

EVOLUTION

APPLICATION FORM FOR TRUSTEES AND CORPORATE TRUSTEE APPLICANTS

For help completing this form, refer to our [Guide for Evolution Trustee and Corporate Trustee Applicants](#).

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.

IMPORTANT INFORMATION

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

In this form any reference to words in the singular shall include words in the plural and vice versa. All references to 'we', us', 'our', 'Utmost', or 'Utmost International' in this form refer to Utmost International Isle of Man Limited.

Once completed, arrange for the financial adviser to return this form and any supporting documents to: **Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.**

Alternatively, completed forms and supporting documentation that are digitally signed and/or scanned, can be emailed to us at: newbusiness@utmostwealth.com

We only sell our products through financial advisers as we believe it is important Applicants receive independent financial advice. As the Applicant chooses the financial adviser, the Applicant needs to bear in mind that they are acting on the Applicant's behalf and not on behalf of Utmost International Isle of Man Limited. The Applicant is responsible for the financial adviser's actions or omissions.

	PAGE	SECTION	REQUIREMENT	COMPLETED
Bond and Applicant details	2	A Bond details	Mandatory	<input type="checkbox"/>
	2	B Politically Exposed Persons details	Mandatory	<input type="checkbox"/>
	3	C Applicant details	Mandatory	<input type="checkbox"/>
	10	D Associated party details	Mandatory	<input type="checkbox"/>
	12	E Additional Life Assured details	Optional	<input type="checkbox"/>
	12	F Premium details	Mandatory	<input type="checkbox"/>
	13	G Regular withdrawals	Optional	<input type="checkbox"/>
	14	H Adviser Charge and Investment Adviser Charge	Optional	<input type="checkbox"/>
	16	I Source of funds	Mandatory	<input type="checkbox"/>
	22	J Identification requirements	Mandatory	<input type="checkbox"/>
	25	K Financial adviser details	Mandatory	<input type="checkbox"/>
	27	L Investment options	Mandatory	<input type="checkbox"/>
Declarations	34	M Applicant declarations	Mandatory	<input type="checkbox"/>
Additional information	42	N Bank details and payment methods	Information	<input type="checkbox"/>

A BOND DETAILS

MANDATORY

1 Type of contract

Life Assurance Capital Redemption

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

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3 Welcome Team ticket reference

4 What is your chosen Product Management Charge option?

Full initial Charge **OR** Full ongoing Charge **OR** Combination of initial and ongoing

If you choose **a combination of initial and ongoing** Product Management Charge, enter your chosen combination to a maximum of three decimal places.

<input type="text"/> %	Initial	<input type="text"/> %	Ongoing (per annum)
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5 Currency of Bond

Pound Sterling US Dollar Euro

6 Number of policy segments

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If you do not specify the number of policy segments, the Bond will automatically default to the maximum available for the investment amount.

7 Nature and purpose of Investment

Section **E** **does not** need to be completed if Capital Redemption is chosen.

If the Welcome Team produced a Personal Illustration for you, a ticket reference can be found at the top of page 1.

Please note that this is a product Charge applied by Utmost International Isle of Man Limited. Adviser Charges can be applied later in Section **H** of this form.

Once your Bond is established you cannot change the Bond's currency.

The number of policy segments available is subject to a minimum investment of £500 in each. The maximum number of policy segments is 9,999.

B POLITICALLY EXPOSED PERSONS DETAILS

MANDATORY

Under our current anti-money laundering obligations, we are required to identify persons associated with this application who could be classed as a Politically Exposed Person ("PEP"). 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 a PEP (as defined above) in relation to this application. **Where the occupation and current employer or previous employer, as relevant, information for the PEP is not captured elsewhere in this application form please also confirm below to include both employer and employer address.** Non-completion confirms that there are no associated PEPs.

ADDITIONAL REQUIREMENTS FOR POLITICALLY EXPOSED PERSONS

Where any party to this application is considered a PEP (as defined above), you will be required to complete and submit a **Source of Wealth Information Questionnaire** alongside this application. This questionnaire can be obtained via www.utmostinternational.com or by contacting our Welcome Team.

C APPLICANT DETAILS

MANDATORY

Throughout this form the term "Applicant" refers jointly and severally to the persons applying for this Bond, generally Trustees acting on behalf of a Trust. When the Bond is issued, an Applicant becomes a "Policyholder".

If there are Individual Trustees, they must complete Subsection C1. If there are Corporate Trustees, they must complete Subsection C2.

C1 INDIVIDUAL TRUSTEE APPLICANTS

If there are more than two individuals acting as Trustees on behalf of the Trust, please copy this subsection and attach securely to the application.

	Trustee 1	Trustee 2
1 Is the Trustee to be a Life Assured?	Yes No	Yes No
2 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
3 Gender	Male Female	Male Female
4 Surname	<input type="text"/>	<input type="text"/>
5 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>
6 Previous name or any aliases (if applicable)	<input type="text"/>	<input type="text"/>
7 Forenames (in full)	<input type="text"/>	<input type="text"/>
8 Employment status	Employed Retired/Unemployed	Employed Retired/Unemployed
Date of retirement or unemployment	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
9 Occupation	<input type="text"/>	<input type="text"/>
10 Employer	<input type="text"/>	<input type="text"/>
11 Employer address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode
12 Nationality and dual nationality (if applicable)	<input type="text"/>	<input type="text"/>

Question 1 is not required if you are applying on a Capital Redemption basis.

Question 5 and 6, if not completed we will assume you have never been known by another name.

Question 9, if retired please provide your former occupation. Including role e.g., Director and industry sector e.g., accountancy and include date of retirement or unemployment.

13 Date of birth	<table border="1"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>	d	d	m	m	y	y	y	y	<table border="1"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>	d	d	m	m	y	y	y	y																												
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14 Country of birth	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>																																											
15 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<table border="1"><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr></table>					<table border="1"><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr></table>																																								
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16 Full correspondence address	<table border="1"><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr></table>					<table border="1"><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr></table>																																								
If this address is the same as your residential address, tick here	<table border="1"><tr><td></td><td>Postcode</td></tr></table>		Postcode	<table border="1"><tr><td></td><td>Postcode</td></tr></table>		Postcode																																								
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17 Contact telephone number (international format)	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>																																											
18 Email address	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>																																											
19 Would you like to be provided with login credentials to view your Bond online at www.utmostinternational.com ?	Yes	No	Yes	No																																										
If 'Yes', provide a unique personal code	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																										
20 Country or countries of Tax Residency	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>																																											
21 National Insurance (NI) number	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																		
22 US Tax Identification Number (TIN)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>												
23 Other tax reference numbers	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>																																											

Your personal code must be something memorable as it will be required when you first receive your login credentials.

A personal code can be made up of a mixture of letters, numbers and symbols with a minimum of 4 characters and a maximum of 13. Personal codes are case sensitive.

Login credentials will only be sent (to your email address) once your Bond is in force and Bond documentation sent.

Only complete question 21, if you are a UK Tax Resident.

Only complete question 22, if you are a US Tax Resident.

Unless there is also a Corporate Trustee, please continue at Subsection **C3**. All Trustees will need to read and sign Section **M**.

C2 CORPORATE TRUSTEE APPLICANTS

Only to be completed if there is a Corporate Trustee.

1 Corporate Trustee name	<table border="1"><tr><td></td></tr></table>				
2 Registered address (PO Boxes and 'care of' addresses are not acceptable)	<table border="1"><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr></table>				
	<table border="1"><tr><td></td><td>Postcode</td></tr></table>		Postcode		
	Postcode				
3 Company registration number	<table border="1"><tr><td></td></tr></table>				

4 Is the company in the process of being dissolved, struck off, wound up or terminated? Yes No

5 Is the company quoted on a recognised stock exchange? Yes No

6 If 'Yes', which one?

An authorised signatory will need to read and sign Section C5 on behalf of the Corporate Trustee.

List all the current directors of the company (continue as necessary on a separate sheet).

FULL NAME	DATE OF BIRTH							
	d	d	m	m	y	y	y	y
	d	d	m	m	y	y	y	y
	d	d	m	m	y	y	y	y
	d	d	m	m	y	y	y	y
	d	d	m	m	y	y	y	y
	d	d	m	m	y	y	y	y

Directors

From the list, supply the details of two directors, including at least one executive director. You will need to provide suitable verification of their identity and residential address at Section J.

	Executive Director	Director
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Gender	Male Female	Male Female
3 Surname	<input type="text"/>	<input type="text"/>
4 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>
5 Previous name or any aliases (if applicable)	<input type="text"/>	<input type="text"/>
6 Forenames (in full)	<input type="text"/>	<input type="text"/>
7 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode
8 Nationality and dual nationality (if applicable)	<input type="text"/>	<input type="text"/>
9 Date of birth	<input type="text"/>	<input type="text"/>
10 Country of birth	<input type="text"/>	<input type="text"/>
11 Country or countries of Tax Residency	<input type="text"/>	<input type="text"/>

Question 4 and 5, if not completed we will assume you have never been known by another name.

12 National Insurance (NI) number	<input type="text"/>	<input type="text"/>
13 US Tax Identification Number (TIN)	<input type="text"/>	<input type="text"/>
14 Other tax reference numbers	<input type="text"/>	<input type="text"/>

Only complete question 12, if you are a UK Tax Resident.

