

# DELEGATION ADDITIONAL SINGLE PREMIUM INVESTMENT

## APPLICATION FORM FOR INDIVIDUAL POLICYHOLDERS

### IMPORTANT NOTES

**This form contains the necessary questions to capture self-certification information to comply with the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS). Please speak to your financial adviser if you have a question about FATCA or CRS.**

#### BEFORE YOU BEGIN

Complete this form if you want to make an additional investment into an existing contract. Before completing this application form, ensure you have read the **Delegation Product Guide**, your **Personal Illustration, Key Features Document** and the **Delegation Guide to Charges**. Your financial adviser will also be able to provide you with any relevant supporting literature in relation to your individual circumstances.

The Policy Conditions and Policy Schedule detail the terms and conditions of the contract. Copies of all items are available from us on request. In this form words in the singular shall include the plural, and vice versa.

#### HOW TO COMPLETE THIS FORM

This form has been designed for individual policyholders only. Trustee and corporate trustee policyholders will need to complete the **Additional Single Premium Application Form for Trustee and Corporate Trustee Policyholders of Delegation**.

If you are completing a hard copy of the form, please use **black or blue ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct word and sign your initials next to the correction. **Do not use correction fluid.**

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

- › **Section 1:** Additional Single Premium application - must be completed by the **Policyholder**
- › **Section 2:** Identification requirements & introducer's details - **financial adviser** must complete in all cases
- › **Section 3:** Adviser charging - **Policyholder** must complete if they would like Utmost PanEurope dac to facilitate any adviser charge payments to the financial adviser. For bonds where an agreement to pay Adviser Charges is already in place for your financial adviser, that agreement will continue for your existing investment. If you wish to change any existing agreement, you must complete the separate **Adviser Charges Pack** available from your financial adviser or from us on request
- › **Appendix L:** Should only be completed if the **Policyholder's details** have changed
- › **Appendix M:** This section is only applicable to bonds established after 23 March 2021. Only complete this section if the investment conversion facility has been executed and your bond is invested in funds and/or cash deposits. Where this is the case and an EMC is no longer appointed on your bond, Appendix M should be completed in place of Section E.

**SIGNATURE** This symbol highlights the signature sections within this form which need to be signed (where applicable) by the policyholders, or the financial adviser.

- › **Policyholder** will need to sign page 14 in all cases
- › **Financial adviser** will need to sign page 17 in all cases.

## A WEALTH *of* DIFFERENCE

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

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

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

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

ALE PR 0005 | 10/22

## IMPORTANT NOTES (CONTINUED)

### PAYING FOR YOUR ADVICE

Where you are requesting that we facilitate an adviser charge, you will need to complete the Adviser Charging section at the back of this application form. Your existing investments and any existing adviser charges paid to your financial adviser are unaffected.

### PRODUCT CHARGES

Your additional single premium will be set up with its own product management charge. The charges for your additional premium may be different to those described in your original policy documentation and will be shown on the Additional Single Premium Statement that we will send to you. For more information, speak to your financial adviser or our Customer Service team.

### IDENTIFICATION REQUIREMENTS

Under anti-money laundering regulations, we are required to verify the identity and address of all parties associated with the policy. The payment of an additional single premium represents a change to the policy, which requires us to bring evidence of verification of identity and address up to current standards.

If the application is being signed under a Power of Attorney, we will require a certified copy of the Power of Attorney document and the identity and address of the attorney will be verified as well as the policyholder. We will also need to know the reason for granting the Power of Attorney.

### IMPORTANT INFORMATION ABOUT THIS CONTRACT

You need to be satisfied that, under any taxation, exchange control or insurance legislation to which you may be subject, you can make this additional investment.

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

### WHAT TO DO NEXT

Ensure you have completed all of the relevant sections and that you have attached any supporting documents to submit.

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

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

## SECTION 1 – TO BE COMPLETED BY THE POLICYHOLDER IN ALL INSTANCES

### A CONTRACT DETAILS

### MANDATORY

#### 1 I apply to increase the existing investment under contract numbered

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

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

#### 3 Welcome Team ticket reference

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

#### 4 Bond charge

What is your chosen **product management charge** option\*?

☐

Initial charge

☐

Ongoing charge

Please note that this is not the adviser charge.

The product management charge for each new premium is based on the total premiums paid, therefore an additional premium may have lower charges than the initial premium.

\*The type of product management charge that is available to you depends on the date your bond was first established. Speak to your financial adviser or our Customer Service team for more information.

### B ADDITIONAL INVESTMENT AMOUNT

### MANDATORY

#### 1 - ADDITIONAL SINGLE PREMIUM AMOUNT

Confirm the amount of the premium in the currency of the bond.

The current minimum additional premium for Delegation is £20,000 (US\$40,000 or €30,000). This is subject to change in the future.

If the additional premium is received in a currency that is different to the bond it will be converted to the currency of your contract at the exchange rate applicable at the time. **If the payer of the premium is not the Policyholder then we will need to know why a third party is making the payment, and will normally require verification of the identity of the payer. Third party premium payments are subject to our approval.**

**If you ask us to facilitate an initial adviser charge to your financial adviser before the additional premium is invested, the amount you send to us must total at least the minimum additional premium amount as stated in the product literature, plus the agreed initial adviser charge for this additional premium. For the current minimum amounts, speak to your financial adviser.**

Once your premium has been received in our bank account, if any interest is earned on your premium before the additional single premium is issued, an extra allocation of units may be added to your investment at the time the additional single premium is issued. Where you exercise your right to cancel the additional investment during the 30 day cancellation period the amount you receive back will be less any adviser charges paid. For further details, speak with your financial adviser.

