence purchased

	Yes	No	
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If "Yes", please confirm:

Purchase price

Currency	<input style="width: 80%; height: 20px;" type="text"/>	Amount	<input style="width: 95%; height: 20px;" type="text"/>
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Address of new residence

Postcode	Country

5 Date of sale

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

6 Total sale amount

Currency	<input style="width: 80%; height: 20px;" type="text"/>	Amount	<input style="width: 95%; height: 20px;" type="text"/>
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7 Net amount Applicant received from sale

Currency	<input style="width: 80%; height: 20px;" type="text"/>	Amount	<input style="width: 95%; height: 20px;" type="text"/>
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11. Company profits (trading companies only)

1 Company profits most recent trading year

Currency	<input style="width: 80%; height: 20px;" type="text"/>	Amount	<input style="width: 95%; height: 20px;" type="text"/>
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2 Company profits prior trading year

Currency	<input style="width: 80%; height: 20px;" type="text"/>	Amount	<input style="width: 95%; height: 20px;" type="text"/>
----------	--	--------	--

12. Share sale

1 What shares were held

2 Amount of sales proceeds

Currency	<input style="width: 80%; height: 20px;" type="text"/>	Amount	<input style="width: 95%; height: 20px;" type="text"/>
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3 How they were sold (bank, stockbroker, etc.)

4 Address of bank, stockbroker, etc.

APPLICATION FOR A NEW POLICY OR AN ADDITIONAL INVESTMENT
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5 Date received

6 How long were the shares held years months

7 Amount of the original investment Currency Amount

8 Details of the activity that generated the original investment

13. Deceased Settlor's estate (trustee applications only)

1 Deceased's full name

2 Date of death

3 Details of the estate, tell us about the assets of the estate (e.g. cash, property, shares etc.)

4 Amount left to the Will Trust Currency Amount

5 Relationship to Applicants

6 Date received by Trustees

7 Name of solicitor or lawyer (who dealt with the estate)

8 Solicitor or lawyer's firm name

9 Solicitor or lawyer's firm address

Postcode Country

Please also complete relevant subsections to show where estate assets were originally accumulated from.

14. Other income sources

1 Description of the activity that generated the funds

2 Role in relation to above activities

3 Period over which the activities occurred years months

4 Country in which the activity occurred

5 Date received

6 Proceeds received from the activity Currency Amount

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 Policy will not be issued until the requested information is received and a satisfactory risk assessment is completed.

I STANDARD DECLARATIONS

MANDATORY

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 [Details of Your Executive Investment Account](#) (Policy Terms).

If the Applicant does not understand any part of this application, the Applicant should ask the Financial Adviser Representative for further information.

Before signing, the Applicant should also read the [Details of Your Executive Investment Account](#) (Policy Terms), the Policy Illustration and the [Executive Investment Account Product Summary](#), which explains the key features of and the specific charges applicable. Statements made by the Financial Adviser Representative are not to be relied on, if they are not supported in the literature. The Applicant's Financial Adviser Representative will provide these documents and copies are also available from Utmost International Isle of Man Limited.

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

Executive Investment Account will be issued in accordance with the [Details of Your Executive Investment Account](#) (Policy Terms) and [Policy Schedule](#) which will be issued by Utmost International Isle of Man Limited upon acceptance of this application.

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

11 ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

SOURCE OF FUNDS - STATEMENT OF TRUTH

The Applicant truthfully confirms that:

- › All funds invested in the Policy 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.
- › 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 in this application, that Utmost International Isle of Man Limited shall, to the fullest extent permitted by applicable law and regulation, without limiting its legal remedies or options, have the contractual ability to:

- › Terminate the Policy immediately and, regardless of the actual date of Policy termination, impose the maximum encashment and any other relevant charges which may be imposed on the Applicant under the Policy as if the Policy 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.
- › 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 Policy; and
- › 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 the applicable terms and conditions 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.