Only complete question 13, if you are a US Tax Resident.

Shareholders

If there is a corporate shareholder or any of the shares are held within a Trust, contact our Welcome Team on **+44 (0) 1624 653 251**.

For private companies, provide details of all **shareholders holding 25% or more** of the issued share capital at the date of the application.

	Shareholder 1	Shareholder 2
1 Percentage share	<input type="text"/>	<input type="text"/>
2 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
3 Gender	Male Female	Male Female
4 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>
5 Previous name or any aliases (if applicable)	<input type="text"/>	<input type="text"/>
6 Forenames (in full)	<input type="text"/>	<input type="text"/>
7 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	<input type="text"/> Postcode	<input type="text"/> Postcode
8 Nationality and dual nationality (if applicable)	<input type="text"/>	<input type="text"/>
9 Date of birth	<input type="text"/>	<input type="text"/>
10 Country of birth	<input type="text"/>	<input type="text"/>
11 Country or countries of Tax Residency	<input type="text"/>	<input type="text"/>
12 National Insurance (NI) number	<input type="text"/>	<input type="text"/>
13 US Tax Identification Number (TIN)	<input type="text"/>	<input type="text"/>
14 Other tax reference numbers	<input type="text"/>	<input type="text"/>

Question 4 and 5, if not completed we will assume you have never been known by another name.

Only complete question 12, if you are a UK Tax Resident.

Only complete question 13, if you are a US Tax Resident.

	Shareholder 3	Shareholder 4
1 Percentage share	<input type="text"/>	<input type="text"/>
2 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
3 Gender	Male Female	Male Female
4 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>

Question 4 and 5, if not completed we will assume you have never been known by another name.

5	Previous name or any aliases (if applicable)		
6	Forenames (in full)		
7	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)		
		Postcode	Postcode
8	Nationality and dual nationality (if applicable)		
9	Date of birth	d d m m y y y y	d d m m y y y y
10	Country of birth		
11	Country or countries of Tax Residency		
12	National Insurance (NI) number		
13	US Tax Identification Number (TIN)		
14	Other tax reference number(s)		

Only complete question 12, if you are a UK Tax Resident.

Only complete question 13, if you are a US Tax Resident.

Proof of identity and verification of addresses will be required for the above-named shareholders. The required documents are outlined in Section J of this application. Further details of these requirements are available from us on our website www.utmostinternational.com

C3 TRUST DETAILS

Please be aware that the Trust may be required to be registered on the UK trust registration portal. A link to the UK registration website is here: <https://www.gov.uk/guidance/register-your-clients-trust>

1	The Trust was created on	d d m m y y y y
2	Name of the Trust	
3	Correspondence address for Trustees	
		Postcode

Use this box to nominate the address for all correspondence.

The Trustees must inform Utmost International Isle of Man Limited, in writing, immediately of any change of Trustee and understand that appropriate evidence of identity will be required.

4	We confirm the nature and purpose of the Trust is	
5	Where was the Trust established?	
6	Is this investment in respect of employee benefits?	Yes No

C4 TRUST ENTITY CLASSIFICATION

The Applicant must provide the status of the trust entity for Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standards ("CRS") by ticking the relevant box against one of the categories listed below. Ensure you provide a status for both FATCA and CRS which could be the same, but may be different.

If you require clarification with regards to any of the entities, refer to our [Tax Information Exchange Pack for Entities](#) or contact our Welcome Team on **+44 (0) 1624 653 251**.

Ref No	Entity Classification	FATCA	CRS
1	Passive Non-Financial Foreign Entity (FATCA) ¹ Passive Non-Financial Entity (CRS)	<input type="checkbox"/>	<input type="checkbox"/>
2	Active Non-Financial Foreign Entity (FATCA) Active Non-Financial Entity (CRS) If you have ticked that the entity is an Active Non-Financial Entity please also tick one of the boxes (2.1-2.6) below	<input type="checkbox"/>	<input type="checkbox"/>
	2.1 A corporation, the stock of which is regularly traded on one or more established securities markets		<input type="checkbox"/>
	2.2 Any corporation that is a Related Entity of a corporation described in 2.1		<input type="checkbox"/>
	2.3 A Government Entity		<input type="checkbox"/>
	2.4 A Central Bank		<input type="checkbox"/>
	2.5 An international Organisation		<input type="checkbox"/>
	2.6 Other		<input type="checkbox"/>
3	CRS Financial Institution or a Partner Jurisdiction Financial Institution under FATCA (including an investment entity or a 'managed' investment entity, such as a professionally managed trust)	<input type="checkbox"/>	<input type="checkbox"/>
4	Deemed Compliant Foreign Financial Institution ²	<input type="checkbox"/>	
5	Exempt Beneficial Owner	<input type="checkbox"/>	
6	Financial Institution resident in the US or in a US Territory	<input type="checkbox"/>	
7	Non-Participating Foreign Financial Institution	<input type="checkbox"/>	
8	Participating Foreign Financial Institution	<input type="checkbox"/>	
9	A Specified US Person	<input type="checkbox"/>	
10	Non-Reporting CRS Financial Institution, which would include Broad and Narrow Participation Retirement Funds, Trustee Documented Trust or other entity under domestic law as low risk of being used to evade tax		<input type="checkbox"/>

¹ If you are a direct reporting Passive Non-Financial Foreign Entity for FATCA you will also need to provide a Global Intermediary Identification Number ("GIIN") at question 11. This status will not apply unless you have registered as such.

² If the entity is registered deemed compliant then a GIIN would be expected. If the entity is certified deemed compliant, or owner documented, then no GIIN is required for FATCA but, dependent on your categorisation for CRS, you may still need to supply a tax reference number.

11 Provide us with the Sponsor entity tax identification number:

For Financial Institutions, including Investment Entities, Managed Investment Entities and Trustee Documented Trusts, please provide the Global Intermediary Identification Number (GIIN) here.

Provide GIIN

						-						-			-			
--	--	--	--	--	--	---	--	--	--	--	--	---	--	--	---	--	--	--

Sponsor Entity GIIN (where applicable)

						-					-			-			
--	--	--	--	--	--	---	--	--	--	--	---	--	--	---	--	--	--

If a GIIN or other tax reference number is not available, we will require the **Tax Information Exchange Pack for Entities** to be completed with details of all authorised signatories and any shareholders that hold over 25% of the shares. This additional form must be signed by one authorised signatory.

12 For other entities provide the tax reference number for the entity here

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13 If the Trust does not currently have a tax reference number, please confirm the reason for this

C5 TRUST ENTITY SELF-CERTIFICATION

The self-certification for any entity must be signed by a person with authority to sign on behalf of that entity. For example, for a Company– a Director or Authorised Signatory, for a Partnership– a Partner, and for or a Trust– a Trustee.

The Trustee or Authorised Signatory declares that the information provided is to the best of their knowledge and belief, accurate and complete.

The Trustee or Authorised Signatory understands and agrees that the information provided to Utmost International Isle of Man Limited may be shared with the Isle of Man Government in accordance with various exchange agreements, including FATCA and the CRS.

The Trustee or Authorised Signatory agrees to inform Utmost International Isle of Man Limited immediately should any information provided change, **and understands** that they are obliged to do so.

SIGNATURE

Trustee or Authorised Signatory

Print full name

Date _____

d	d	m	m	y	y	y	y
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Only one controlling party is required to sign.

MANDATORY

Details of the Settlers of the trust and any other persons who have provided funds to the trust must be supplied. **If a Settlor is deceased, we only require answers to question 2 to 12 inclusive.**

Question 1, is not required if you are applying on a Capital Redemption basis.

Question 5 and 6, if not completed we will assume you have never been known by another name.

If deceased, please confirm the Settlor's previous residential address.

Only complete question 14 if the Settlor is a UK Tax Resident.

Only complete question 15 if the Settlor is a US Tax Resident.

10 | 42

If the Trust is an **Absolute Trust** then the Beneficiaries set out in the Trust deed should be detailed below. If the Trust is not an Absolute Trust do not complete.

Question 1, is not required if applying on a Capital Redemption basis.

Only complete question 13, if a UK Tax Resident.

Only complete question 14, if a US Tax Resident.

E ADDITIONAL LIFE ASSURED DETAILS

OPTIONAL

Not required if you are applying on a capital redemption basis.

Where you have chosen the Life Assurance option for your Bond you should only complete this section if you wish to appoint additional lives assured other than those who were indicated as lives assured in Subsections **C1**, **D1** or **D2**.

	Additional Life Assured 1		Additional Life Assured 2	
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>		<input type="text"/>	
2 Gender	Male	Female	Male	Female
3 Surname	<input type="text"/>		<input type="text"/>	
4 Maiden name (if applicable)	<input type="text"/>		<input type="text"/>	
5 Previous name or any aliases (if applicable)	<input type="text"/>		<input type="text"/>	
6 Forenames (in full)	<input type="text"/>		<input type="text"/>	
7 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
8 Nationality or dual nationality (if applicable)	<input type="text"/>		<input type="text"/>	
9 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y		<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	
10 Country of birth	<input type="text"/>		<input type="text"/>	
11 Relationship to Applicants	<input type="text"/>		<input type="text"/>	

If you want more than two additional lives assured photocopy this page, complete and attach it securely to this form. You can have a maximum of six lives assured.

Question 4 and 5, if not completed we will assume the Life Assured has never been known by another name.

