

# NOTICE OF PLEDGE FORM

## UTMOST PANEUROPE DAC

### INTRODUCTION

This form is to be completed by every policyholder if they wish to pledge their policy to a pledgee/pledge creditor as security.

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

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

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

### IMPORTANT INFORMATION

#### INTERPRETATION

Please note that the term "General Terms and Conditions" refers to the collective set of terms, conditions, agreements, provisions outlined in any policy contract or agreement, including but not limited to the "Terms and Conditions", the "Policy Conditions", the "Contract" or any other similar terminology used in the respective policy documents.

#### DATA PROTECTION

Before you provide us with your personal information, please read our Privacy Notice available on our website at [www.utmostinternational.com/privacy-statements/](http://www.utmostinternational.com/privacy-statements/) for information about your data protection rights and how we use your personal data. **You should only provide personal information about another individual in this form where you have received their consent to do so.** Utmost PanEurope reserves the right to change the **Privacy Notice** from time to time. We encourage you to periodically review the **Privacy Notice** to keep informed about how we use your personal data and how we keep it protected.

#### WHERE TO SUBMIT COMPLETED FORMS

You can email digitally signed and/or scanned forms and supporting evidence, to us at: [CCSFrontOffice@utmost.ie](mailto:CCSFrontOffice@utmost.ie)  
Alternatively, post paper forms and supporting evidence to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, County Meath C15 CCW8, Ireland.**

### A PARTIES

First policyholder name	<input type="text"/>
Second policyholder name (if any)	<input type="text"/>
Third policyholder name (if any)	<input type="text"/>
Fourth policyholder name (if any)	<input type="text"/>
Pledgee/pledge creditor name	<input type="text"/>
Pledgee/pledge creditor address	<input type="text"/>
	<input type="text"/>
Postcode	Country

**B TERMS**

By signing this Notice of Pledge Form (the "Notice of Pledge") the policyholder gives Utmost PanEurope dac ("Utmost PanEurope") notice that a pledge (the "Pledge") has been entered into between the policyholder and the pledgee/pledge creditor. A copy of the Pledge deed is provided to Utmost PanEurope together with this Notice of Pledge. Utmost PanEurope will provide the policyholder with a confirmation to acknowledge receipt of the Notice of Pledge and the Pledge deed, and to confirm that it has recorded the interest of the pledgee/pledge creditor.

The policyholder and the pledgee/pledge creditor will need to give joint instructions to the Utmost PanEurope for any instruction that will reduce the rights of the pledgee/pledge creditor (including, but not limited to, surrenders, withdrawals, assignments, etc.) and revocation or termination of the Pledge deed. The pledgee/pledge creditor has the sole capacity to request a full surrender.

The General Terms and Conditions of this policy will vary in accordance with the terms outlined above.

**C DECLARATIONS**

References to 'I', or 'me', mean you, the policyholder (including individuals acting on behalf of a Trust or entity).

- › I obtained independent tax and legal advice before signing the Pledge deed and the Notice of Pledge.
- › I have entered into a valid Pledge and I agree to be bound by the terms of this Notice of Pledge.
- › This Notice of Pledge provided to Utmost PanEurope does not replace the Pledge but allows Utmost PanEurope to record it.

	<b>Policyholder 1</b>	<b>Policyholder 2 (if any)</b>
<b>SIGNATURE</b>	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
Print full name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date	<input style="width: 100%; text-align: center;" type="text" value="d d m m y y y y"/>	<input style="width: 100%; text-align: center;" type="text" value="d d m m y y y y"/>

	<b>Policyholder 3 (if any)</b>	<b>Policyholder 4 (if any)</b>
<b>SIGNATURE</b>	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
Print full name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date	<input style="width: 100%; text-align: center;" type="text" value="d d m m y y y y"/>	<input style="width: 100%; text-align: center;" type="text" value="d d m m y y y y"/>

In certain jurisdictions, the signature of the policyholder's spouse is required, if the policyholder and their spouse are subject to a joint matrimonial regime and the spouse is not a joint policyholder.

<b>SIGNATURE</b>	<input style="width: 100%; height: 40px;" type="text"/>
Print full name	<input style="width: 100%;" type="text"/>
Date	<input style="width: 100%; text-align: center;" type="text" value="d d m m y y y y"/>

If the policy has been assigned, pledged as security, or otherwise given to any person (e.g. irrevocable beneficiary, etc.) who could have a claim under the policy **prior to this Pledge** that person must sign below.

**SIGNATURE**

Print full name

Date

d	d	m	m	y	y	y	y
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Capacity of signatory

Assignee     Pledgee/pledge creditor     Irrevocable beneficiary

Other

If "Other", please specify

**The pledgee/pledge creditor must sign this Notice of Pledge**

**SIGNATURE**

Print full name

Date

d	d	m	m	y	y	y	y
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**A WEALTH *of* DIFFERENCE**

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

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland.  
Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

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

Utmost PanEurope dac is authorised for the pursuit of the life insurance business in France on a freedom to provide services basis and is duly registered for such purposes with the French Prudential Control and Resolution Authority (Autorité de Contrôle Prudenciel et de Résolution or 'ACPR') under the number 228159.

Utmost PanEurope dac is authorised to operate in Italy on a freedom of services basis (FOS) and is duly registered for such purposes with the IVASS in Albo delle Imprese, Elenco II, with number II.00509.

Utmost PanEurope dac is duly registered for the pursuit of the life insurance business in Portugal on a freedom to provide services basis and is duly registered for such purposes with the Portuguese Insurance Supervisory Authority (Autoridade de Supervisão de Seguros e Fundos de Pensões or 'ASF') under the number 4693.

Utmost PanEurope dac is authorised to operate in Spain on a freedom of services basis (FOS) and is duly registered for such purposes with the Register of Insurance and Reinsurance Undertakings of the Spanish General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones) under the number L0466.