

# ADVISER APPROPRIATENESS QUESTIONNAIRE

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## 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.

**Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost International Isle of Man Limited and Utmost PanEurope dac.**

All references to **we**, **us** and **our** in this application form refer to Utmost International Isle of Man Limited and Utmost PanEurope dac.

### Guidance notes for completing the adviser appropriateness questionnaire

This form only needs to be completed if you intend to submit new business to Utmost International Isle of Man Limited or Utmost PanEurope dac. If you do not intend to submit new business and only wish to service existing contracts, this form is not required.

You will need to complete the questionnaire in English.

Your responses should take into account all of your adviser firms. If your firm is split into separate units that operate differently, you should highlight these differences within your responses.

You will be asked to confirm that you are authorised to provide the information on behalf of your adviser firm (either as a director or other authorised signatory).

It is important that you provide us with complete and detailed information. This will avoid a new business transaction being delayed or not approved in future. If you are unclear on any of the questions, please refer to the guidance notes or contact your Utmost International sales representative.

You will need to provide certified copies of documents as evidence of your responses to some questions. Where certified copies are requested please scan and email back to us along with the Questionnaire, failure to provide certified documents will result in delays to completing the assessment.

If certified documents are required, they must be certified according to the instructions below otherwise we will not be able to accept them and this will prevent the assessment from passing.

For information, a suitable certifier is an individual who is deemed suitable to certify copy documents and can be:

A regulated introducer, or authorised employee of a regulated introducer, who is based and regulated in a country with equivalent anti-money laundering and counter financing of terrorism requirements to Isle of Man and / or Ireland (as applicable) and who is acceptable to us; or

A solicitor, lawyer or advocate; or

A notary public; or

An authorised representative of an embassy or consulate of the country who issued the identification document.

When certifying a document, the certifier should state **"I hereby confirm that this document is a true copy of the original which I have sighted"**.

If the document is verifying the identity of a natural person, the certifier should also state that they have met the person whose identity is being verified and use the following statement **"I hereby confirm that this document is a true copy of the original which I have sighted and the photograph represents a good likeness of the client who I have met"**. The suitable certifier must also sign and print their name, state their company name/institution, their position within the company/institution and the date.

**A DETAILS**

Company Name		
Adviser account number (if known)		
Company Address		
Country	Postcode	

**B QUESTIONS****1. Please confirm if you:**

**Intend to submit new business to Utmost International Isle of Man Limited (please answer questions 2-4, then go to question 8)**

**Intend to submit new business to Utmost PanEurope dac (please answer questions 5-7, then go to question 8)**

**(if you wish to submit new business to both Utmost International Isle of Man Limited and Utmost PanEurope dac you can select more than one and answer all questions 2-7, then go to question 8)**

**2. If yes to submitting new business to Utmost International Isle of Man Limited, which countries will you be soliciting business and providing advice?**

Please input all the countries you wish to actively target and undertake solicitation activities in. Note - these are the countries where the advice will be received by the client. This is referred to as the 'country of advice'. The countries that you may target that does not meet this criterion do not need to be selected.

The 'country of advice' is the country where the majority of solicitation activities prior to the signing of the application have taken place, particularly in relation to face-to-face discussions with the client. In the case of pension trustee applications, the member of the scheme should be regarded as your client and for other trust arrangements, your client will be the party that you are advising, either the trustee or the settlor of the trust. If advice is provided remotely (e.g. over the internet), the relevant 'country of advice' will be the country where the advice is received by your client.

When you submit a new business application you need to provide the 'country of advice'. This will be checked by Utmost International Isle of Man Limited against the countries that you have stated in this questionnaire. If the country is not supplied as part of this questionnaire, the acceptability of the new business transaction will be reviewed at the time of application.

Only the countries from which Utmost International Isle of Man Limited may consider accepting new business applications are listed for selection. If you propose to submit business from any country that is not listed here, please refer to your Utmost sales representative before continuing.

**Definitions**

Solicitation activities - the series of advisory activities which may consist of promoting, arranging, recommending, and providing advice resulting in the conclusion and signing of a Utmost International Isle of Man Limited application.