F PREMIUM DETAILS

MANDATORY

Currency of the premium	Pound Sterling	US Dollar	Euro
Total premium (monetary amount)	<input type="text"/>		

Your bank may charge for transferring funds depending on the payment method chosen.

We will deduct any Charges you have specified from the premium amount stated here. See the **Guide for Evolution Trustee and Corporate Trustee Applicants** or speak to your financial adviser for more details.

F1 ACCOUNT DETAILS WHERE FUNDS ARE BEING REMITTED FROM

Account name																				
Account number																				
Bank sort code																				
Building Society roll number (if applicable)																				
Bank BIC or SWIFT code (required for all banks outside the UK)																				
IBAN																				
Name and address of bank																				
																Postcode				
How long has this account been held?			Years																	

If the Premium is received from an account other than the one specified here, this may cause a delay in processing. The Premium must be remitted from an account in the name of the Applicants.

G REGULAR WITHDRAWALS

OPTIONAL

Complete this section if you wish to set up regular withdrawals from the start of your Bond. Please note we will require an original or suitably certified bank statement to prove the receiving bank account is in the name of the Trustee(s) acting on behalf of the Trust. This bank statement must be dated within the last six months.

Where an Applicant is a PEP withdrawals will only be paid to the source bank account.

Regular withdrawals will be taken equally across all policy segments.

Minimum GBP200 per payment (or currency equivalent). Payments will only be made in the currency of the Bond.

	Annual percentage of premium	Annual monetary amount
1 Amount of withdrawal	<input type="text"/> %	OR <input type="text"/>
2 Frequency of withdrawals	Monthly	Quarterly
		Half-yearly
		Yearly
3 Payment start date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	OR
	As soon as possible (30 days after inception)	

The annual percentage or monetary amount specified will be divided by the frequency you specify.

4 Withdrawal receiving account (please tick relevant box)

☐ the account the Premium is remitted from as detailed in Subsection **F1** OR

☐ an alternative account (Please provide details overleaf. Not applicable to PEPs.)

Payment method will be BACS transfer for Pound Sterling payments to UK clearing banks only or Telegraphic Transfer for other currencies or for payments to banks outside of the UK. A Charge will be levied by our bankers for Telegraphic Transfer payments which will be deducted from the value 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 stop, we will require an instruction at that point to be sent to the Claims Department at claims@utmostwealth.com

Account name																											
Account number																											
Bank sort code				-				-																			
Building Society roll number (if applicable)																											
Bank BIC or SWIFT code (required for all banks outside the UK)																											
IBAN																											
Name and address of bank																											
																					Postcode						
How long has the account been held?			Years																								

When requesting withdrawals be paid to an account other than the account the Premium is remitted from (as detailed in Section **F1**), an original or suitably certified **bank statement must be submitted** to prove the alternative bank account is in the name of the Trustees.

OPTIONAL

Complete this section if you would like us to facilitate an initial and/or ongoing Adviser Charge payments to your financial adviser.

For detailed information about Adviser Charges and how these may be applicable to you, see the **Guide to Charges** available on our website www.utmostinternational.com or from your financial adviser on request.

To set up an Investment Adviser Charge you will need to complete Subsection **H2**.

Adviser Charges paid to the financial adviser from the value of the Bond will affect the Policyholder's 5% annual tax deferred entitlement. Tax rules may change in the future and are subject to individual circumstances.

1 Tick one of the following payment options:

% of premium

_____ OR _____ %

If VAT is to be applied,
please tick under
question 3.

- 3 Does the initial Adviser Charge attract VAT?
(If yes, this will be applied in addition to that stated in **question 2** of this section) ☐ Yes ☐ No

Ongoing Adviser Charge

Complete this section if you would like to make regular payments to your financial adviser for ongoing advice.

- 1 Frequency of payments ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly
- 2 Specify the total **annual** amount as either a monetary figure or a percentage of the Bond value:

Annual Monetary amount

OR

Annual %

 %

- 3 Ongoing Adviser Charge start date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

As soon as possible
(30 days after inception)

- 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

The amount confirmed here should be the net amount **excluding** VAT.

If VAT is to be applied, please tick under question 4.

State the total percentage of Bond value or monetary amount you wish to pay per year. For example, if you wish to pay 0.1% payable on a half-yearly basis, the annual amount you should state here is 0.2%. Alternatively, if you wish to pay £500 on a half-yearly basis, the annual amount you should state is £1,000.

H2 INVESTMENT ADVISER CHARGE (IAC)

Only complete this subsection if you would like us to facilitate an ongoing Investment Adviser Charge payable to the Investment Adviser nominated in Subsection L5.

For detailed information about how Investment Adviser Charges may impact the Bond, see the **Guide to Charges** available on our website www.utmostinternational.com or from your financial adviser on request.

To set up an Adviser Charge payable to your financial adviser you need to complete Section **H1**.

IMPORTANT NOTE

Charges relating specifically to the investment advice you are receiving (from a Investment Adviser, External Manager or Platform Adviser) can be requested in this Subsection. This type of Charge will need to be illustrated accordingly. However, these Charges will not form part of your 5% annual tax-deferred entitlement.

Any agreed Investment Adviser Charges to be paid from the value of your Bond will be deducted equally across all policy segments. It is important to note that Investment Adviser Charges can only be paid in the currency of your Bond.

All Charges including Investment Adviser Charges will be debited from the Dealing Account and therefore it must be closely monitored to ensure it does not become overdrawn.

Please be aware that throughout this section, the monetary amount or percentage should be entered **excluding** VAT. If the Investment Adviser Charge attracts VAT, tick the relevant box to indicate VAT applies. For example, if the IAC is 1% plus VAT, enter 1% rather than 1.2% assuming 20% VAT is included, and tick the box to indicate that VAT applies.

Ongoing Investment Adviser Charge

Request for Utmost International Isle of Man Limited to facilitate an ongoing Investment Adviser Charge.

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

2 Specify the total **annual** amount as either a monetary figure or a percentage of the Bond value:

Annual monetary amount (Bond currency)

OR

Annual %

 %

You must enter the chosen monetary amount in the currency of your Bond.

3 Ongoing IAC start date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

As soon as possible
(30 days after inception)

4 Does the ongoing IAC attract VAT?
(If yes, this will be applied in addition to that stated in **question 2** of this section)

☐

Yes

☐

No

I SOURCE OF FUNDS

MANDATORY

11 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost International 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 their origin.

Documentary evidence requirements:

For details of our documentary evidence requirements refer to our **Anti-Money Laundering and Source of Wealth Requirements** document available via www.utmostinternational.com or from our Welcome Team.

1. Deceased Settlor's estate

Deceased's full name

Date of death

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Details of the estate, tell us about the assets of the estate (e.g. cash, property, shares etc.)

Amount left to Will Trust

Currency

Amount

Relationship to Applicants

Date received by Trustees

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Name of solicitor or lawyer
(who dealt with the estate)

Solicitor or lawyer's firm name

Solicitor or lawyer's firm
address

Postcode

Evidence required:

Original or suitably certified copy of **one** of the following:

- › Grant of Probate (with a copy of the Will) which must include the value of the estate and the testamentary trust; **or**
- › Signed letter from the regulated solicitor dealing with the estate on letterhead paper confirming the information supplied in this application.

Please also complete relevant subsections to show where estate assets were originally accumulated from.

2. Savings from employment income (including salary, bonus and fees)

Evidence required:

- › Last three months' payslips; **or**
- › Three months' account statements showing declared income being credited; **or**
- › Letter on headed paper from employer confirming Settlor's full name, address and last two years annualised earned income and where applicable bonus payments; **or**
- › Copy of latest accounts if self-employed.

If the Settlor has retired please include their pre-retirement occupation. Please check that the occupation is not in a high risk or very high risk industry. See [Anti-Money Laundering and Source of Wealth Requirements](#) document for information on industry classifications.

Evidence required:

- › Letter on company headed paper or court order from compensating body validating the information in this application; **or**
- › Signed letter on company headed paper from the solicitor or lawyer handling the compensation validating the information in this application.

4. Competition win

Name of competition organiser	<input type="text"/>	
Description of competition	<input type="text"/>	
Country where competition was held	<input type="text"/>	
Total amount won	Currency <input type="text"/>	Amount <input type="text"/>
Date of win	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	

Evidence required:

Original or suitably certified copy of **one** of the following:

- › A signed letter from the organisation providing the proceeds of the win on letter-headed paper confirming full name and address of winner, date of win and value of winnings; **or**
- › Bank statement showing deposit of winnings in Settlor's name and referencing the organisation providing the proceeds of the win.

5. Gift

Full name of person who gave the gift ("donor")	<input type="text"/>	
Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	
Nationality	<input type="text"/>	
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode	
Relationship to Settlor	<input type="text"/>	
Reason for gift	<input type="text"/>	
Description of gift	<input type="text"/>	
Total amount received	Currency <input type="text"/>	Amount <input type="text"/>
Date received	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	

Evidence required:

Original or suitably certified copies of **all** of the following:

- › A valid identification documentation for the donor (even if it is not coming from their account); **and**
- › Letter from the donor explaining the reason for the gift and source of funds behind the gift; **and**
- › Documentary evidence as to the donor's source of funds as set out in the **Anti-Money Laundering and Source of Wealth Requirements**.

