

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost PanEurope dac.

### INTRODUCTION

This guide is intended to help individuals complete the Apex France Application Form accurately and efficiently.

To apply you must be habitually resident in France and be a national of a country having English as its official language. Please note: French nationals are not permitted to invest in an Apex (France) Policy.

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

### BEFORE YOU BEGIN

Before completing the Application Form, please ensure you have read the relevant Apex (France) Policy Conditions, Key Information Document, Specific Information Document (where applicable), and your personalised Policy Illustration. The Introduction section of the form will provide you with further helpful information; if you have any questions your Insurance Intermediary should be able to assist.

### INTERPRETATION

All references to "Utmost" or "Utmost PanEurope", refer to Utmost PanEurope dac. "Applicant" means a person applying to become a Policyholder.

Capitalised terms not defined in this document have the meanings given to them in your Apex (France) Policy Conditions (including Endorsements).



**Reference documents which may help you complete your application.**

**Apex (France) Policy Conditions**

**Key Information Document**

**Anti-Money Money Laundering Guide**

**Various Specific Information Documents**



**Supplementary documents you may need to complete.**

**Declaration of Residence Outside of Ireland required if scheduling regular withdrawals.**

## A APPLICANT DETAILS



Policyholders must normally be at least 18 years of age. A minor who is at least 12 years of age can be accepted as a Policyholder, with the consent of their legal representative.

### A.1 MANDATORY INFORMATION

- › Provide details such as title, first name, surname, date of birth, place of birth, nationalities, country of tax residence, tax identification number, permanent residential address, and contact details.

### A.2 ONLINE SERVICE CENTRE REGISTRATION

- › If you wish to access your Policy details online, provide a unique personal code (4-13 characters, case sensitive).

## B ADDITIONAL LIVES ASSURED

- › Complete this section for any Life Assured who is not also an Applicant. The maximum number of Lives Assured is six.
- › Provide details such as role, title, first name, surname, date of birth, place of birth, nationalities, permanent residential address, and relationship to Applicants.

## C POLITICALLY EXPOSED PERSONS



We are required to identify persons associated with this application who could be classed as a Politically Exposed Person ("PEP"). A PEP is a term used to describe someone who is currently, or has previously been, entrusted with prominent public functions or responsibilities. For example: a Head of State, a holder of a senior political or government post, a senior member of the Judiciary or the Military, a senior employee of a State-Owned Corporation, or a board member of a Central Bank. Family members or close associates of a PEP must also be considered PEPs themselves.

- › Identify any persons associated with the application who could be classed as a Politically Exposed Person (PEP).

## D TAX CONSIDERATIONS

- › Provide a Tax Mandate as required under French law.
- › If you intend to request regular withdrawals, a Declaration of Residence Outside of Ireland form must also be completed.

## E POLICY DETAILS

### E.1 LIFE COVER BASIS

- › Confirm the life cover basis required (single life, joint life first death, multiple life last death).



Please note it is compulsory for joint Lives Assured to be married under the appropriate matrimonial regime. For any other case not mentioned in this form, your request will be subject to the prior acceptance of Utmost PanEurope.

Furthermore, due to the numerous legal and tax consequences that a joint policy may entail, we invite you to seek advice from your legal and tax advisor.

If the joint Policyholders are unaware of their matrimonial regime or have any doubts, they must contact their Insurance Intermediary and/or Utmost PanEurope for clarification and assistance.

In the event the joint Policyholders are not married under one of the listed matrimonial regimes, they must submit their request for a joint Policy to Utmost PanEurope, who will review and analyse each request on a case-by-case basis.

- › Provide details of the matrimonial regime for joint life Policies.

### E.2 POLICY STRUCTURE AND CHARGES

- › Specify the number of Policy Segments and provide the policy illustration reference number or Sales Support team case ID.
- › Select the Policy Currency (EUR, GBP, USD, CHF).

### E.3 PREMIUM DETAILS

- › Provide details of the Premium Currency and Total Initial Premium. Attach a certified bank statement to prove the source bank account is held in the Policyholder's name.

### E.4 POLICY BENEFICIARIES



Review any existing UK will(s) to ensure it is consistent with your nomination under Apex (France).

- › Provide details of beneficiaries by class or name.



If you wish to nominate an Accepting Beneficiary please contact us for more details. You should also seek appropriate legal advice prior to the nomination of an Accepting Beneficiary as this will impact on your discretion to make changes to the Policy.

---

## E.5 REGULAR WITHDRAWAL REQUEST

---

- › Provide details of any required regular withdrawal.
- › Provide details of the bank account to which payment should be made.



Please note that we require an original or suitably certified bank statement to prove the receiving bank account is held in the Policyholder(s)' name. This bank statement must be dated within the past six months.

If you wish to make payment to a third-party or if there is a Politically Exposed Person connected with the Policy, please contact our Customer Support Team on ++44 (0)20 3868 5300 to discuss any additional requirements in more detail and help to reduce delays.

## F INVESTMENT DETAILS

Only complete those subsections applicable to your investment selection as described in sub-section F1.

---

### F.1 WHO WILL DIRECT INVESTMENT

---

- › Tell us who you want to provide investment instructions.
- › More than one option may be requested.