12 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, 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 Policy 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 Policy.
- › 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, trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

13 ACCREDITED INVESTOR DECLARATION

By ticking this box I am confirming that I am an Accredited Investor as described at either 1 or 2 below:

- 1 I am an Accredited Investor as defined in the Securities and Futures Act 2001 and amending regulations as being either an Individual:
 - a. whose net personal assets are at least SGD2 million or equivalent in a foreign currency and the net equity of my primary residence contributes no more than SGD1 million towards my/our SGD2 million net personal assets; or
 - b. whose annual income in the last 12 months is at least SGD300,000 or equivalent in a foreign currency; or
 - c. whose financial assets (net of any related liabilities) are at least SGD1million
- 2 I confirm that the Applicant is an Accredited Investor as defined in the Securities and Futures Act 2001 and amending regulations as being a corporation with net assets exceeding SGD10 million in value (or its equivalent in a foreign currency) or such other amount as the Monetary Authority of Singapore may prescribe in place of the first amount, as determined by the most recently audited balance sheet of the corporation or where the corporation is not required to prepare audited accounts regularly, a balance sheet of the corporation, certified by the corporation as giving a true and fair view of the state of affairs of the corporation, as of the date of the balance sheet, which is the date within the preceding 12 months.
- 3 I am an Accredited Investor as defined in the Securities and Futures Act 2001 and amending regulations as being a Trustee of such trust as MAS may prescribe, when acting in the capacity of Trustee.
- 4 I confirm that my Financial Adviser Representative has explained, and I understand the implications of being treated as an Accredited Investor and I consent to being treated as such.

14 SINGAPORE RESIDENCY DECLARATION - APPLICANTS AND LIVES ASSURED

The Monetary Authority requires you to confirm the following details. Please tick the relevant box.

	Applicant 1	Applicant 2	Life Assured	Life Assured
	(if any)	(if any)	1	2 (if any)
<p>1 I am “ordinarily resident” in Singapore under the following conditions:</p> <ol style="list-style-type: none"> a. citizen of Singapore, as I have not resided outside Singapore continuously for five or more years and/or I am currently residing in Singapore; b. permanent resident or work pass/permit holder, as I have not resided in Singapore for less than a total of 183 days in the last 12 months; or c. hold a pass or permit issued under the Immigration Act 1959 that has a duration longer than 90 days and have resided in Singapore continuously for at least 90 days during the last 12 months. 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

		Applicant 1	Applicant 2 (if any)	Life Assured 1	Life Assured 2 (if any)
2	I am not "ordinarily resident" as per criteria in Question 1 but hold Singapore citizenship or relevant pass issued by the Immigration Checkpoints Authority of Singapore ("ICA").				
	a. I will provide evidence to support non residency as per above conditions such as employment letter.				
	b. I will not provide evidence to support non residency as per above conditions. I therefore consent to be considered "ordinarily resident" in Singapore.				
3	I am not "ordinarily resident" as per criteria in Question 1 and do not hold Singapore citizenship or relevant pass issued by the Immigration Checkpoints Authority of Singapore ("ICA").				

Please note if one person is considered as an "ordinary resident" then the policy is considered to be a Singapore resident policy, even if the another Policyholder and/or Life Assured is not "ordinarily resident".

15 HOW UTMOST INTERNATIONAL ISLE OF MAN LIMITED USES THE PERSONAL DATA PROVIDED

The Applicant and Life Assured (if not also an Applicant) understands and agrees that Utmost Services Limited, Utmost Administration Limited, Utmost International Isle of Man Limited, Utmost International Trust Company Limited and Utmost Trustee Solutions Limited (Utmost International) will process personal information about them and any other party whose personal information is provided.

The type of personal information processed will depend on the purpose for which it has been collected and may include:

- › contact details;
- › information to verify identity;
- › information about family, lifestyle, health and finances; and
- › payment details.

The processing of personal information may take place in a number of jurisdictions and may be shared with other parties within or outside the Utmost Group of companies for the general purpose of establishing, maintaining and servicing an insurance Policy. The sharing of personal data may be used for any or all of the following purposes, to:

- › check against credit reference or other databases to verify information provided for regulatory due diligence purposes and to prevent or detect financial crime including money laundering, terrorist financing, bribery and corruption, sanctions listing or fraud;
- › allow for the provision of services relating to enhanced due diligence, underwriting, reinsurance, data hosting, online services, payment or reporting of any tax or levy, or any other services provided from time to time;
- › enable an appointed Financial Adviser Representative or Investment Adviser Representative to assist in the provision of services to the Policyholder;
- › compile statistical analysis or market research, where information is not specific to the individual;
- › comply with any legal obligation which includes the releasing of personal information to regulators, law enforcement authorities or other bodies where there is a legal requirement to do so, including the sharing of information under regulations to meet tax reporting obligations such as Common Reporting Standards ("CRS") and the US Foreign Account Tax Compliance Act ("FATCA"); and/or
- › enable an appointed Discretionary Asset Manager or custodian to meet their legal or regulatory requirements, where that Discretionary Asset Manager or custodian providing services in relation to a Policy requests the personal data of an individual linked to an application, and where we are satisfied that such a Discretionary Asset Manager or custodian has a legal or regulatory requirement to make such a request.

Where personal information is shared with a third party for the provision of services relating to the Policy, each individual's personal information will only be used for the purposes for which it was collected. In some circumstances this may involve a transfer of personal information to a third party outside the European Economic Area ("EEA"). Whenever personal information is shared it will be subject to the same levels of security and protection that Utmost International would apply.

An individual may ask Utmost International to:

- › provide a copy of personal information held about them and an explanation of how this data is processed;
- › update or correct personal information;
- › delete information (where it is no longer necessary in relation to the purpose for which it was originally collected); and
- › restrict processing of personal information where appropriate. An individual may object to Utmost International processing their data but understand that this may have consequences in relation to Utmost International being able to continue servicing their Policy.

A full explanation of how Utmost International collects, uses and shares personal information can be found at <https://utmostinternational.com/privacy-statements/> If an individual has any questions about data privacy they can address these to:

The Data Protection Officer, Utmost International, King Edward Bay House, King Edward Road, Onchan, Isle of Man, British Isles, IM99 1NU.

Or email: IOM.DPO@utmostinternational.com

If an individual has a complaint about the processing of their personal information and Utmost International is unable to provide a satisfactory response they may contact the regulator:

The Isle of Man Information Commissioner, First Floor, Prospect Hill, Douglas, Isle of Man, IM1 1ET

Or email: ask@inforights.im

The Applicant and Life Assured (if not also an Applicant) has read and understood the Data Privacy Statement set out above and will make it available to other individuals whose personal information has been provided to Utmost International either in this application or within accompanying documentation.

16 APPOINTMENT OF A LEAD POLICYHOLDER

Applicable if there is more than one Applicant or where the Applicant is a company or trustees acting on behalf of a Trust.

The Applicant agrees to

- › the appointment of the Lead Policyholder, who is named in this application, for the policies comprising our Utmost International Executive Investment Account in accordance with the Policy Terms.

The Applicant understands that

- › this appointment is revocable and can be changed at any time (as explained in the Policy Terms).
- › by agreeing to the appointment of the Lead Policyholder, they authorise the Lead Policyholder to provide Utmost International with instructions to carry out and request certain Policy Transactions on behalf of all Policyholders. The instruction or request shall be deemed to have been addressed, sent and authorised on behalf of all Policyholders.
- › these instructions will be legally binding and that Utmost International can act on instructions received from the Lead Policyholder.
- › where the policyholder is a company, they confirm that it has authority to delegate all decisions on behalf of the company to the Lead Policyholder.
- › where the policyholder is a trust, they confirm that the provisions of the trust allow delegation of authority to one trustee to act on behalf of all trustees.

17 DECLARATION BY EACH APPLICANT

In this Subsection "I" means, each Applicant individually and collectively in their capacity as an individual, an individual trustee or authorised signatory of a corporate entity.

INVESTOR STATUS

The Applicant understands that

- › Utmost International has designated this Policy as suitable only for Professional Investors as defined by Utmost International in the Policy terms.
- › The Policy allows investment into various types of Investment and some of these Investments are only suitable for Professional Investors.
- › They accept the level of risk associated with these Investments including the risk that the investment into such an Investment:
 - Could provide a lesser degree of investor protection and regulatory safeguards;
 - could result in a loss of significant proportion of some or all of the sums invested; and
 - may have a minimum duration, impose significant redemption penalties or are illiquid.
- › They should read the offering documents for assets suitable for Professional Investors.
- › If they consider themselves to be a Retail Investor in the future, Utmost International will not restrict the choice of Investments available under the Policy and that it will be their responsibility to:
 - Only choose Investments which are suitable for Retail Investors; or
 - to inform the Investment Adviser Representative that they are a Retail Investor.