**Your additional single premium will not be invested until we have received all outstanding requirements, including cleared funds.**

**Premiums must be paid to Utmost PanEurope dac by Telegraphic Transfer (international payment) in the same currency that you wish to establish the bond.** Our bank details are below, ensure that the payment is sent direct to Utmost PanEurope dac's bank account.

We will only make payment of any initial adviser charge to your adviser once the additional application and any additional supporting documentation has been fully accepted by us. No interest will be paid on any adviser charges being facilitated by us outside of the bond.

## 2 - OUR BANK DETAILS

### FOR PAYMENTS SENT IN GBP

**Address** Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIE2X  
**Sort code** 99-00-51  
**IBAN** IE22CITI99005127954790  
**Account number** 27954790  
**Account name** UPE Premium GBP

### FOR PAYMENTS SENT IN EUR

**Address** Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIE2X  
**IBAN** IE44CITI99005127954782  
**Account number** 27954782  
**Account name** UPE Premium EUR

### FOR PAYMENTS SENT IN USD

**Address** Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIE2X  
**IBAN** IE32CITI99005127954804  
**Account number** 27954804  
**Account name** UPE Premium USD

**Ensure you clearly reference your policy number on the bank payment.**

## 3 - YOUR BANK DETAILS

Please provide your bank details below. This is for regulatory purposes and this does not instruct your bank to pay the money to us.

|    |   |  |
|----|---|--|
| 1  | Account name  | <input type="text"/>   |
| 2  | Account number  | <input type="text"/>   |
| 3  | Bank sort code  | <input type="text"/> - <input type="text"/> - <input type="text"/> |
| 4  | Building Society roll number<br>(if applicable)                   | <input type="text"/>   |
| 5  | Bank BIC/Swift code<br>(required for all banks outside<br>the UK) | <input type="text"/>   |
| 6  | IBAN number<br>(required for all bank accounts<br>in the EU)      | <input type="text"/>   |
| 7  | Bank/Building Society name  | <input type="text"/>   |
| 8  | Address   | <input type="text"/>   |
|    | Postcode  | <input type="text"/>   |
| 9  | Telephone number<br>(including international<br>dialling code)    | <input type="text"/>   |
| 10 | How long has the account been held?                               | <input type="text"/> Years   |

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT  
INDIVIDUAL POLICYHOLDERS

C POLITICALLY EXPOSED PERSONS

MANDATORY

Under our current anti-money laundering obligations we are required to identify any 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.

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

See our separate document entitled **Politically Exposed Persons** which is available from your financial adviser who can obtain this on our website, [www.utmostinternational.com](http://www.utmostinternational.com). This includes a list of those parties considered to be close relatives.

|  |
|--|
|  |
|  |
|  |
|  |
|  |
|  |
|  |
|  |

**D SOURCE OF INVESTMENT**

**MANDATORY**

**CURRENT/PREVIOUS EMPLOYMENT DETAILS**

**This must be completed for all applicants in every instance.**

|   | Applicant 1   | Applicant 2   |
|---|---|---|
| Occupation and name of employer (if retired, previous occupation and name of last employer) | <div></div> <div></div> <div></div>   | <div></div> <div></div> <div></div>   |
| Year of retirement (if applicable)  | <div>y</div> <div>y</div> <div>y</div> <div>y</div>   | <div>y</div> <div>y</div> <div>y</div> <div>y</div>   |
| Total annual income   | <div><div></div> up to £20,000</div> <div><div></div> £100,001 to £250,000</div> <div><div></div> £20,001 to £50,000</div> <div><div></div> £250,001 to £500,000</div> <div><div></div> £50,001 to £100,000</div> | <div><div></div> up to £20,000</div> <div><div></div> £100,001 to £250,000</div> <div><div></div> £20,001 to £50,000</div> <div><div></div> £250,001 to £500,000</div> <div><div></div> £50,001 to £100,000</div> |
| If the total annual income is in excess of £500,000, provide an approximate amount          | <div></div> <div></div> <div></div>   | <div></div> <div></div> <div></div>   |

**SOURCE OF WEALTH**

Confirm the source of your investment. You should tick all appropriate boxes and enter the percentage from each, then answer the relevant questions on the following pages. If necessary, continue on a separate sheet of paper. Applicants are required to sign the sheet and attach it to this form.

| SOURCE(S)  | TICK BOX    | %                                   |
|--|-------------|-------------------------------------|
| Savings from employment income                           | <div></div> | <div></div> <div></div> <div></div> |
| Property sale  | <div></div> | <div></div> <div></div> <div></div> |
| Competition or gambling win                              | <div></div> | <div></div> <div></div> <div></div> |
| Gift   | <div></div> | <div></div> <div></div> <div></div> |
| Share sale   | <div></div> | <div></div> <div></div> <div></div> |
| Compensation payment                                     | <div></div> | <div></div> <div></div> <div></div> |
| Company sale or the sale of your interest in the company | <div></div> | <div></div> <div></div> <div></div> |
| Inheritance  | <div></div> | <div></div> <div></div> <div></div> |
| Maturing investments or policy claims                    | <div></div> | <div></div> <div></div> <div></div> |
| Pension income   | <div></div> | <div></div> <div></div> <div></div> |
| Other sources  | <div></div> | <div></div> <div></div> <div></div> |

All investments are assessed on a case by case basis; depending on the answers provided in this application we may request independent evidence of source of wealth. We are able to accept scanned copies of source of wealth evidence.

Provide as much detail as possible. If it is unclear how the money was accumulated, we will request further information.