---

### F.2 DEALING ACCOUNT AND LIQUID ASSET MANAGEMENT

---

- › Specify the initial amount to be set aside in liquid assets to fund charges and withdrawals.

---

### F.3 INITIAL DEALING INSTRUCTION

---

- › Indicate the investments you wish to be purchased (e.g. Funds).

---

### F.4 ATTITUDE TO RISK AND INVESTMENT STRATEGY

---

- › Provide details of the revised attitude to risk and investment strategy if applicable.

---

### F.5 NOMINATION OF AN INVESTMENT ADVISER

---

- › Provide details of nominated Investment Adviser (if applicable).
- › The nominated Investment Adviser must accept the nomination by reading and signing the Investment Adviser Declaration in this subsection.

---

### F.6 NOMINATION OF A DISCRETIONARY FUND MANAGER

---

- › Provide details of nominated Discretionary Fund Manager (if applicable).



This nomination is made in line with the terms agreed between Utmost PanEurope and the Discretionary Fund Manager and is subject to change.

---

### F.7 NOMINATION OF PLATFORM AND INVESTMENT ADVISER

---

- › Provide basic details of nominated Platform along with details of the discretionary Investment Adviser.
- › The nominated Investment Adviser must accept the nomination by reading and signing the Investment Adviser Declaration in this subsection.



The above is nominated to be appointed on a discretionary basis. The Platform will make investment decisions on the assets without any specific consultation with the Applicant.

This nomination is made in line with the terms agreed between Utmost PanEurope and the Investment Adviser and is subject to change.

## G EMPLOYMENT AND SOURCE OF FUNDS



Utmost PanEurope is required to record details of how the funds being invested have been accumulated. Where your funds come from more than one source, you should complete all relevant sections to give us the full picture of its origin.

### **Documentary evidence requirements:**

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

**Please provide as much detail as possible. If it is not clear how the money was accumulated, we will need to request further information and the Policy will not be issued until the requested information is received and a satisfactory risk assessment is completed.**

### G.1 EMPLOYMENT DETAILS

- › Provide details of your employment status and occupation including role (e.g. Director accountancy).
- › If Retired, Unemployed or a Homemaker, provide details of your former occupation.
- › Income details are required for Know Your Client and AML requirements, failure to complete will cause a delay in processing your application.

### G.2 DETAILS OF BANK ACCOUNT YOU WILL USE TO PAY PREMIUMS

- › Provide details of the bank account you will use to pay the Premium.
- › Provide details of how the funds being invested have been accumulated.
- › Attach independently certified documentary evidence of the source of funds.

### G.3 SOURCE OF FUNDS

- › Provide details of how you accumulated the funds used to pay the Premium.

## H LIFE ASSURED AND APPLICANT DECLARATIONS

### H.1 ADDITIONAL LIFE ASSURED DECLARATIONS (INCLUDING APPLICANTS WHO ARE ALSO LIVES ASSURED)

- › These declarations apply to all Lives Assured (including those who are also Applicants).
- › Ensure all statements are true, accurate, and complete.
- › This subsection must be signed by any Life Assured (or their legal guardian/representative) who is not an Applicant.

### H.2 APPLICANT

- › Ensure all statements are true, accurate, and complete.
- › This subsection must be signed by all Applicants (or their legal guardian/representative)

## I IDENTIFICATION REQUIREMENTS

This section is generally completed by the Insurance Intermediary, or suitable certifier.



This section is required to verify the identity of the Policyholders and is to be completed by the Insurance Intermediary in conjunction with the Policyholder. How to certify documents is outlined in our Anti-Money Laundering and Source of Wealth Pack.

All identification papers must be certified by the Insurance Intermediary, a lawyer or a Notary Public and must include a photograph of the Individual(s).

Standard minimum requirements are contained in the Application Form. In some circumstances we may request additional information.

For individuals, we require one suitably certified document from Part 1, together with one suitably certified document from Part 2. Mobile phone bills and store card statements are not acceptable.

---

## PART 1 PERSONAL IDENTITY

---

- › Provide certified documents to verify the identity of the Policyholders, including a photograph.

---

## PART 2 VERIFICATION OF RESIDENTIAL ADDRESS


---

- › Provide certified documents to verify the Policyholders', residential address.

## J INSURANCE INTERMEDIARY DETAILS AND DECLARATION

- › The Insurance Intermediary must complete this section.
- › They must provide details of their regulatory authorisations.
- › The Insurance Intermediary also confirms the authenticity of the documents.

## K OUR BANK DETAILS

 To avoid the risk of foreign exchange fluctuations payments should be made in the Policy Currency.

- › Send Premium payments by Electronic Bank Transfer using the bank details provided for relevant currency.
- › Reference the Policy number or the Applicant's name on the bank payment.

## A WEALTH *of* DIFFERENCE

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

Utmost PanEurope dac is registered in Ireland, registered number 311420. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

Utmost PanEurope dac is authorised to conduct life insurance business in France on a freedom to provide services basis and is duly registered for this purpose with the Autorité de Contrôle Prudentiel et de Résolution ("ACPR") under number 228159.

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

UPE PR 00167 | 12/25