The Applicant confirms that

- › They meet the definition of a Professional Investor. Understand that Utmost International will not undertake any investigations as to whether they meet this definition and will rely solely on the Applicant's confirmation, as part of their application acceptance criteria, that they meet the definition of a Professional Investor.
- › Utmost International has not provided any investment advice.
- › They and/or their Investment Advisor Representative are responsible for the selection of Investments to be linked to their Executive Investment Account.

FINANCIAL ADVISER REPRESENTATIVE

The Applicant appoints the Financial Adviser Representative specified in Section K of this application form to act on our behalf in accordance with the **Details of Your Executive Investment Account** (Policy Terms).

The Applicant authorises:

- › The Financial Adviser Representative to provide any/all of their personal data, information together with the supporting or related documents to Utmost International for the purpose of this application and to meet any ongoing administration and regulatory requirements.
- › Utmost International to pass this authorisation to the relevant Financial Adviser Representative for the purpose of facilitating the transfer provision of such data, information and documents as and when required and for this purpose.

THE APPLICATION

The Applicant understands that:

- › The original copy of this application form and relevant documents must be delivered by post or courier to **Utmost International Isle of Man Limited Singapore Branch, 6 Battery Rd, #16-02, Singapore 049909**
- › If Utmost International accepts the application the Policy will not commence until the Contract Date.

The Applicant confirms that:

- › They have received a copy of
 - **Executive Investment Account Product Brochure**
 - **Executive Investment Account Product Summary**
 - **Details of Your Executive Investment Account** (Policy Terms)
 - Confirmation of charges
 - Your Guide to Life Insurance and the Code of Life Insurance Practiceand have had the opportunity to read them when completing this application form.
- › All the statements and answers given by the Applicant are full, complete, and true and understand that they along with any medical examination and questionnaires and amendments to them completed by the Life Assured shall form the basis of any Policy issued.
- › The investment details in this application and any other Premium tendered in respect of this application are derived solely from the origin of wealth shown in Section H and has, where required, been declared to the relevant tax authority in their country of residence for taxation.
- › The application for an Utmost International Policy is not being made for the purpose of concealing funds, assets or wealth with a view to the evasion of any taxes they are obliged to pay.
- › The Premium for this Policy has not been sourced from a Central Provident Fund ("CPF") account.

The Applicant declares that

- › To the best of their knowledge and belief, the statements made in this application, and any related documents, are true and complete and that they have not concealed any material fact.
- › They will provide Utmost International with any further information in respect of this application on request.

THE CONTRACT

The Applicant confirms that:

- › They wish to enter into an Executive Investment Account contract with Utmost International.
- › Where acting on behalf of a corporate or a trust that they have the power to enter into an Executive Investment Account contract with Utmost International Isle of Man Limited, including its branches.
- › Where acting as Trustees on behalf of a Trust that the investment into the Executive Investment Account is within the investment powers available to them as trustee of the trust.

The Applicant understands and agrees that:

- › The contract being applied for with Utmost International will be subject to Singapore law and that the Policy terms and conditions will be provided in the English language.
- › In the event of differences arising in respect of this application and any Policy issued, they agree that the Policy will be considered final.

PERFORMANCE

The Applicant acknowledges that:

- › Utmost International is not responsible for any loss suffered or reduction in the value of the Policy arising from the investment performance.
- › Utmost International does not have any responsibility for the management of the underlying assets chosen other than Internal Funds, which are invested in accordance with the criteria as published in the relevant fund factsheet and carrying out a treasury function in respect of the Transaction Account and Utmost International does not recommend any asset.

The Applicant understands that:

- › In cases where the asset(s) selected are not redeemable for a certain period of time, Utmost International may not be able to return that part of a payment until the end of that period.
- › The description of the Assets chosen will give details if this applies.
- › Utmost International may invest immediately into non-daily dealing Assets with the understanding that in the event of cancellation or requiring early access that:
 - They may not get their money back immediately and payment may be delayed for some time;
 - The institution may impose penalties and therefore they may get back less than invested, and/or
 - The only way in which to receive value may be through an in-specie transfer of that asset into the name of the Policyholder(s).