## SOURCE INFORMATION

Provide details in regard to the source of your investment in accordance with the table below.

1

2

3

4

5

6

7

Where have the funds for this investment been held since receipt?

**Source of wealth** describes the activities that have generated the applicant's funds. All investments are assessed on a case-by-case basis; depending on the answers provided we may request independent evidence of source of wealth.

Using the table below will help confirm the necessary details within the application form along with details of where the funds have been held since receipt.

| SOURCE(S)                      | INFORMATION TO BE PROVIDED ABOVE  |
|--------------------------------|---|
| Savings from employment income | <ol style="list-style-type: none"> <li>1 Name of employer</li> <li>2 Postcode of employer</li> <li>3 Nature of employer's business</li> <li>4 Income last year (approximately)</li> <li>5 Bonus last year (approximately)</li> </ol>  |
| Property sale                  | <ol style="list-style-type: none"> <li>1 Address of property sold (including postcode)</li> <li>2 Amount personally received</li> <li>3 Date of purchase</li> <li>4 Date of sale</li> </ol>   |
| Competition or gambling win    | <ol style="list-style-type: none"> <li>1 Description of win</li> <li>2 Total amount won</li> <li>3 Date of win</li> <li>4 Name of organisation</li> </ol>   |
| Gift                           | <ol style="list-style-type: none"> <li>1 Who was the gift from</li> <li>2 Their address (including postcode)</li> <li>3 Relationship to the person</li> <li>4 Reason for gift</li> <li>5 How were the funds originally accumulated</li> <li>6 Date gift received</li> <li>7 Amount of gift</li> </ol> |

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT  
INDIVIDUAL POLICYHOLDERS

| SOURCE(S)  | INFORMATION TO BE PROVIDED ABOVE  |
|--|---|
| Share sale   | <ol style="list-style-type: none"> <li>1 What shares were held</li> <li>2 Amount of proceeds from sale</li> <li>3 How were they sold (bank, stockbroker etc.)</li> <li>4 Provide their address including postcode (bank, stockbroker etc.)</li> <li>5 Date shares were sold</li> <li>6 How long were the shares held</li> </ol> |
| Compensation payment                                     | <ol style="list-style-type: none"> <li>1 Name of payer</li> <li>2 Amount received</li> <li>3 Date amount received</li> <li>4 Reason for payment</li> </ol>  |
| Company sale or the sale of your interest in the company | <ol style="list-style-type: none"> <li>1 Name and address of the company (including postcode)</li> <li>2 Company registration</li> <li>3 Nature of the company's business</li> <li>4 Amount of sale proceeds</li> <li>5 Amount personally received</li> <li>6 Date amount received</li> </ol>                                   |
| Inheritance  | <ol style="list-style-type: none"> <li>1 Name of the person who left the inheritance</li> <li>2 Relationship to this person</li> <li>3 Amount personally received</li> <li>4 Date inheritance received</li> </ol>   |
| Maturing investments or policy claims                    | <ol style="list-style-type: none"> <li>1 Name of company the proceeds came from</li> <li>2 How long did you hold the investment/policy</li> <li>3 Amount received</li> <li>4 Date proceeds were received</li> </ol>   |
| Pension income   | <ol style="list-style-type: none"> <li>1 Name of pension organisation</li> <li>2 Amount of lump sum</li> <li>3 Date lump sum was received</li> <li>4 Pension income received last year</li> </ol>   |
| Other sources  | <ol style="list-style-type: none"> <li>1 What type of income was this</li> <li>2 How much was it</li> <li>3 When did you receive it</li> <li>4 Details of where the income came from</li> <li>5 Frequency of income</li> </ol>  |

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



**E** EXTERNAL MANAGER AND/OR CUSTODIAN (EMC) DETAILS

**MANDATORY**

If you have executed the investment conversion facility and an EMC is no longer appointed and you do not want to appoint a new EMC to manage your investment, you may leave this section blank and complete Appendix M with your chosen fund/cash deposit details.

If you have executed the investment conversion facility and an EMC is appointed to manage your investment, you should complete this section if you would like your appointed EMC, or a new EMC, to manage your additional investment as well.

You must complete this section in all cases to provide us with the details of the EMC who will manage your additional investment and in what proportion.

1) EXISTING SINGLE EMC

Tick this box if you currently have only one EMC linked to the bond and you would like your additional single premium to be managed by them. ☐

If you currently have more than one EMC linked to your bond, complete section 2 below.

2) MULTIPLE OR NEW EMC

In the case of multiple EMCs, complete this section if you:

- 1 **Currently have multiple EMCs appointed to your bond** and would like to split the additional premium between them.
- 2 **Currently have multiple EMCs appointed to your bond** and would like the entire additional premium to be allocated to just one of them.

**In the case of a new EMC;**

If you wish to nominate a new EMC to manage part, or all, of this additional premium, complete the box below as well as a standalone **Delegation Nomination of External Manager and/or Custodian Form**.

| Name of the External Manager firm | Contact details   |  | Percentage of premium to be allocated |
|-----------------------------------|-------------------|--|---------------------------------------|
|                                   | Contact name      |  | %                                     |
|                                   | Contact telephone |  |                                       |
|                                   | Contact email     |  |                                       |
|                                   | Contact name      |  | %                                     |
|                                   | Contact telephone |  |                                       |
|                                   | Contact email     |  |                                       |

100% of the additional single premium, less any initial bond charges, must be invested. Ensure the percentage allocations noted above reflect this i.e. 60% and 40%.