6. Inheritance

Deceased's full name	<input type="text"/>	
Relationship to Settlor	<input type="text"/>	
Date of death	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Details of the inheritance, tell us about the assets forming the inheritance (eg. cash, property, shares etc.)	<input type="text"/>	
Amount received	Currency <input type="text"/>	Amount <input type="text"/>
Date received	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Name of solicitor or lawyer (who dealt with the estate)	<input type="text"/>	
Solicitor or lawyer's firm name	<input type="text"/>	
Solicitor or lawyer's firm address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		Postcode <input type="text"/>

Evidence required:

Original or suitably certified copy of **one** of the following:

- › Grant of Probate (with a copy of the Will) which must include the value of the estate; **or**
- › A signed letter from the regulated solicitor dealing with the estate on letter headed paper confirming the information supplied in this application.

7. Loan

Name of loan provider	<input type="text"/>	
Address of loan provider	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		Postcode <input type="text"/>
Total amount borrowed	Currency <input type="text"/>	Amount <input type="text"/>
Date of loan	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Purpose of loan	<input type="text"/>	

Evidence required:

Original or suitably certified copy of **one** of the following:

- › A signed letter from the lender on letter-headed paper confirming the name of borrower, amount of loan and date of draw-down; **or**
- › A loan statement confirming the details provided in this form.

8. Maturing policy/policy claim/replacement policy/pension

If the source of Funds is the sale of an investment rather than maturity, please complete 9 instead.

Name of policy provider	<input type="text"/>	
Address of policy provider	<input type="text"/> <input type="text"/> <input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
Policyholder's full name	<input type="text"/>	
Length of time policy held	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Reason for policy claim or replacement policy (if applicable)	<input type="text"/>	
Total amount received	Currency <input type="text"/>	Amount <input type="text"/>
Date received	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
If a surrender penalty was applied, please indicate the amount	<input type="text"/>	

Evidence required:



Original or suitably certified copy of **one** of the following:

- > Letter on company headed paper from previous product provider regarding notification of proceeds of claim under the policy; **or**
- > Closing statement from previous product provider.

9. Sale of asset portfolio or investment

If the source of Funds is a maturing investment rather than one that you are choosing to sell, please complete 8 instead.

Description of asset portfolio or investment (e.g. government bonds, equities etc.)	<input type="text"/>	
Name of the company that held it	<input type="text"/>	
Registered address of company	<input type="text"/> <input type="text"/> <input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
Account name	<input type="text"/>	
Length of time asset portfolio or investment held	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Date of sale	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Net amount received	Currency <input type="text"/>	Amount <input type="text"/>

Evidence required:



Original or suitably certified copy of **one** of the following:

- > Legal sale document; **or**
- > Copy of contract note.

10. Company sale or sale of interest in company

Company name	<input type="text"/>	
Industry/business sector	<input type="text"/>	
Address of company	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
The Settlor's connection with the company, for example: owner, partner or shareholder	<input type="text"/>	
Date of sale	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Sale amount	Currency <input type="text"/>	Amount <input type="text"/>
Net amount received i.e. the amount the Settlor received after any deductions such as fees and taxes.	Currency <input type="text"/>	Amount <input type="text"/>

Evidence required:



Original or suitably certified copy of **one** of the following:

- › Signed letter on company headed paper from a solicitor or lawyer validating the information confirmed in this section of the application form; **or**
- › Signed letter on company headed paper from a regulated accountant validating the information in this section of the application form; **or**
- › Copy of contract of sale and bank statement in the name of the client showing payment of the proceeds into an account in the name of the Applicant.

11. Property sale

If the Settlor is not the beneficial owner of this property, please select a different option for source of funds that is more appropriate

Address of property sold (including postcode if applicable)	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
Length of time property owned	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Date of sale	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Total sale amount	Currency <input type="text"/>	Amount <input type="text"/>
Net amount the Settlor received from sale	Currency <input type="text"/>	Amount <input type="text"/>

Evidence required:



Original or suitably certified copy of **one** of the following:

- › Signed letter on headed paper from the solicitor; or lawyer handling the sale or from a regulated accountant; **or**
- › Copy of contract of sale detailing the details included in the application form.

12. Other income sources

Description of the activity that generated the funds	<input type="text"/>		
Role in relation to above activities	<input type="text"/>		
Period over which the activities occurred	<input type="text"/>		
Country in which the activity occurred	<input type="text"/>		
Date received	<input type="text"/> <input type="text"/>	years	<input type="text"/> <input type="text"/> months
Proceeds received from the activity	Currency	<input type="text"/>	Amount <input type="text"/>

Evidence required:

Original or suitably certified copy of **one** of the following:

- › Appropriate, independent supporting documentation which validates the information provided in this section of the application form; **or**
- › Signed letter from a person with personal knowledge of the activities described and in a position subject to anti-money laundering regulation, for example a regulated accountant or lawyer.

All investments are assessed on a case-by-case basis. Depending on the answers provided in the application we may request independent evidence of source of funds. We can accept original or suitably certified copies of source of Funds evidence. Guidance on how to certify documents is available in our [Anti-Money Laundering and Document Certification Requirements document](#). Please provide as much detail as possible. If it is not clear how the funds were accumulated we will need to request further information and the Bond will not be issued until the requested information is received and a satisfactory risk assessment is completed.

J IDENTIFICATION REQUIREMENTS**MANDATORY**

Note: Financial adviser to complete this section.

Under Isle of Man anti-money laundering regulations we are required to verify the identity and address of all Applicants related to a contract. Refer to our [Anti-Money Laundering and Source of Wealth Requirements](#) for more information.

Below you will find the standard minimum requirements. **If necessary copy Parts 1 and 2, as all parties to the Bond and the Trust must be identified.**

For corporate trustees we will require identification verification for two directors and **individual shareholders that hold 25% or more** of the issued share capital. Refer to the [Guide for Evolution Trustee and Corporate Trustee Applicants](#) for information regarding what documentary evidence may be required for a corporate trustee.

In some circumstances we may request additional information.

We require **one suitably certified document** from **Part 1** together with **one suitably certified document** from **Part 2**.

PART 1 PERSONAL IDENTITY

Please confirm who is being identified in each section e.g. Trustee 1, Executive Director, Director, Shareholder, Settlor etc. If there are more than four parties please copy this section and securely attach to the application.

1 Who is being identified?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Valid passport				
3 National ID card (with photograph)				
4 A current driving licence ³ (with photograph)				

³ Where the driving licence does not confirm nationality this will be requested.

Reference Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issuing Entity ⁴	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issue Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Where the Applicant does not hold an item from Part 1, indicate why in the box below and supply a second document from Part 2.



Where a driving licence is used to verify identity it cannot also be used to verify address. The driving licence needs to be current, valid and issued from a **recognised jurisdiction**.

PART 2 VERIFICATION OF ADDRESS

Please confirm who is being identified in each section e.g. Trustee 1, Executive Director, Director, Shareholder, Settlor, etc. If there are more than four parties please copy this section and securely attach to the application.

1	Whose address is being verified?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	A recent ⁵ utility bill dated and certified within the last six months				
3	A recent ⁵ mortgage statement, giving the residential address				
4	A current driving licence				
5	A state pension, benefit or other government produced document showing benefit entitlement				
6	A recent ⁵ tax assessment document				
7	Rates or council tax bill dated and certified within the last year				
8	A recent ⁵ account statement from bank or credit card showing at least one transaction				

⁴ To include entity name and country where the document was issued.

⁵ Recent generally means not more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, recent means the most recently issued document (for example mortgage statements are usually issued annually).

Mobile phone bills and store card statements are not acceptable.

Reference number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issuing entity ⁶	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PART 3 - CORPORATE TRUSTEES/TRUSTS

Corporates including corporate trustees

A copy of the Certificate of Incorporation

Company Memorandum and Articles of Association

Evidence of the registered office of the Company

Copy of annual reports and accounts (only required where not a public company)

An authorised signatory list

A list of all shareholders holding 25% or more of the issued share capital

A certified copy of the Board Resolution appointing the authorised signatories (for public registered companies only)

Trusts

The Trust Deed, including any supplementary deeds, showing the proper appointment of the Trustees and classes of beneficiaries

For Will Trusts a copy of the Will together with Grant of Probate

PART 4 - HOW HAS THE CUSTOMER DUE DILIGENCE (CDD) BEEN OBTAINED

Please confirm which items of CDD have been provided and how they were obtained by ticking the relevant boxes.

Please note 'Obtained via a third party who has met the client face to face' also includes via live video stream.

	Obtained by the adviser directly from the client	Obtained via a third party who has met the client face to face	Provided direct to Utmost by the client
Valid identity documents			
Valid proof of residential address			
Source of funds documents			
Source of wealth documents and information			

⁶ To include entity name and country where the document was issued.

Certification Requirements

Identity verification

I certify 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.

Source of funds, source of wealth and address verification

I certify that this document is a true copy of the original which I have sighted.

PART 5 - THIRD-PARTY DETAILS

If you have not met the person being identified face to face or customer due diligence (CDD) has been obtained via a third party who has met the person being identified face to face, please provide the following details:

Third-Party Details

Name of individual who obtained the CDD or met the person being identified face to face

Occupation that qualifies the individual to certify CDD

Date of birth

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Residential address

	Postcode

Registered company name

Registered company address

	Postcode

K FINANCIAL ADVISER DETAILS

MANDATORY

Note: Financial adviser to complete this section.