FEES PAYABLE

The Applicant confirms that:

- › They are aware of the fees payable on the Executive Investment Account Policy, including the fees payable in respect of the investments which may be held within it.
- › They understand the fees exist partly to meet the advice, promotion and distribution expenses. These payments could be in addition to any commission payable by the investment provider to their Financial Adviser Representative in respect of the investments held.
- › They understand that Utmost International may receive payments in the form of fund manager rebates from an investment provider in respect of the investments held, and which Utmost International may share with their Financial Adviser Representative.
- › They know further details of the fees payable by them and the amounts payable to their Financial Adviser Representative are available from their Financial Adviser Representative on request.

RESIDENCY

The Applicant confirms that:

- › They are not resident or incorporated (as applicable) in the United States of America or any of its territories.

The Applicant understands that:

- › If they become resident or incorporated (as applicable) in the United States of America or any of its territories that Utmost International may not be able to accept any further Premiums until after they cease to be resident or incorporated (as applicable) in the United States of America or any of its territories.

LIVES ASSURED

The Applicant confirms that:

- › Each Life Assured (or parent where parental consent is required) consents to this application.
- › An insurable interest exists between the Applicant(s) and the Life/Lives Assured and they agree to the Applicant(s) acting on their behalf for the purposes of the information provided in this application.

CUSTODIAN

The Applicant accepts that:

- › The Authorised Custodian shall, in opening the account, have the powers of administering the investments in the account and of acting as custodian of the investments in the account, such investments being held in a nominee account of the Authorised Custodian.
- › Utmost International bears no legal or other responsibilities if at any time the Authorised Custodian, in respect of the account, either:
 - Fails to meet any of its obligations;
 - Acts in a fraudulent, incompetent or negligent manner by act or default; and/or
 - Enters into liquidation, receivership, a voluntary arrangement with its creditors and/or is unable to pay its debts.
- › They have read and understood all the relevant account opening documents and terms and conditions of the chosen Authorised Custodian(s) that relate to the service they are providing and agree with their contents.
- › They are responsible for the Authorised Custodian’s charges which will be deducted from the value of the Policy.
- › Any charge to transfer between Authorised Custodians and from an Authorised Custodian to a Default Custodian being debited from their account.

FOR INDIVIDUAL APPLICANTS ONLY

The Applicant declares they are:

- › resident for taxation only in the country or countries shown in Section B and am not resident for taxation elsewhere.
- › a national/citizen of the country (or countries in the case of dual nationality or citizenship) detailed in this application and am not a national or citizen of any other country.
- › By signing this Declaration, the Applicant confirms having read and understood Subsection I5 and the **Data Privacy Notice** available on the Utmost International website and will make this available to other individuals whose Personal Data has been provided to Utmost International either in this application or within accompanying documentation.

FOR CORPORATE APPLICANTS ONLY

The Applicants authorised signatories confirm that

- › the company has not been or is not in the process of being dissolved, struck off, wound-up or terminated.
- › the company shares are not held in bearer form and will not be converted to bearer share form.

FOR TRUSTEES ACTING ON BEHALF OF A TRUST ONLY

The Applicant confirms that

- › the investment into an Executive Investment Account is within the investment powers available to them as a trustee of the trust.
- › for a corporate trustee application, the trust company has not been, or is not in the process of being, dissolved, struck off, wound up or terminated.
- › For a corporate trustee application, the trust company shares are not held in bearer form and will not be converted to bearer share form.

APPLICANT DECLARATION SIGNATURES

1	Did you complete this application form yourself?	Yes	No	Yes	No
a.	If “No”, did a third party, such as your Financial Adviser Representative, complete it on your behalf?	Yes	No	Yes	No
2	Please enter the country in which this application form was signed				

This application must be completed by the Applicant(s) unless you have asked your financial adviser representative to complete it.

By signing this declaration, you confirm that you have read through the above declaration and, if a third party has completed the application form on your behalf, that all the information provided in it is correct.

APPLICATION FOR A NEW POLICY OR AN ADDITIONAL INVESTMENT
EXECUTIVE INVESTMENT ACCOUNT

SIGNATURE	Applicant 1	Applicant 2 (if any)
	<input type="text"/>	<input type="text"/>
	Print full name	<input type="text"/>
	Date	<input type="text"/>

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

J IDENTIFICATION REQUIREMENTS MANDATORY

Note: Financial Adviser Representative to complete this section.