**IMPORTANT INFORMATION**

- › If you are investing part, or all, of your investment with an existing EMC, your existing investment objective and your EMC's investment strategy will apply to this premium unless you complete the **Delegation Switch of Investment Objective and/or Risk Profile Form**
- › If you are nominating a new EMC to be appointed to manage part, or all, of the additional investment you will need to provide your investment objective and attitude to risk when you complete the standalone **Delegation Nomination of External Manager and/or Custodian Form** or **Nomination of External Manager and/or Custodian Form**
- › The appointment or replacement of an EMC is subject to our agreement
- › It is important to remember that there is a limit of one EMC appointment or switch in each rolling 12 month period
- › Each additional EMC appointed incurs a quarterly administration fee.

**F** REGULAR WITHDRAWALS

OPTIONAL

Complete this section if you want to set up regular withdrawals.

It is important to consider how you will choose to pay adviser charges to your financial adviser when setting up any regular withdrawals. This is because any adviser charges agreed to be paid to your financial adviser, from the bond, will be treated as a withdrawal and will form part of your 5% annual tax-deferred entitlement. This means any adviser charges taken in any policy year will be added to any withdrawals requested in order to calculate whether the 5% entitlement has been exceeded. Refer to the **Product Guide** and the relevant **Guide to Charges** for tax implications, maximum withdrawals and minimum fund values for taking regular withdrawals.

Regular withdrawals will be taken equally across all policy segments.

Minimum £400 per payment (or currency equivalent). Payments will only be made in the currency of the bond.

If you have opted for an end date on your client Personal Illustration, note that this is for illustrative purposes only. When you wish for withdrawals to cease, we will require an instruction at that point to be sent to the Claims Department.

If a regular withdrawal would take the bond to a surrender value lower than the minimum value required to be kept in the bond, withdrawals will stop.

PART 1 - AMEND EXISTING WITHDRAWALS

Would you like your existing withdrawals to increase in line with this additional investment? ☐ Yes ☐ No

PART 2 - SET UP WITHDRAWALS

Complete if you are not currently taking regular withdrawals from your bond and want to start. Your instructions will be applied to the whole bond including this additional investment.

|   |  |  |                                    |                                      |                                 |             |  |
|---|--|--|------------------------------------|--------------------------------------|---------------------------------|-------------|--|
| 1 | Amount to be withdrawn from the whole bond | per annum of premium   |                                    | %                                    | or                              | per payment |  |
|   |  |  |                                    |                                      |                                 |             |  |
| 2 | Payment frequency                          | <input type="checkbox"/> Monthly   | <input type="checkbox"/> Quarterly | <input type="checkbox"/> Half-yearly | <input type="checkbox"/> Yearly |             |  |
| 3 | Payment to start                           | <div> <div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div> </div> |                                    |                                      |                                 |             |  |
|   |  | <input type="checkbox"/> As soon as possible   |                                    |                                      |                                 |             |  |

The earliest the first withdrawal can be taken is 30 days after the additional single premium documents have been issued.



### PART 3 – BANK DETAILS

If you want to start withdrawal payments, complete this section.

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

|    |   |  |
|----|---|--|
| 1  | Account name  | <input type="text"/>   |
| 2  | Account number<br>(for BACS payments this must be 8 digits)       | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |
| 3  | Bank 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"/>   |
| 4  | Building Society roll number<br>(if applicable)                   | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 5  | Bank BIC/Swift code<br>(required for all payments outside the UK) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 6  | IBAN<br>(required for all payments to the EU)                     | <input type="text"/>   |
| 7  | Bank/Building Society name  | <input type="text"/>   |
| 8  | Address   | <input type="text"/><br><input type="text"/><br><input type="text"/>   |
|    | Postcode  | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> – <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>  |
| 9  | Telephone number<br>(including international dialling 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 10 | How long has the account been held?                               | <input type="text"/> <input type="text"/> Years  |

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

## G PRIVACY NOTICE

Our Privacy Notice explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep customer information for, how a customer can obtain details of the information we keep and the choices customers have about how we use that information. You can find a copy on our website [www.utmostinternational.com/privacy-statements/](http://www.utmostinternational.com/privacy-statements/) or you can contact our Customer Service Team on **0845 602 9281** and request a copy.

## H DECLARATION

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

**Please read carefully the Delegation Product Guide, the relevant Guide to Charges, a Personal Illustration, and Key Features Document, all of which should have been provided to you, as they contain important information about the bond.**

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

**In this declaration, "Policyholder" means all Policyholders named under the bond and "Utmost PanEurope" means Utmost PanEurope dac.**

**The Policyholder applies** for an additional investment to the existing contract in accordance with the Policy Terms & Conditions and Policy Schedule.

**The Policyholder hereby confirms** that the Policyholder has not relied upon any statement made by the adviser which is not supported in the literature.

**The Policyholder confirms and declares** that the Policyholder has been advised to obtain appropriate professional advice in respect of the applicable taxation requirements, effects and legislation.

---

## ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

---

### Source of Funds – Policyholder Statement of Truth

**The Policyholder 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 my tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations, and
- ii) none of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion or conduct which will or may be regarded as such.

**Potential Consequences of Misleading Utmost PanEurope – The Policyholder fully acknowledges and agrees** that if Utmost PanEurope discovers that the Policyholder misled Utmost PanEurope in respect of any part of the statements confirmed above, that Utmost PanEurope shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope'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 Policyholder 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 PanEurope being misled, without limiting Utmost PanEurope's ability to seek additional recompense from the Policyholder in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at Utmost PanEurope's discretion concerning the Policyholder and/or the bond; and
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either
  - a) subject to satisfying Utmost PanEurope's further reasonable requirements, refund the Policyholder's premium(s) and other amounts paid to Utmost PanEurope to the date of such termination less applicable encashment and other charges in accordance with clause (i) above (the 'Refund Amount'), or
  - b) if legally required to do so by competent government authorities, freeze or pay over to relevant government authorities all or a portion of the Refund Amount or take such other actions as competent government authorities may legally require.