1 How and when were you introduced to the Applicant?

2 Please confirm how you met the Applicant

I have met the Applicant in person

I have met the Applicant face-to-face via secure live video stream

I have not met the Applicant face-to-face

3 Is the Applicant acting as a nominee for someone else? (if 'Yes' give details)

Yes No

- 4 Which country was the advice leading to this application given in?
- 5 Which country was this application signed in?
- 6 Name of your regulatory body
- 7 Regulatory body membership number
- 8 Name of your usual Regional Sales Manager
- 9 Please confirm how you would like to receive the Bond documentation for onward transmission to the Applicant.
- via post to your address as detailed; OR
- via email to your email-address as detailed

FINANCIAL ADVISER DECLARATION

Print full name

Telephone number

Email address

I declare that:

- › I have taken reasonable steps to ensure that the funding is legitimate and in line with the client's circumstances.
- › To the best of my knowledge, all the information provided with this application form is true and complete and that I will provide further information if required.
- › I have not made any changes to the application form after the client has signed it.
- › I have had sight of the original documents used to identify the Applicants.
- › Where I have obtained the CDD documents listed in Part 1, 2 and 3 of Section J, I certify that they are true copies of the originals which I have sighted and the photograph represents a good likeness of the client(s) who I have met.

SIGNATURE

Financial adviser

Financial adviser
to sign here.



Date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Financial adviser
company name and
address (company
stamp if possible)

L INVESTMENT OPTIONS**MANDATORY**

You may only choose one of the four investment options for your Bond. Therefore please only complete those sections applicable to your investment selection.

L1 WHO WILL DIRECT INVESTMENT

Utmost International Isle of Man Limited is not responsible for any reduction in the value of investments arising directly or indirectly from Policyholder investment decisions or those of a properly appointed third party (such as but not limited to, an External Manager or Platform Adviser ("EMC")).

Investment decisions and instructions in relation to the Utmost Bond's linked assets can be provided by the Policyholder, or by an authorised third party.

Please choose relevant option:

1 Self-direct

The Applicant will provide investment instructions directly to Utmost International Isle of Man Limited.

Yes No

If 'Yes' then Subsection **L2** and **L3** must be completed before continuing at Section **M**.

2 Investment Adviser

The Applicant nominates an external person to advise them in relation to the choice of assets linked to the Utmost Bond, in accordance with the terms of appointment. The Investment Adviser will provide investment instructions directly to Utmost International Isle of Man Limited.

Yes No

If 'Yes' then Subsection **L2**, **L3** (if you wish to provide any initial investment instructions) and **L5** must be completed and signed before continuing at Section **M**.

3 External Manager

The Applicant nominates an external investment firm, such as a discretionary fund manager, to either manage or advise on assets linked to the Utmost Bond. The External Manager will provide its services via an external account, utilising the services of a Custodian (the party that holds the investment assets and cash).

Yes No

If 'Yes' then Subsection **L2**, **L4** and **L6** must be completed before continuing at Section **M**.

4 Platform Adviser

The Applicant nominates an external firm to carry out transactions on an external Platform account linked to the Utmost Bond. The Platform Adviser will manage or advise on the assets held on the Platform, in addition to managing and/or advising on the Utmost Bond's linked assets held off Platform, such as cash held in the Dealing Account.

Yes No

If 'Yes' then Subsection **L2**, **L4** and **L7** must be completed and signed before continuing at Section **M**.

In each instance, the nominee must have the necessary regulatory authorisations to perform these services. The nominee will be asked to confirm this.

L2 DEALING ACCOUNT

Confirm the amount of cash to be retained in the Dealing Account to cover Charges and withdrawals

This amount will be used to cover Charges and withdrawals and will be retained net of any initial Bond Charges.

Nomination of investments to cover an overdrawn Dealing Account

All transactions (including Charges and withdrawals) will go through the Dealing Account, and it may become overdrawn. In these circumstances, we reserve the right to sell sufficient investments to clear the negative debit balance.

Indicate in the boxes below which investments you would like us to sell in these circumstances.

Note: You cannot specify a deposit account.

Full Fund name	%
<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"/>

If no Funds are selected, then from within the portfolio, we will automatically sell Units from the highest value Fund, that is liquid at the time of sale. If an EMC has been selected, we may set up a regular payment from the External Account.

If more than one Fund is selected, each Fund sale will be subject to the prevailing dealing fees.

L3 INITIAL DEALING INSTRUCTION

Indicate the investments you wish to be purchased (e.g., Funds and/or cash deposits). These investments will form the assets underlying the Bond. The combined total should equal 100%.

Full name of investment	Fund reference /SEDOL/ISIN	Currency of investment	%
<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"/>	<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"/>
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Certain investments require completion of an **Investor Declaration Form** which is available from your financial adviser on request.

Any missing information will result in a delay in investment. Requests to link the value of the Bond to any investment in which we have not previously traded will first 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.utminternational.com for details of the investments available and the relevant SEDOL or ISIN codes. Ensure that the full name of investment and Fund references are provided.

L4 ATTITUDE TO RISK AND INVESTMENT OBJECTIVES

Your investment strategy and risk profiling information are included within the Personal Illustration you should have received. If this has changed, please provide details of the revised attitude to risk and investment strategy below. This is particularly important if nominating an External Manager or Platform Adviser.

L5 NOMINATION OF AN INVESTMENT ADVISER

Nomination of an Investment Adviser

Only to be completed in cases where an Investment Adviser is to be nominated. The Investment Adviser must sign this Subsection.

1	Name of firm or individual to be nominated as Investment Adviser	
2	Address of Investment Adviser's firm	
		Postcode
3	Contact name	
4	Email address	
5	Telephone number (international format)	
6	Facsimile number (international format)	
7	Regulatory body name	
8	Registration number with regulatory body	

9 The above is nominated to be appointed on:

A **Discretionary basis**. The Investment Adviser will make investment decisions on the Funds without any specific consultation with the Applicant.

An **Advisory basis**. Each investment instruction made by the Investment Adviser will be the result of prior discussions with the Applicant and in accordance with their agreement.

This nomination is made in line with the terms agreed between Utmost International Isle of Man Limited and the Investment Adviser and is subject to change.

Investment Adviser Declaration


To be completed by the Investment Adviser

I, the Investment Adviser named in this Subsection:

- › Have read and understood the terms of the appointment as outlined in this Subsection.
- › Confirm that I have the authorisation necessary to act as an Investment Adviser under the legislation and regulations in
- › I will remain so authorised and comply with the rules of the appropriate regulatory body, whilst acting as Investment Adviser to this Bond.
- › I confirm that I will notify Utmost International Isle of Man Limited immediately of any changes to my authorisation including any disciplinary action taken against me.

By signing this section I confirm that:


- › Any Investment Adviser Charges to be taken in relation to Subsection **H2** will, in my opinion, constitute Charges for investment advice given in relation to the Bond that issued as a result of this application.
- › I understand that investment advice cannot include financial advice or any advice provided to the Policyholder to take out the product.
- › If I cannot separate the type of advice I am giving between general and investment advice, or between different products the Applicant has, then such advice will need to be deducted as an Adviser Charge which will be taken as a Policyholder withdrawal.
- › I confirm that any Investment Adviser Charge requested to be paid in this form under Subsection **H2** does not contain any such 'bundled' Charges.
- › Should advice be given other than investment advice but paid for from the Bond as an Investment Adviser Charge, as per Subsection **H2**, adverse tax consequences could arise for the Policyholder. Utmost International Isle of Man Limited will not be held responsible for any adverse tax consequences that may occur under such circumstances neither will they be held responsible should the nature of the investment advice itself be retrospectively challenged by HMRC.
- › Where I believe any advice given is not investment advice or no longer constitutes investment advice, I will immediately inform Utmost International Isle of Man Limited who will cancel any ongoing Investment Adviser Charges detailed in this document.

Do not leave blank. 
Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned and this will cause a delay in processing your request.

Investment Adviser

Print full name of signatory

SIGNATURE

Investment Adviser to sign here. 

Date

d	d	m	m	y	y	y	y
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The Applicant should now proceed to Section **M**.

L6 NOMINATION OF AN EXTERNAL MANAGER

Only to be completed in cases where an External Manager is to be nominated.

1	Name of firm																
2	Address																
														Postcode			
3	Contact name																
4	Email address																
5	Telephone number (international format)																
6	Facsimile number (international format)																
7	Regulatory body name																
8	Registration number with regulatory body																

Do not leave blank. Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned, and this will cause a delay in processing your request.

9 The above is nominated to be appointed on:

A Discretionary basis. The External Manager will make investment decisions on the Funds without any specific consultation with the Applicant.

An **Advisory basis.** Each investment instruction made by the External Manager will be the result of prior discussions with the Applicant and in accordance with their agreement.

This nomination is made in line with the terms agreed between Utmost International Isle of Man Limited and the External Manager and is subject to change.

The Applicant should now proceed to Section **M**.

L7 NOMINATION OF PLATFORM AND PLATFORM ADVISER

If you will be nominating a Platform Discretionary Fund Manager ("Platform DFM") you must appoint them via the Platform and not on this form.

Only be completed in cases where a Platform and Platform Adviser are to be nominated. The Platform Adviser must sign this Subsection.