Under Isle of Man anti-money laundering regulations, we are required to verify the identity and address of all Applicants 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. If necessary copy Parts 1 and 2, as all parties to the Policy and/or the Trust must be identified.

For corporates and corporate trustees, we will require identification verification for at least two directors (one of whom is at an executive level) and individual shareholders that hold 25% or more of the issued share capital.

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


Please confirm who is being identified in each section e.g. Trustee, Executive Director, Director, Shareholder, Settlor etc. If there are more than four parties please copy this section and securely attach to the application.

1 Who is being identified?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Valid passport				
3 National ID card (with photograph)				
4 A current driving licence (with photograph) ⁵				
5 Document reference number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6 Document issuing entity ⁶	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7 Issue Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8 Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

⁵ Where the driving licence does not confirm nationality this will be requested.
⁶ To include entity name and country where the document was issued.

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.

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

PART 2 VERIFICATION OF ADDRESS

Please confirm who is being identified in each section e.g. Trustee, Executive Director, Director, Shareholder, Settlor, etc. If there are more than four parties please copy this section and securely attach to the application.

- 1 Whose address is being verified?

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- 2 A recent⁷ utility bill dated and certified within the last six months
- 3 A recent⁷ mortgage statement, giving the residential address
- 4 A current driving licence
- 5 A state pension, benefit or other government produced document showing benefit entitlement
- 6 A recent⁷ tax assessment document
- 7 Rates or council tax bill dated and certified within the last year
- 8 A recent⁷ account statement⁸ from a regulated bank, building society or credit card company

Mobile phone bills and store card statements are not acceptable.

- 9 Reference number

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- 10 Issuing entity⁹

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⁷ 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).

⁸ This must show the residential address. Store cards are not acceptable.

⁹ To include entity name and country where the document was issued.

PART 3 CORPORATE AND TRUST IDENTIFICATION

CORPORATES INCLUDING CORPORATE TRUSTEES

A copy of the Certificate of Incorporation

Company Memorandum and Articles of Association

Evidence of the registered office of the Company

Copy of annual reports and accounts (only required where not a public company)

An authorised signatory list

A list of all directors and identification and proof of address for two

Identification and proof of residential address for beneficial owners and individual shareholders that hold 25% or more of the issued share capital

A certified copy of the Board Resolution authorising the establishment of business relations with Utmost International and appointment of authorised signatories for this purpose

TRUSTS

The Trust Deed, including any supplementary deeds, showing the proper appointment of the Trustees and classes of beneficiaries

For Will Trusts a copy of the Will together with Grant of Probate

PART 4 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
1 Valid identity documents			
2 Valid proof of residential address documents			

CERTIFICATION REQUIREMENTS

Please refer to our [Client Verification and Certification Guide](#) for requirements on certifying documents.

PART 5 - THIRD-PARTY DETAILS

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


	Third-Party Details
1 Name of individual who obtained the CDD or met the person being identified face to face	<input type="text"/>
2 Occupation that qualifies the individual to certify CDD	<input type="text"/>

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 application form 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 Applicants.
- › Where I have obtained the CDD documents listed in Part 1, 2 and 3 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.
- › By providing certification for Customer Due Diligence documents where these have been viewed and verified via secure live video stream, I confirm:
 - That the client held their ID beside their face to confirm the document as a true likeness.
 - The other elements of the Customer Due Diligence were held up by the clients so I could verify they were a true likeness to those in my possession.
 - That I obtained evidence by retaining a recording of the video meeting or by taking a picture of my client with their CDD for record keeping purposes and to validate my certification. I will provide this to Utmost International upon request.
- › I declare that all the answers provided to me by the Applicant(s)/Life Assured(s) are declared in the application. I have not withheld any other information which may influence the acceptance of this application by Utmost International Isle of Man Limited Singapore Branch.

SIGNATURE

Financial Adviser Representative

Financial Adviser Representative signs here 

Print full name

Date

d	d	m	m	y	y	y	y
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Financial Adviser Representative company name and address (company stamp if possible)

RESET

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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 024916C.

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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