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

**The Policyholder has been advised** that Utmost Group plc and Utmost PanEurope have a longstanding policy of co-operating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities that will or may be regarded as such.

**The Policyholder understands and agrees** that Utmost PanEurope may collect information about each investor's tax residency in accordance with regulations created to enable automatic exchange of information, including Foreign Account Tax Compliance Act provisions contained in the US H.I.R.E Act 2010, and various agreements to improve international tax compliance entered into between Ireland, the US and other countries.

**The Policyholder also understands and agrees** that in certain circumstances Utmost PanEurope may be obliged to share this information with the Central Bank of Ireland.

**The Policyholder agrees** to inform Utmost PanEurope immediately should any information within this application change, **and understands** that the Policyholder is obliged to do so.

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

**The Policyholder understands and agrees** that Utmost PanEurope's obligations under the policy, including the payment of benefits, will be suspended either in whole or in part, to the extent that performance of any policy obligation may expose the company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

## Further consents and confirmations

**The Policyholder hereby confirms** that all the information that the Policyholder has provided whether handwritten or otherwise, in this application form is complete and accurate to the best of the Policyholder's knowledge and belief. The Policyholder agrees that this information, together with all other questionnaires, statements, reports or other information completed or given by the Policyholder in the Policyholder's name, shall form the basis of the contract with Utmost PanEurope.

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

**The Policyholder understands** that, unless the investment conversion facility has been applied to the bond, no contract shall be issued in respect of this application and Utmost PanEurope shall be under no obligation in respect of this application until the additional investment has been received by Utmost PanEurope and Utmost PanEurope has expressly confirmed in writing that it accepts the additional investment.

**The Policyholder acknowledges** that selection of investments is the responsibility of the EMC appointed to the bond. Where the investment conversion facility has been used, the policyholder acknowledges that the selection of investments is the policyholder's responsibility or that of their Investment Adviser or any appointed EMC. Utmost PanEurope makes no representations or guarantees in relation to the future performance of any assets linked to the bond and accordingly has no legal responsibility in respect of future performance of such linked assets.

**The Policyholder understands** that Utmost PanEurope and the Policyholder have a free choice about the law that can apply to any contract relating to this application. Utmost PanEurope proposes to choose the laws of England and Wales and by completing this application form the Policyholder agrees that the laws of England and Wales shall apply and that the Courts of England and Wales shall be the sole forum to consider disputes in relation to any contract arising from this application.

**The Policyholder agrees** that any decision to alter the Courts of England and Wales jurisdiction shall be at the discretion of Utmost PanEurope such discretion being exercised reasonably.

**The Policyholder confirms** that the firm named in Section J -Introducer's details will be acting as the financial adviser on an ongoing basis and agrees that Utmost PanEurope is able to disclose all information relating to the bond to this financial adviser. The Policyholder understands that if the Policyholder decides to change the financial adviser it is the Policyholder's responsibility to tell Utmost PanEurope in writing of this change.

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT  
INDIVIDUAL POLICYHOLDERS

**The Policyholder agrees** that a copy of the agreement given in this Declaration will have the validity of the original. The Policyholder understands that the financial adviser is acting as the policyholder's agent and not an agent of Utmost PanEurope.

**The Policyholder confirms** that the Policyholder is not ordinarily resident in Ireland and the Policyholder is resident (that is the Policyholder normally lives) in the UK and confirms that, to the best of the Policyholder's knowledge and belief, the Policyholder is not subject to any legislation which would make such an investment unlawful. The Policyholder hereby undertakes to inform Utmost PanEurope of any change in the country of residence during the lifetime of the bond.

Where there is more than one Policyholder, please state the number of Policyholders who will be required to sign for the following changes:

Change of standing data, e.g. change of address, change of bank details or change of financial adviser, EMC or funds (if applicable)

☐

Please note that if this is left blank, we will assume that all signatures are required for these changes.

|                  | Policyholder 1  | Policyholder 2  |  |
|------------------|---|---|--|
| <b>SIGNATURE</b> | <div></div>   | <div></div>   | <b>SIGNATURE</b>   |
| Print full name  | <div></div> <div></div>   | <div></div> <div></div>   | <div>If there are more than two policyholders, photocopy this page and after signing the additional copies attach it securely to the form.</div> |
| Date             | <div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div> | <div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div> |  |

Once you have signed and dated the above boxes and your financial adviser has completed page 17, go to pages 18-21 if you would like us to facilitate any adviser charges to your financial adviser.

## SECTION 2 – FINANCIAL ADVISER MUST COMPLETE IN ALL CASES

### I IDENTIFICATION REQUIREMENTS

### MANDATORY

Under Anti-Money Laundering regulations, we are required to verify the identity and addresses of all individuals related to a contract (e.g. policyholders, power of attorney).

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

We require **one suitably certified copy document** from **Part 1** together with **one suitably certified copy document** from **Part 2**. If an individual does not hold either of the documents listed in **Part 1** then, under certain circumstances, we **may** be able to accept **two suitably certified copy documents** from **Part 2**, showing verifiable reference numbers. Also note that if no documentation is supplied from **Part 1**, we will require an explanation of why this is not available.

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

This information is required to satisfy Anti-Money Laundering regulations.