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**3. Please provide details of the license(s) you hold in each of the above countries and attach copies when sending the form back.**

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4. If you do not hold a license in any of the above countries, please confirm which country and how you consider your approach is in line with the legal and regulatory requirements for this country?

5. If yes to submitting new business to Utmost PanEurope dac, which countries will you be soliciting business and providing advice?

6. Please provide details of the license(s) you hold in each of the above countries and attach copies when sending the form back.

7. If you do not hold a license in any of the above countries, please confirm which country and how you consider your approach is in line with the legal and regulatory requirements for this country?

8. Please select all the type's of applicants you propose to submit new business for?

Individuals - retail

Individual - Professional

Corporate

Pension Trustees

Other Trustees

Other (please provide details)

9. Please provide details of affiliations or memberships with relevant professional bodies or trade associations, if none are held please input n/a.

10. Please explain your procedures to ensure the following, if no procedures are in place please explain why and provide as much detail as possible:

- › Your advisers remain suitably qualified and experienced for the clients you service and target and the Utmost products they sell.
- › Your advisers only sell products they have the appropriate experience and qualifications to sell and the adviser firm has the licence to sell.
- › Your firm remains licensed (in relation to the licences you have declared earlier).

- 11. Please explain your quality assurance procedures to monitor the activities of your advisers to ensure clients have received the best and most appropriate advice, if no procedures are in place please explain why and provide as much detail as possible?**

**12. Customer Due Diligence (CDD)**

The method you use to verify the identity of the customers you introduce to us will need to be assessed in accordance with legal and regulatory requirements which we must comply with. The response you provide may determine the nature of due diligence material the customer will need to provide to us before we can accept their application. We will need to ensure that the method by which you verify the identity of customers is acceptable to us. Please select which method of obtaining CDD you employ and the approximate percentages which fall under each method.

How CDD is obtained	%
1 I obtain CDD directly from my customer	<input type="text"/> %
2 I obtain CDD from third parties	<input type="text"/> %
3 My customer sends CDD directly to Utmost	<input type="text"/> %

If option 2 has been selected, please provide details under Question 13.

**13. Third Parties Providing CDD**

Where some or all elements of CDD are provided by third parties, please complete the following details explaining which elements of CDD are generally provided by third parties and the nature of the parties providing them.

Type of CDD generally provided by third parties (e.g. identity documents, proof of residence, source of funds evidence)	Nature of third party providing CDD (e.g. customer lawyer, accountant, bank relationship manager)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

If there are specific third parties you use for the provision of CDD, please provide their full details under Question 15 below.

**14. Customer Meetings**

In order for us to understand how and by what means you meet your customers, or if customer meetings are conducted by other parties, please select from the following options and indicate the percentage of meetings relevant to each option:

Nature of Meeting	%
1 I meet my customers in person	<input type="text"/> %
2 I meet my customers via live video stream	<input type="text"/> %
3 I don't meet my customers but they are met by a third party in person	<input type="text"/> %
4 I don't meet my customers but they are met by a third party via live video stream	<input type="text"/> %
5 My customers are not met by any party	<input type="text"/> %

If option 3 or 4 has been selected, please provide details under Question 15 below of any specific third parties who meet your customers.

If option 5 has been selected, please provide an explanation why customers are not met by any party.

#### 15. Details of Third Parties

If option 2 under Question 12 or option 3 or 4 under Question 14 have been selected, please provide full details of the relevant third party below so we may determine the individual's regulatory status.

Third Party 1		Third Party 2	
Name of Individual	<div></div>	Name of Individual	<div></div>
Occupation	<div></div>	Occupation	<div></div>
Date of Birth	<div></div>	Date of Birth	<div></div>
Residential Address	<div></div>	Residential Address	<div></div>
Registered Company Name	<div></div>	Registered Company Name	<div></div>
Registered Company Address	<div></div>	Registered Company Address	<div></div>
Associated Professional Body	<div></div>	Associated Professional Body	<div></div>
Professional Body Membership Reference	<div></div>	Professional Body Membership Reference	<div></div>

#### 16. Do you provide investment advice or portfolio management services either from within your firm or via a third party?

The provision of investment advice or portfolio management services is subject to possession of relevant license (as may be) required in the jurisdiction concerned.