[illegible]


Details only required for Platform Adviser, NOT the Platform.

- 6 Facsimile number (international format)

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- 7 Regulatory body name

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- 8 Registration number with regulatory body

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- 9 The above is nominated to be appointed on:
- A **Discretionary basis**. The Platform Adviser will make investment decisions on the Funds without any specific consultation with the Applicant.
- An **Advisory basis**. Each investment instruction made by the Platform Adviser will be the result of prior discussions with the Applicant and in accordance with their agreement.

Do not leave blank. 
Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned and this will cause a delay in processing your request.

This nomination is made in line with the terms agreed between Utmost International Isle of Man Limited and the Platform and Platform Adviser and is subject to change.

Platform Adviser Declaration

To be completed by the Platform Adviser.

I, the Platform Adviser named in this Subsection:

- › Have read and understood the terms of the appointment as outlined in this Subsection.
- › Confirm that I have the authorisation necessary to act as a Platform Adviser under the legislation and regulations in

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- › I will remain so authorised and comply with the rules of the appropriate regulatory body, whilst acting as Platform Adviser to this Bond.
- › I confirm that I will notify Utmost International Isle of Man Limited immediately of any changes to my authorisation including any disciplinary action taken against me.

By signing this Subsection, I confirm that:

- › I am an authorised signatory of the Platform Adviser and agree on behalf of the Platform Adviser to manage and/or advise on (as applicable) Utmost International Isle of Man Limited's account with the named Platform.
- › Where the Conditions of this appointment conflict with the Platform Adviser's standard terms and conditions applicable to its operation of the Platform Account, these Conditions will prevail.
- › Where Charges for financial advice or investment advice are agreed, I am not permitted to take such Charges from the Platform unless Utmost International Isle of Man Limited has given prior written consent.
- › Any Charges to be taken in relation to Subsection **H2** will, in my opinion, constitute Charges for investment advice given in relation to the Bond that issued on foot of this application.
- › I understand that investment advice cannot include financial advice or any advice provided to the Policyholder to take out the product.
- › If I cannot separate the type of advice I am giving between general and investment advice, or between different products the Applicant has, then such advice will need to be deducted as an Adviser Charge which will be taken as a Policyholder withdrawal.
- › I confirm that any Investment Adviser Charge requested to be paid in this form under Subsection **H2** does not contain any such 'bundled' Charges.
- › Should advice be given other than investment advice but paid for from the Bond as an Investment Adviser Charge, as per Subsection **H2**, adverse tax consequences could arise for the Policyholder. Utmost International Isle of Man Limited will not be held responsible for any adverse tax consequences that may occur under such circumstances neither will they be held responsible should the nature of the investment advice itself be retrospectively challenged by HMRC.

- › Where I believe any advice given is not investment advice or no longer constitutes investment advice, I will immediately inform Utmost International Isle of Man Limited who will cancel any ongoing Investment Adviser Charges detailed in this document.
- › I am not permitted to arrange any transfers of cash or investments into or out of the Platform Account, except where cash is to be returned to the Utmost International Isle of Man Limited Bond, to a bank account designated in writing by Utmost International Isle of Man Limited, or as a part of supporting regular trading or settlement activity.
- › I agree and understand that any appointment will be on terms agreed between the Platform and Utmost International Isle of Man Limited, and that the operation of the Platform Account is subject to those terms, and to the terms specified in this document which, among other things, shall include the following terms to which I undertake to fully adhere to through the signing of this document:
 - By way of this appointment, the Platform Adviser is only being authorised to buy and sell assets within the Platform Account on behalf of Utmost International Isle of Man Limited, unless written authorisation stating otherwise is provided by Utmost International Isle of Man Limited.
 - All investments must be in accordance with the Investment Parameters provided to the Platform Adviser by Utmost International Isle of Man Limited.
 - Utmost International Isle of Man Limited reserves the right to update the Investment Parameters from time to time.
 - Utmost International Isle of Man Limited is not responsible for monitoring the assets held within the Platform Account or for any costs resulting from a breach of these restrictions.
 - Utmost International Isle of Man Limited always reserves the right to refuse to accept individual assets for investment and to override instructions given by the Platform Adviser in relation to investment or any other function of the Platform Account.
 - Utmost International Isle of Man Limited may at any time at its sole discretion give instructions directly to the Platform without notice and without requiring the Platform Adviser's approval. If instructions given by Utmost International Isle of Man Limited conflict with instructions given by the Platform Adviser, Utmost International Isle of Man Limited's instructions shall have priority.
 - The Platform Account is legally owned by Utmost International Isle of Man Limited, and Utmost International Isle of Man Limited is the sole beneficial owner of all assets within the Platform Account. Neither the Platform Adviser nor the Policyholder have any claim or ownership over the Platform Account, or the assets held within.
 - The Platform Adviser is being appointed by Utmost International Isle of Man Limited to instruct trades directly with the Platform on a restricted basis.
 - Manufacturing costs relating to trading transactions, custody fees and discretionary Fund management costs can be Charged to the Platform Account as an investment expense.
 - Changes to the basis of this appointment, between discretionary, advisory or otherwise, may only be made with Utmost International Isle of Man Limited's prior written authority.
 - The Platform Adviser may accept instructions from the Policyholder to appoint one of a restricted list of Discretionary Fund Managers who have a direct agreement with the Platform DFM. Written evidence of the instruction and/or agreement must be retained and made available to Utmost International Isle of Man Limited on request. The Platform Adviser will retain its responsibility for adherence to the Investment Parameters even where a Platform DFM is selected.
 - The Platform Account will not be more than 100% invested (i.e. no overdrawn positions shall be created) nor any other commitments made beyond the amount of the cash available in the Platform Account without Utmost International Isle of Man Limited's prior written authority.

I agree and understand that:

- › By accepting this nomination, that if appointed by Utmost International Isle of Man Limited, I will be appointed to manage Utmost International Isle of Man Limited's underlying assets in respect of this Bond including the Dealing Account.
- › It will be my responsibility to ensure that there is sufficient cash in the Dealing Account to cover the cost of any Charges or withdrawals. Debit interest will be Charged on any negative balance.
- › I am solely responsible for ensuring that I act within the limits of the authority set out in this nomination and the terms agreed with the Platform.
- › I accept full responsibility and legal liability for loss, damages or expenses which it or any other party may suffer or incur, directly or indirectly, as a result of acting outside the limits of this authority and promises to reimburse Utmost International Isle of Man Limited for any costs, claims, damages or liabilities incurred by Utmost International Isle of Man Limited as a result of acting in my appointed capacity.
- › I promise not to make or bring any formal or informal legal claims, complaints, or proceedings against Utmost International Isle of Man Limited in respect of my activities under this limited investment authority.

Platform Adviser

Print full name of
signatory

SIGNATURE

Platform Adviser to
sign here.



Date

d	d	m	m	y	y	y	y
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M APPLICANT DECLARATIONS

MANDATORY

It is important that each Applicant reads this section carefully. This application forms the basis of Utmost International Isle of Man Limited's agreement with the Applicant, along with the Policy Conditions.

If any Applicant does not understand any part of this application, the Applicant should ask the financial adviser for further information.

Before signing, each Applicant should also read the Key Features Document, Product Guide, Guide to Charges, the Personal Illustration and the Key Information Document where applicable, which explain the key features of and the specific Charges applicable to Evolution. The Applicant should not rely on any statements made by the financial adviser that are not supported in the listed literature. The Applicant's financial adviser will provide these documents and copies are also available from Utmost International Isle of Man Limited.

Utmost International Isle of Man Limited proposes that the laws of the Isle of Man shall apply to any contract relating to this application and that the Isle of Man Courts shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the Isle of Man Court's jurisdiction shall be at the discretion of Utmost International Isle of Man Limited.

Evolution will be issued in accordance with the Policy Conditions and Policy Schedule which will be issued by Utmost International Isle of Man Limited upon acceptance of this application.

The Charges laid out in this document should match those shown in the Personal Illustration provided to the Applicant by the financial adviser. Should there be any inconsistencies ask the financial adviser for an updated Personal Illustration.

Utmost International Isle of Man Limited will only issue the Applicant's Bond once Utmost International Isle of Man Limited have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

The Applicant
may request a copy of
the Policy Conditions at
any time from Utmost
International Isle of
Man Limited's Welcome
Team on
+44 (0) 1624 653 251.



M1 HOW UTMOST INTERNATIONAL USES THE APPLICANT'S INFORMATION

Utmost International Isle of Man Limited uses the information the Applicant provides, about themselves and other people, to provide them with Utmost International Isle of Man Limited's products and services.

- › In order to support Utmost International Isle of Man Limited's products and services, Utmost International Isle of Man Limited transfers information between different entities within Utmost's immediate operating group and to appointed data processors.
- › Utmost International Isle of Man Limited does not carry out marketing using the information nor does it transfer or sell, the Applicant's personal information to others for marketing purposes.
- › More details about how Utmost International Isle of Man Limited uses the Applicant's information, the Applicant's rights over this information and how the Applicant can exercise those rights can be found in the applicable Privacy Notice. Utmost International Isle of Man Limited publishes its Privacy Notices on Utmost International Isle of Man Limited's website at www.utmostinternational.com/privacy-statements or the Applicant can ring Utmost International Isle of Man Limited on +44 (0) 1624 643 345 and request a copy.