### PART 1 - PERSONAL IDENTITY

|  | Policyholder 1           | Policyholder 2           | *                        |
|--|--------------------------|--------------------------|--------------------------|
| 1 Valid passport                                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 National ID card<br>(with photograph)          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 A current driving licence<br>(with photograph) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Use one document from Part 1 PLUS one document from Part 2. Alternatively, use two documents from Part 2 and confirm why no ID from Part 1 can be provided. Please provide certified copies of the originals.

\* Complete for any other party to the application for which identification has been provided. Please continue on a separate sheet of paper should there be more individuals to be identified than the space provided.

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

|  |
|--|
|  |
|  |
|  |

### PART 2 - VERIFICATION OF ADDRESS

|   | Policyholder 1           | Policyholder 2           | *                        |
|---|--------------------------|--------------------------|--------------------------|
| 1 A recent utility bill, rates, or council tax bill<br>The document must be the most recent available and dated no more than 6 months old, and must also be certified.<br>(Mobile phone bills are not acceptable) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 A recent mortgage statement, giving the residential address   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 A current driving licence (with photograph)<br>(Please note that if the driving licence is being used in part 1 it cannot be used in part 2 and vice versa)   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 A state pension, benefit or other government produced document showing benefit entitlement  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 A recent tax assessment document  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 An account statement from bank or bank credit card which is dated no more than 6 months old and certified (Store cards are not acceptable)  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 Proof of ownership or rental of the residential address   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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

☐ Yes

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

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

**I confirm that:**

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




APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT  
INDIVIDUAL POLICYHOLDERS


J

INTRODUCER'S DETAILS

MANDATORY

|    |  |  |  |
|----|--|--|--|
| 1  | How and when were you introduced to the policyholder?                                      |  |  |
| 2  | Is the policyholder acting as a nominee for someone else?<br>(If yes, please give details) | <input type="checkbox"/> Yes <input type="checkbox"/> No   |  |
|    |  |  |  |
|    |  |  |  |
|    |  |  |  |
| 3  | Which country was the advice leading to this application given in?                         |  |  |
| 4  | Which country was this application signed in?  |  |  |
| 5  | The basis on which the advice was offered is (UK advisers only)                            | <input type="checkbox"/> Independent <input type="checkbox"/> Restricted   |  |
| 6  | Name of regulatory body  |  |  |
| 7  | Regulatory body membership number  | <div style="display: flex; border: 1px solid black;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div> |  |
| 8  | Certifier and authorised signatory (signature)   |  |  |
| 9  | Print full name  |  |  |
| 10 | Date   | <div style="display: flex; border: 1px solid black;"> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">d</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">d</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">m</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">m</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">y</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">y</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">y</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">y</div> </div>   |  |
| 11 | Email address  |  |  |
| 12 | Financial adviser company name and address<br>(company stamp if possible)                  |  |  |
| 13 | Utmost PanEurope terms of business number (if known)                                       | <div style="display: flex; border: 1px solid black;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div> |  |
| 14 | Provide the name of your usual Utmost sales consultant                                     |  |  |
|    |  |  |  |
|    |  |  |  |

Give full details. 

Give full details of your authorisation and FCA number. 

**SIGNATURE**

**Note that we will not be able to invest the additional premium until Sections I and J have been completed and identification provided.**

## SECTION 3 – POLICYHOLDER MUST COMPLETE IF THEY WOULD LIKE UTMOST PANEUROPE TO FACILITATE ANY ADVISER CHARGE PAYMENTS TO THEIR FINANCIAL ADVISER

### K ADVISER CHARGING

### OPTIONAL

#### IMPORTANT INFORMATION BEFORE COMPLETING THESE PAGES

This section should only be completed if you wish for us to facilitate the payment of any adviser charges to your financial adviser in relation to product advice, from your bond. Such charges should match the information shown in your Personal Illustration that will have been provided to you. You can choose to pay adviser charges in one of the following ways:

› **Direct adviser charge** – The adviser charges are paid by you directly to your financial adviser, in which case you will not need to complete this section.

Or facilitated by us:

› **Outside of the bond** – The initial adviser charge is paid as a flat amount through Utmost PanEurope dac before the additional premium is invested into the bond. The additional premium must meet the minimum additional premium requirements after adviser charges have been deducted.

› **Inside the bond** – The adviser charges are paid to your adviser through Utmost PanEurope dac either on an initial, ongoing or ad hoc basis from the bond, after the additional premium has been invested.

#### Please note

Any adviser charges that are facilitated by completing the following pages will be paid from your bond. As these relate to advice to you they will form part of your 5% annual tax deferred entitlement. This could have potential tax consequences and you should discuss this with your financial adviser before agreeing such payment or making subsequent surrender or withdrawal requests from your bond. Please note tax rules may change in the future and are subject to individual circumstances.

Adviser charges which you have agreed to pay from your bond can only be made through a partial surrender (withdrawal taken across all segments).

For detailed information about adviser charges and how these may be applicable to you please see the **Policy Conditions** and the relevant **Guide to Charges** document, available on our website [www.utmostinternational.com](http://www.utmostinternational.com) or from your financial adviser on request. Your financial adviser will also be able to answer any questions you may have.

#### ADVISER CHARGING

This section should only be completed if you wish for us to facilitate the payment of adviser charges to your financial adviser. We can do this in different ways, and as explained above the types of adviser charges available are detailed in our **Product Guide** and the relevant **Guide to Charges**.