Yes - via a third party

Yes - within firm

Yes - both via a third party and within firm

No

If you use a third party, please provide full details of the third party.

17. If you provide Investment advice within your firm, please confirm the method used to provide investment advice/asset choice recommendations to your clients. Please select all that apply:

Centralised investment process

Multi-asset funds

Model portfolios

None of the above

Other (provide details)

18. If you provide Investment advice within your firm, please provide more details on the approach you take and the processes followed for providing investment advice/asset choice recommendations to your clients.

19. Do you provide investment advice on a discretionary basis from within your firm? If yes please provide a copy of your sample client agreement.

Yes

No

20. Do you receive remuneration as a result of investment decisions made?

This relates to investment specific remuneration such as fund rebates or commissions paid by fund managers

Yes

No

If yes to the above, how do you ensure any remuneration received by your firm does not unduly influence the investment advice provided?

21. Please provide an overview of your high-level company structure, including any subsidiaries and parent companies in the hierarchy.

Please can you attach a copy of a structure chart if the structure is complex.

**22. Are you operating as a Network with members who can submit business to Utmost International Isle of Man Limited through your Terms of Business with us?**

Utmost International Isle of Man Limited define a Network as a firm with either an associated firm, or associated individual representative (financial adviser) who distributes products using the firms license, but who are not directly employed by the firm.

Yes

No

**23. Please provide the following information for all your company's directors:**

- › Name
- › Date of birth
- › Country of residence

If any of the directors have changed their names, please list details of their previous names (including maiden names).

**If you are based outside of the United Kingdom, Hong Kong, Singapore, Jersey, Guernsey or the Isle of Man, please attach a certified copy of the directors register or equivalent (if Limited Company).**

**Please also attach certified proof of identification and residential address for each director, failure to provide these documents will result in a delay to completing the assessment.**

Acceptable proof of identification and proof of address is as specified by the Isle of Man Financial Services Authority Anti-Money Laundering regulations in relation to Utmost International Isle of Man Limited and the Central Bank of Ireland Anti-Money Laundering regulations in relation to Utmost PanEurope dac.

**24. Please provide the following information for all shareholders with more than a 25% holding of either your company or any company above your company in the hierarchy:**

- › Name
- › Date of birth
- › Country of residence

If any of the shareholders have changed their names, please list details of their previous names (including maiden names).

**If you are based outside of the United Kingdom, Hong Kong, Singapore, Jersey, Guernsey, or the Isle of Man, please attach a certified copy of the shareholders register or equivalent (if Limited Company). Please also upload certified proof of identification and residential address for each shareholder (with more than a 25% holding), partner, principal, or sole trader.**

**Failure to provide these documents will result in a delay to completing the assessment and any subsequent submission of New Business.**

Where the shares are held by a holding company or trust the identity of the ultimate beneficial owner or those who have ultimate control over the business and company's assets must be verified.

Where shares are held by a corporate entity, please provide the above listed evidence for the holding / group company(s).

Where shares are held in trust, please upload a certified copy of the declaration of trust detailing beneficiaries and trustees. Please also confirm the name, residential address and date of birth for the settlor and all named beneficiaries. Where a discretionary trust is used, please confirm the classes of beneficiary.

Acceptable proof of identification and proof of address is as specified by the Isle of Man Financial Services Authority Anti-Money Laundering regulations in relation to Utmost International Isle of Man Limited and the Central Bank of Ireland Anti-Money Laundering regulations in relation to Utmost PanEurope dac.

**25. Has the firm or any of the firm's directors, partners, ultimate owner or employees:**

- › Been convicted of a criminal offence within the last five years?
- › Had a civil judgement or similar order made against them within the last five years?
- › Any current or pending legal proceedings against them
- › Been subject to any disciplinary action by any regulatory / professional body or trade association?
- › Been refused authorisation, registration or membership of, or any license by, any regulatory / professional body or trade association (or withdrawn any application for, or had withdrawn, any such authorisation etc.)?
- › Been refused or had cancelled or terminated terms of business / an agency appointment by any insurance company, collective investment scheme or other financial services provider (or has any insurance company, etc. refused to accept business from any of them)?
- › Been involved in, connected with, or aware of any current or pending proceedings or other actions relating to insolvency, bankruptcy or winding up or the appointment of an administrator, receiver or liquidator?
- › Been disqualified from acting as a director of a company or from acting in management or conduct of affairs of any company?

