

HOW TO COMPLETE THE SECOND SCHEDULE



Utmost 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.

This short guide explains how the Second Schedule of the Lifestyle Trust deed should be completed.

EXAMPLE COMPLETED SCHEDULE

Plan number (if known) 1.

or

Application Date

2) POLICY NUMBER(S)	3) TOTAL NUMBER OF POLICIES	4) YEAR OF ENTITLEMENT	5) POLICY FUND
1-5	5	2028	A
6-11	6	2028	B
12-18	7	2028	C
19-24	6	2029	D
25-30	6	2029	E
31-35	5	2029	F
36-45	10	2030	G
46-55	10	2030	H
56-67	12	2030	I
68-80	13	2030	J

and so on

1. Enter the plan number if known. If you have not been allocated with a plan number when completing the trust deed, enter the application date.
2. Complete the policy numbers you would like to be entitled to, for example **1-5**. Not all policy numbers need to be entered; only the ones that you would like to retain access to in the future.
3. Add up the total number of policies noted in column 1, and enter this figure into column 2. For example, using the example above, policy numbers 1-5 would mean the total number of policies is 5.
4. Complete the year in which you would like to become entitled to the policies, for example **2028**. You will be entitled to the policies from the bond anniversary in the specified year. So if your bond starts on 1 December 2015 you will be entitled to Policy Fund A, B and C which comprises of policies 1-5, 6-11 and 12-18 from 1 December 2028. It is important to note that you cannot schedule Policy Fund(s) to revert in the same year that the bond issues.
5. The Policy Fund is the group of policies you have selected and to which **we allocate a letter** so no action is required by you in this column.

NOTE:

If more than 26 Policy Funds are required (A-Z) a second table can be included within the trust deed. The allocation of AA, BB is normally used to differentiate the Policy Funds from those on table 1.

If you would like to amend the Second Schedule after the trust has been established, you can do so by completing a letter of instructions to the trustees. We have a draft that can be used for this purpose called 'Deferring a Policy Fund entitlement'. This allows you to defer the date specified as the Year of Entitlement. You must request to defer before the date of entitlement. For example, Policy Fund E in the above table can be deferred up until 30 November 2028 (assuming a bond anniversary of 1 December).

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Utmost International Isle of Man Limited is registered in the Isle of Man, registered number 024916C. Registered Office address: King Edward Bay House, King Edward Road, Onchan, IM99 1NU, Isle of Man.

Utmost International Isle of Man Limited is licensed by the Isle of Man Financial Services Authority as an Authorised Insurer.

Utmost is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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.

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