Ensure you fully complete this section, as any omissions may delay our ability to carry out your instructions. Once we have received the application form with this section fully completed, we will, depending on the options you select, make adviser charge payments on your behalf to your financial adviser for the services they provide to you. We will continue to do this until this instruction ends or you tell us to cancel it. Once your additional single premium has been applied we require a month's notice of any changes to adviser charge payments that we facilitate.

Payments must not be taken from your bond in advance of the service being received by you from your financial adviser, and you should remember this when choosing the start date for any ongoing payments.

#### CANCELLATION OF ADVISER CHARGES

**If you want to stop paying adviser charges from your bond you can cancel this Agreement by writing to us.** We will cancel any future adviser charges that would be due. We will confirm any instructions to cancel an adviser charge to you and your financial adviser. You will need to make other arrangements with your financial adviser to pay any outstanding charges, or to discuss the refund of any payments made whilst we process your request.

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

## INITIAL ADVISER CHARGE

Please select one of the following payment options

| Transaction type  | Monetary amount (£, US\$, €*)                                    | % of premium              |
|---|--|---------------------------|
| 1 Adviser charge to be paid outside of the bond by taking it from the payment, with the remaining balance being invested as an additional premium into the bond | <input type="text"/> . <input type="text"/> <input type="text"/> | N/A                       |
| 2 Adviser charge to be taken from the value of the additional single premium  | <input type="text"/> . <input type="text"/> <input type="text"/> | or <input type="text"/> % |

This amount should be specified excluding VAT.

\* The amount you enter will be taken in the currency of your bond.

- 3 Does the initial adviser charge attract VAT?  
(If yes, this will be applied in addition to that stated in **question 1 or 2 (as applicable)** of this section)
- ☐ Yes ☐ No

## ONGOING ADVISER CHARGE

Complete the table below if you have agreed with your financial adviser to make a **regular** payment for ongoing advice or services you receive.

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

- 2 Enter details of the adviser charge amount in either A) monetary **OR** B) percentage

- A) Total annual monetary amount of adviser charge to be taken from the additional single premium

£/US\$/€\*  .

If you choose this option please state the total monetary amount you wish to pay per year. For example, if you wish to pay £200 on a half-yearly basis, the amount you should state here is £400 as the annual total. You must enter your chosen monetary amount in the currency of your bond.

OR

- B) Total annual percentage of adviser charge to be taken from the value of the additional single premium tranche as a proportion of the total bond value

.  %

If chosen, please state the total percentage of additional single premium tranche you wish to pay per year. For example, if you wish to pay 0.1% on the additional single premium tranche, payable on a half-yearly basis, the amount you should state is 0.2% as the annual total. Where a percentage (%) of an additional single premium tranche is chosen, the % will be calculated on the frequency of the payment that you've selected and in proportion to the additional single premium amount. For frequencies other than annual, the overall total % for the year may be lower or greater than the % you have chosen because of fluctuations in the bond value.

- 3 When would you like the adviser charge payments to start?

d  d  m  m  y  y  y  y

\* amount entered will be deducted in the bond currency

- 4 Does the ongoing adviser charge attract VAT?  
(If yes, this will be applied in addition to that stated in **question 2** of this section)
- ☐ Yes ☐ No

If applicable, VAT can be added to ongoing charges for advice to your Financial Adviser or Investment Adviser. If the VAT rate changes in the future, we will automatically adjust the level of VAT without requesting a new agreement from you. Importantly, if the VAT rate should change, we will use the rate at the date we make the payment. VAT added to an adviser charge that is paid from the bond to your Financial Adviser will be treated as a withdrawal from the bond and will form part of your 5% annual tax-deferred entitlement.

**K** ADVISER CHARGING DECLARATION

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

**Throughout this declaration, "Policyholder" means all Policyholders named under the bond and "Utmost PanEurope" means Utmost PanEurope dac.**

**The Policyholder authorises** Utmost PanEurope to pay the adviser charges as set out in this Agreement. Where the Policyholder has indicated that the ongoing adviser charge attracts VAT, the Policyholder also authorises Utmost PanEurope to automatically adjust the future payments if the rate of VAT changes without any further authority from the Policyholder.

**The Policyholder understands and accepts that where the adviser charge is being facilitated through the bond:**

- › The adviser charge will only be paid when there is sufficient value, and cleared funds, in the bond to cover the payment in full.
- › If the total withdrawals taken from the bond, including any adviser charge payments, as prescribed in this form, exceeds 5% per annum of the premium(s) paid, then a chargeable event may arise and the Policyholder may be subject to UK Income Tax on any excess over the 5% annual tax deferred entitlement.
- › The adviser charges apply to the bond as a whole and will not be reduced if the Policyholder surrenders one or more policy segments, unless the Policyholder specifically requests this to happen at the time of the segment surrender.
- › The Policyholder can cancel the instruction to pay any future adviser charges due from the bond at any time by writing to the address shown on the back of this form.
- › Until Utmost PanEurope receives written notification to cancel this instruction, Utmost PanEurope will continue to make payments to the adviser.
- › If the Policyholder changes the adviser shown in Section J, cancels payment of any adviser charges from the bond, cancels the application for the additional single premium within the cancellation period, assigns the bond or any other situation where it is not reasonably possible for Utmost PanEurope to facilitate a payment it will be the Policyholder's responsibility to settle any outstanding adviser charges directly with the adviser.
- › The Policyholder should contact the adviser in the first instance to discuss any adviser charges the Policyholder believes should not have been applied to the bond.
- › The Policyholder cannot cancel an adviser charge after it has been paid, even if the Policyholder decides to cancel the additional single premium during the cancellation period, and acknowledges that the Policyholder will need to contact the adviser to discuss whether a refund is payable in full or in part.