The Applicant acknowledges that:

- › Utmost International Isle of Man Limited will store, process and/or pass on the Applicant's data whether or not the Applicant's application is accepted.
- › Utmost International Isle of Man Limited will, in the event of the death of an Applicant or Life Assured (as applicable), obtain necessary evidence as to the cause and circumstances relating to that Applicant's or Life Assured's death should it wish to do so.

M2 ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - statement of truth

The Applicant truthfully confirms that:

- › All funds invested in the Bond applied for have been or will be properly declared to the relevant tax authorities in the jurisdiction of the Applicant's tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations.
- › None of the funds invested derive, directly or indirectly, from illegal activities or sources, tax evasion, and/or conduct which will, or may be, regarded as such.
- › The Applicant is habitually tax resident in the jurisdiction entered in Section C of this application form.

Disclosure of information to tax and other government authorities

The Applicant has been advised and understands that:

- › Utmost Group plc and Utmost International Isle of Man Limited have a long-standing policy of cooperating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities or conduct that will or may be regarded as such.
- › If Utmost International Isle of Man Limited suspects that the funds invested in the Bond are wholly or partly derived from illegal activities or sources and/or tax evasion, then:
 - Utmost International Isle of Man Limited will at its discretion, to the fullest extent permitted by applicable law and regulation, have the ability to disclose to the Applicant's home country tax and/or other government authorities the Applicant's identity and any relevant information considered necessary or appropriate, concerning the Bond.
 - Such action will not limit Utmost International Isle of Man Limited's legal remedies or options.
- › Utmost International Isle of Man Limited's obligations under the Bond, including the payment of Benefits, will be suspended either in whole or in part, to the extent that performance of any Bond obligation may expose Utmost International Isle of Man Limited 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.
- › The Applicant understands and agrees that Utmost International Isle of Man Limited will, as appropriate, report the Applicant's Bond under the various exchange of information agreements including the Foreign Account Tax Compliance Act ("FATCA") and the Common Reporting Standard ("CRS").

M3 INVESTMENT RELATED PROVISIONS

The Applicant understands and agrees that:

- › Investment involves risk, this risk rests with the Applicant.
- › Utmost International Isle of Man Limited is and must remain, the beneficial owner of all assets linked to the Bond.
- › The Applicant has no legal right to the investments underlying the Bond.
- › The range of assets available is restricted in line with Utmost International Isle of Man Limited's Investment Parameters and the type of assets applicable to the contract as set out in the Evolution Policy Conditions which Utmost International Isle of Man Limited reserves the right to change from time to time. Utmost International Isle of Man Limited also has the right at its discretion to refuse to accept individual assets for investment in the Bond.
- › If assets other than the restricted range are linked to the Bond, it could be deemed highly personalised and may be subject to penal taxation. Utmost International Isle of Man Limited is not responsible for monitoring the Bond's assets or for any cost resulting from a breach of these restrictions.
- › Utmost International Isle of Man Limited reserves the right to realise assets to clear an overdrawn position on any part of the Bond at any time.
- › Utmost International Isle of Man Limited's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets underlying the Bond. Utmost International Isle of Man Limited reserves the right to delay settlement or reinvestment at its discretion.

M4 PROVISIONS RELATED TO INVESTMENT ADVISER OR EMC NOMINATION

This Subsection only applies where an Investment Adviser or EMC has been nominated.

In this Section the term "EMC" refers to an External Manager, Platform and/or Platform Adviser as applicable, nominated in Subsections **L6** or **L7**, to provide services on an advisory or discretionary basis. Utmost International Isle of Man Limited retains the right to decline the appointment of any nominated Investment Adviser or EMC.

The Applicant confirms that the below statements have been explained to the Applicant by the financial adviser and that the Applicant understands and agrees to them.

The Applicant requests and agrees that:

- › Any nominated Investment Adviser is appointed in accordance with the Applicant's wishes set out in Subsection **L5** to give investment instructions to Utmost International Isle of Man.
- › Any nominated EMC is appointed in accordance with the Applicant's wishes set out in Subsection **L6** or **L7** to advise on and/or manage an External Account to which the performance of the Bond is linked.
- › Any appointments made under the nominations in Subsections **L5**, **L6** or **L7** can be terminated by Utmost International Isle of Man Limited at the Applicant's request or otherwise by the Investment Adviser, EMC or Utmost International Isle of Man Limited at any time by giving written notice to all other parties.
- › The Applicant is aware the appointment of an Investment Adviser or EMC will be based on terms agreed between the Investment Adviser or EMC and Utmost International Isle of Man Limited.
- › Any assets purchased as a result of an instruction received from an Investment Adviser shall be purchased at the open market buying price as shown in the contract note issued by the vendor or stockbroker, less any discount Utmost International Isle of Man Limited has negotiated.
- › The Applicant's financial adviser and/or the Applicant can also obtain valuation statements directly from an EMC.

The Applicant understands and agrees that:

- › If an Investment Adviser or EMC is appointed on a discretionary basis, they will make investment decisions in relation to the Bond without any specific consultation with the Applicants.

- › If an Investment Adviser or EMC is appointed on an advisory basis, each investment instruction made by the Investment Adviser or EMC will be made subject to prior discussions between the Investment Adviser or EMC, and Applicant. The Applicant authorises and requests the Investment Adviser or EMC to retain evidence of this agreement and authorises the Investment Adviser or EMC to share copies of such evidence, if requested to do so by Utmost International Isle of Man Limited.
- › The Investment Adviser or EMC has confirmed to the Applicant that they have the necessary regulatory authorisations to perform the service they have been nominated to perform.
- › There are additional risks associated with the appointment of an Investment Adviser or EMC, in particular, where the EMC is responsible for the selection and/or safekeeping of the assets linked to the Bond.
- › The Investment Adviser or EMC has explained Utmost International Isle of Man Limited's Charges associated with its appointment.

Provisions applicable to EMC nomination

- › Utmost International Isle of Man Limited will not be responsible for any loss or liability to the External Account, resulting from the EMC's appointment, or from services rendered or procured, by the EMC to Utmost International Isle of Man Limited.
- › Utmost International Isle of Man Limited will recover any necessary money from the External Account to cover Utmost International Isle of Man Limited's fees and expenses, as detailed in the Policy Schedule and Evolution Policy Conditions.
- › Utmost International Isle of Man Limited has the right to place trading instructions directly with the External Manager or Platform at any time without requiring the Applicant's approval. This may affect the value of the Bond. Where there are conflicting instructions, Utmost International Isle of Man Limited's instructions override the Applicant's or the EMC's instructions.
- › The Applicant has no legal right to the investments held by an EMC. Apart from agreeing or rejecting recommendations given to the Applicant, where an advisory basis has been selected, the Applicant may not give any direct instructions to an EMC regarding the investments, including instructions relating to the selection of assets or with respect to withdrawals or surrenders.
- › Further the Applicant may not give any legal charge, pledge or lien over the External Account, nor may the Applicants instruct the EMC to give any guarantee, indemnity, or counterindemnity in favour of any person or company.
- › Utmost International Isle of Man Limited will extend a Limited Power of Authority ("LPOA") on the Applicant's behalf which enables the Applicant to agree certain charges, (not linked to advice) investment strategy and risk profile with the EMC. If the Applicant is nominating a Platform and Platform Adviser, the Applicant is also given limited powers to agree the appointment of a Platform DFM who hold agreements with the Platform and Platform Adviser. Utmost International Isle of Man Limited retains the right to decline any such appointment.
- › An EMC will be responsible for ensuring compliance with the objectives and risk information provided by the Applicants to the EMC via a separate Investment Mandate document.
- › The range of assets available is restricted in line with Utmost International Isle of Man Limited's Investment Parameters.
- › If assets other than the restricted range are linked to the Bond, it could be deemed highly personalised and may be subject to penal taxation.
- › Utmost International Isle of Man Limited is not responsible for monitoring the Bond's assets or for any cost resulting from a breach of any restrictions.
- › Utmost International Isle of Man Limited's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets underlying the Bond. Utmost International Isle of Man Limited reserves the right to delay settlement or reinvestment at its discretion.

The Applicant agrees and understands that:

- › An EMC may take charges for services other than advice, including those for transaction and/or custody services provided, as detailed under the standard charges section of their terms and conditions or as agreed separately with the Applicants.
- › An EMC is authorised by Utmost International Isle of Man Limited to deduct such charges for transactions and/or custody services directly from the External Account and make any separate investment management service payments on its behalf.

The Applicant promises to:

- › Be responsible for reimbursing Utmost International Isle of Man Limited for any costs, losses and/or expenses incurred by Utmost International Isle of Man Limited as a result of any legal claims, complaints or proceedings brought by any party in respect of loss arising from the services and performance of an EMC.

M5 ADVISER CHARGES AND INVESTMENT ADVISER CHARGES

Where the Applicant has requested Utmost International Isle of Man Limited to facilitate the payment of Adviser Charges and/or Investment Adviser Charges, as set-out in Section H, the Applicant authorises Utmost International Isle of Man Limited to pay those Charges.

Where the Applicant requires any adjustment to an Adviser Charge or Investment Adviser Charge paid by Utmost International Isle of Man Limited, Utmost International Isle of Man Limited will not be responsible for making such adjustments and the Applicant will liaise directly with their adviser.