No

If yes to any of the above please provide details

## C DATA PRIVACY STATEMENT

I understand that Utmost Services Limited, Utmost International Business Services Limited, Utmost Services Ireland Limited, Utmost Administration Limited, Utmost International Isle of Man Limited, Utmost International Trustee Solutions Limited and / or Utmost PanEurope dac will process personal information about me and any other party whose personal information I have provided.

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

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

The processing of my 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 my 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 or fund adviser 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 relating to the U.S Foreign Account Tax Compliance Act and The Organisation for Economic Co-operation and Development Common Reporting Standards;
- › 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 my personal information is shared with a third party for the provision of services relating to my policy, my personal information will only be used for the purposes for which it was collected. In some circumstances this may involve a transfer of my personal information to a third party outside the European Economic Area (EEA). Whenever my personal information is shared it will be subject to the same levels of security and protection that Utmost International Isle of Man Limited would apply.

I may ask Utmost International Isle of Man Limited to:

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

I have been made aware that a full explanation of how Utmost International Isle of Man Limited collects, uses and shares my personal information can be found at [www.utmostinternational.com/privacy-statements/](http://www.utmostinternational.com/privacy-statements/)

If I have any questions about data privacy I can address these to:

**For Utmost PanEurope dac:** The Data Protection Officer, Utmost PanEurope dac, Navan Business Park, Athlumney, Co Meath, C15 CCW8, Ireland.

Or email: [dataprotection@utmost.ie](mailto:dataprotection@utmost.ie)

**For Utmost International Isle of Man Limited or Utmost International Trustee Solutions Limited:** The Data Protection Officer, Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, British Isles, IM99 1NU.

Or email: [IOM.DPO@utmostgroup.com](mailto:IOM.DPO@utmostgroup.com)

If I have a complaint about the processing of my personal information and Utmost International is unable to provide a satisfactory response I may contact the appropriate regulator:

**For Utmost PanEurope dac:** The Ireland Data Protection Commissioner, Canal House, Station Road, Portllington, R32 AP23 Co. Laois, Ireland.

**For Utmost International Isle of Man Limited or Utmost International Trustee Solutions Limited:** The Isle of Man Information Commissioner, First Floor, Prospect Hill, Douglas, Isle of Man, British Isles, IM1 1ET.

As the Isle of Man is not part of the United Kingdom, our Appointed Representative in the United Kingdom is an establishment of Utmost Services Limited based at Saddlers House, 5th Floor, 44 Gutter Lane, London, EC2V 6BR.

I have read and understood the Data Privacy Statement set out above and will make it available to other individuals whose personal information has been provided by me to Utmost International either in this application or within accompanying documentation.

Printed full name

Date

d	d	m	m	y	y	y	y
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Role within the company

Please email scanned copies as well as all the supporting documentation requested throughout the Questionnaire to:

[IOMadvisertermsofbusinessuk@utmostgroup.com](mailto:IOMadvisertermsofbusinessuk@utmostgroup.com)

## A WEALTH *of* DIFFERENCE

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

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. 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.

Utmost Wealth Solutions is a registered business name of Utmost International Isle of Man Limited Singapore Branch. Utmost International Isle of Man Limited Singapore Branch, 6 Battery Road #16-02, Singapore 049909. Tel: +65 6216 7990 Fax: +65 6216 7999. Registered in Singapore Number T08FC7158E. Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the

Singapore Finance Dispute Resolution Scheme.

Utmost International Hong Kong Office: Unit 2402C, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong. Tel: +852 3552 5888 Fax: +852 3552 5889. Authorised by the Insurance Authority of Hong Kong to carry on long-term business.

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 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.

Utmost International Trustee Solutions Limited is registered in the Isle of Man, registered number 137986C.

Registered Office address: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Utmost International Trustee Solutions Limited is licensed by the Isle of Man Financial Services.

Utmost International Trustee Solutions and Utmost Wealth Solutions are registered in the Isle of Man as business names of Utmost International Trustee Solutions Limited.

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