**Where the Policyholder requests Utmost PanEurope to facilitate an adviser charge payment outside of the bond, the Policyholder agrees and acknowledges that:**

- › The facilitation is in consideration of the application for an additional single premium;
- › The payment is subject to the application being accepted;
- › Should the application not proceed then the Policyholder will be refunded the premium together with the adviser charge and it will be the responsibility to settle any outstanding adviser charges, if any, with the adviser;
- › No interest is payable or owed in respect of adviser charge money held by Utmost PanEurope to either the Policyholder or the adviser;
- › The adviser charge relates to advice received in connection with the additional single premium;
- › The Policyholder cannot cancel an adviser charge after it has been paid, even if the Policyholder decides to cancel the additional single premium during the cancellation period, and acknowledges that the Policyholder will need to contact the adviser to discuss whether a refund is payable to the Policyholder directly from the adviser in full or in part.

**Where the bond remains linked to an External Managed Account, the Policyholder acknowledges and agrees that:**

- › Any fund based adviser charge payments will be based on the last available fund value for the External Managed Account held in Utmost PanEurope's records.
- › Due to timing differences there may be significant market movements between the date when Utmost PanEurope's records were last updated with the fund value of the External Managed Account and the date the adviser charge is calculated as a percentage of the whole bond value.
- › Where the Policyholder requires any adjustment in adviser charges paid by Utmost PanEurope, Utmost PanEurope will not be responsible for making such adjustments and the Policyholder will liaise directly with the adviser.
- › The actual amounts paid by Utmost PanEurope as adviser charges will be treated as withdrawals from the bond and will be used in any chargeable event calculations.

**By signing this box below the Policyholder confirms that:**

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

|                  | Policyholder 1   | Policyholder 2   |
|------------------|--|--|
| <b>SIGNATURE</b> | <div style="border: 1px solid black; height: 40px;"></div>   | <div style="border: 1px solid black; height: 40px;"></div>   |
| Print full name  | <div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div>  | <div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div>  |
| Date             | <div style="display: flex; justify-content: space-between;"> <div>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div> </div> | <div style="display: flex; justify-content: space-between;"> <div>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div> </div> |

**SIGNATURE**

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

Please ensure your financial adviser has completed and signed Section J on page 17.

APPENDIX L - POLICYHOLDER DETAILS

Only complete this section if there have been changes to your personal details that we are yet to be made aware of.

|   | Policyholder 1  | Policyholder 2/<br>Deputy/Power of attorney*  |
|---|---|---|
| 1 Title (Mr, Mrs, Miss or Other)  | <input type="text"/>  | <input type="text"/>  |
| 2 Surname   | <input type="text"/>  | <input type="text"/>  |
| 3 Forenames (in full)   | <input type="text"/><br><input type="text"/>  | <input type="text"/><br><input type="text"/>  |
| 4 Permanent residential address<br>(PO Boxes and 'care of' addresses are not acceptable)  | <input type="text"/><br><input type="text"/><br><input type="text"/><br><input type="text"/>  | <input type="text"/><br><input type="text"/><br><input type="text"/><br><input type="text"/>  |
| Postcode  | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 5 Correspondence address<br>If your correspondence address is the same as your residential address, tick here. <input type="checkbox"/> | <input type="text"/><br><input type="text"/><br><input type="text"/><br><input type="text"/>  | <input type="text"/><br><input type="text"/><br><input type="text"/><br><input type="text"/>  |
| Postcode  | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 6 Contact telephone number  | <input type="text"/>  | <input type="text"/>  |
| 7 Email address   | <input type="text"/>  | <input type="text"/>  |

\*Delete as applicable

If there are more than two policyholders, photocopy this section, complete all the details for the additional policyholders and attach securely to this form.

If any of your details have changed and you have not yet notified us of these changes, ensure you provide us with up to date Anti-Money Laundering documentation.

## APPENDIX M - INVESTMENT CONVERSION FACILITY

This section should only be completed where the investment conversion facility has been executed and you wish to invest your additional single premium into funds or cash deposits.

### FUND SELECTION, CASH DEPOSITS AND DEALING ACCOUNT

Complete this section to confirm your investment selection.

#### FUND SELECTION

| Full fund name | SEDOL/ISIN | % |  |  |
|----------------|------------|---|--|--|
|                |            |   |  |  |
|                |            |   |  |  |
|                |            |   |  |  |
|                |            |   |  |  |
|                |            |   |  |  |
|                |            |   |  |  |

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.

Refer to our website [www.utmostinternational.com](http://www.utmostinternational.com) for details of funds we currently trade in and the relevant fund 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.

#### CASH DEPOSITS

| Bank/Building Society | Full name of deposit account | % |  |  |
|-----------------------|------------------------------|---|--|--|
|                       |                              |   |  |  |
|                       |                              |   |  |  |
|                       |                              |   |  |  |

For further information regarding certain deposits, speak to your financial adviser.

#### 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.

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

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT  
INDIVIDUAL POLICYHOLDERS

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.

Using the box below, indicate which funds you would like us to sell in these circumstances.

| Full fund name | % |  |  |
|----------------|---|--|--|
|                |   |  |  |
|                |   |  |  |
|                |   |  |  |

If you choose an external fund to clear a negative balance, each sale will be subject to the prevailing dealing fees.

INVESTMENT ADVISER

If you would like to nominate an Investment Adviser or replace your existing Investment Adviser, you will need to complete a separate **Nomination of Investment Adviser form**. All forms are available from your financial adviser or from our website at [www.utmostinternational.com](http://www.utmostinternational.com)