Adviser Charge

The Applicant understands and accepts that:

- › When paid to a financial adviser, an Adviser Charge will be treated for tax purposes, as a withdrawal by the Applicant from the Bond.
- › Any withdrawal that exceeds the 5% annual tax-deferred entitlement will cause a chargeable event and the Applicant or a UK resident Settlor may be subject to UK Income Tax.
- › Utmost International Isle of Man Limited cannot cancel an Adviser Charge after it has been paid, even if the Applicant decides to cancel the Bond during the cancellation period.
- › Any Adviser Charges to be paid as a fixed monetary amount will not be reduced if the Applicant takes a withdrawal or surrenders one or more policy segments, unless the Applicant specifically requests this to happen at the time of the policy segment surrender.
- › Where any ongoing Adviser Charge attracts VAT, the Applicant authorises Utmost International Isle of Man Limited to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.

Investment Adviser Charge

The Applicant understands and accepts that:

- › Investment Adviser Charges will only be paid when there is sufficient value and assets underlying the Bond that can be sold to cover the payment in full.
- › Any Investment Adviser Charge paid from the value of the Bond will be deducted equally across all policy segments. It is important to note that Investment Adviser Charges can only be paid in the currency of the Bond.
- › Any Investment Adviser Charges to be paid as a fixed monetary amount will not be reduced if the Policyholder takes a withdrawal or surrenders one or more policy segments, unless the Policyholder specifically requests this to happen at the time of the policy segment surrender.
- › Where any ongoing Investment Adviser Charge attracts VAT, the Applicant authorises Utmost International Isle of Man Limited to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.
- › The actual amounts paid by Utmost International Isle of Man Limited as Investment Adviser Charges will be treated as non-taxable withdrawals from the Bond and will not be used in any Chargeable event calculations.
- › Utmost International Isle of Man Limited cannot cancel an Investment Adviser Charge after it has been paid, even if the Applicant decides to cancel the Bond during the cancellation period.
- › The Policyholder can cancel the instruction to pay any future Investment Adviser Charges due from the Bond at any time by writing to Utmost International Isle of Man Limited.
- › Until Utmost International Isle of Man Limited receives written notification to cancel an Investment Adviser Charge, Utmost International Isle of Man Limited will continue to make payments to the Investment Adviser or EMC.

- › If the Applicant cancels the Bond within the cancellation period, changes the nominated Investment Adviser or EMC, cancels payment of any Investment Adviser Charges from their Bond, assigns the Bond, or any other situation where it is not reasonably possible for Utmost International Isle of Man Limited to facilitate a payment, it will be the Applicant's responsibility to settle any outstanding Charges directly with the Investment Adviser or EMC.
- › The Policyholder should in the first instance contact their Investment Adviser or EMC to discuss any Investment Adviser Charges they believe should not have been applied to their Bond.

Where the Bond is linked to an External Managed Account

The Applicant acknowledges and agrees that:

- › Any Fund-based Adviser Charge or Investment Adviser Charge payments will be based on the last available value of the investment for the External Managed Account held in Utmost International Isle of Man Limited's records.
- › Due to timing differences, there may be significant market movements between the date when Utmost International Isle of Man Limited's records were last updated with the value of the Externally Managed Account and the date the Adviser Charge or Investment Adviser Charge is calculated as a percentage of the whole of the Bond value.

M6 POTENTIAL CONSEQUENCES OF MISLEADING UTMOST INTERNATIONAL ISLE OF MAN LIMITED

The Applicant fully acknowledges and agrees that if Utmost International Isle of Man Limited discovers that the Applicant misled Utmost International Isle of Man Limited in respect of any part of the application, that Utmost International Isle of Man Limited shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost International Isle of Man Limited's legal remedies or options, have the contractual ability to:

- › 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 Applicant 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 International Isle of Man Limited being misled, without limiting Utmost International Isle of Man Limited's ability to seek additional recompense from the Applicant in respect of any shortfall.
- › Notify relevant government authorities and provide all information considered necessary or appropriate at Utmost International Isle of Man Limited's discretion concerning the Applicant and/or the Bond; and
- › If considered appropriate after consultation with government authorities and/or legal counsel, either:
 - subject to satisfying Utmost International Isle of Man Limited's further reasonable requirements, refund the Applicant's premium and other amounts paid to Utmost International Isle of Man Limited to the date of such termination, less applicable encashment and other Charges in accordance with the Evolution Policy Conditions; or
 - 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.

M7 GENERAL CONFIRMATIONS AND ACKNOWLEDGEMENTS

The Applicant understands and agrees that:

- › This contract is of the utmost good faith and that the information the Applicant supplies in this application form, together with any supporting information completed or given by the Applicant or in the Applicant's name, shall form the basis of the contract with Utmost International Isle of Man Limited.
- › If it subsequently comes to light that any information supplied to Utmost International Isle of Man Limited by an Applicant or on an Applicant's behalf was misleading or incomplete, then this may invalidate the contract and adversely affect the Applicant's rights under the Bond.

- › The Applicant understands the requirement to provide accurate and relevant information in the Applicant's dealings with Utmost International Isle of Man Limited is continuous and binding on the Applicant or any subsequent holder of the Bond.
- › The Applicant agrees to inform Utmost International Isle of Man Limited immediately should any information within this application change and understand that they are obliged to do so.
- › The Applicant understands that no contract shall be issued in respect of this application and Utmost International Isle of Man Limited shall be under no obligation in respect of this application until the first premium has been received by Utmost International Isle of Man Limited and Utmost International Isle of Man Limited has expressly confirmed in writing that it accepts this application.

The Applicant accepts that:

- › The selection of investments is the Applicant's responsibility or, where appropriate, that of any appointed Investment Adviser or EMC.
- › Utmost International Isle of Man Limited has no legal responsibility in respect of future performance of such linked assets.
- › The investment risk remains with the Policyholder at all times.

The Applicant confirms and understands that:

- › The firm named in Section **K** will be acting as the Applicant's financial adviser on an ongoing basis.
- › The Applicant agrees that Utmost International Isle of Man Limited is able to disclose all information relating to the Applicant's Bond to the financial adviser.
- › If the Applicant decides to change their financial adviser, it is the Applicant's responsibility to inform Utmost International Isle of Man Limited in writing of this change.
- › The Applicant's financial adviser is acting as the Applicant's agent and not an agent of Utmost International Isle of Man Limited.

The Applicant agrees that:

- › A copy of this Declaration section will have the validity of the original.

The Applicant confirms that:

- › The Trust of which they are a Trustee has the power to enter into the contract applied for.

The Applicant confirms and declares that:

- › The information given regarding the Settlor, including tax residency when the Trust was established, as entered in this application form is correct.

The Applicant understands and agrees that:

- › Utmost International Isle of Man Limited will, as appropriate, report the Applicant's Bond under the various exchange of information agreements including the Foreign Account Tax Compliance Act ("FATCA") and the Common Reporting Standard ("CRS").
- › The Applicant will be responsible for reimbursing Utmost International Isle of Man Limited for any costs, losses and/or expenses incurred by Utmost International Isle of Man Limited as a result of any legal claims, complaints or proceedings brought by any party in respect of loss arising from the services and performance of any nominated Investment Adviser or EMC.

The Applicant confirms that:

- › The statements made in this Section **M** have been explained to them by their financial adviser and that the Applicant understands and agrees to be bound by them.

- › The Adviser Charges set out in this form match the Personal Illustration received from the Applicants' financial adviser.
- › Legally binding obligations will be placed on the Applicant in connection with the Bond.
- › This instruction is subject to the terms and conditions of the Bond.
- › If the application is not proceeded with, the Applicant will be refunded the premium in full, less any Adviser Charges already paid. Any outstanding Charges will be the Applicant's responsibility to settle.

SIGNATURE

Trustee or Authorised signatory 1 Trustee or Authorised signatory 2
(if any)

Print full name

Date _____

Trustee or Authorised signatory 3 (if any) Trustee or Authorised signatory 4 (if any)

SIGNATURE

Print full name

Date _____

If there are more than four Trustees or Authorised signatories photocopy this section and after signing the additional copies attach them securely to the form.

N BANK DETAILS AND PAYMENT METHODS

INFORMATION

Payment should only be transferred once the application has been received and we have confirmed that all requirements have been met. No interest will be paid on monies held prior to issue of the Bond.

N1 CHEQUE PAYMENT

Cheques made payable to: 'Utmost International Isle of Man Limited, Premium Collection Account' (account name is required to be printed on the cheque).

Please ensure that the Trustees' and/or Trust name are referenced on all payments, if the Bond number is known please include also.

Example:

Utmost International Isle of Man Limited, Premium Collection Account re: ABC Trustees acting on behalf of XYZ Trust.

N2 TELEGRAPHIC TRANSFER DETAILS

Payments from account and currency detailed in Section F.

Account name:	Utmost International Isle of Man Limited, Premium Collection Account
Bank:	Royal Bank of Scotland
Bank address:	Royal Bank of Scotland International Limited, Floor 2, 2 Athol Street, Douglas, Isle of Man, IM99 1AN, British Isles
Account number:	58098652
Sort code:	16-58-80
IBAN:	GB58 RBOS 1658 8058 0986 52
BIC/Swift code:	RBOSIMDXXX
Payment reference:	[Client name / proposal number]

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

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.

Tel: +44 (0) 1624 643 345. 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.

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