

DELEGATION

APPLICATION FORM FOR INDIVIDUALS

IMPORTANT NOTES

Please be advised that if you are putting your policy immediately into trust you will need to complete the additional Tax Information Exchange Pack for Entities available from your financial adviser on request.

BEFORE YOU BEGIN

Please ensure you have read the current **Delegation Product Guide**, your **Personal Illustration, Key Features Document**, any applicable disclosure documents and our **Delegation - Guide to Charges** document. Your financial adviser will also be able to provide you with any relevant supporting literature in relation to your individual circumstances. The Policy Conditions and Policy Schedule detail the terms and conditions of the contract.

Copies of all items are available from us on request. Corporate and trustee applicants should use the appropriate application form.

HOW TO COMPLETE THIS FORM

Please complete this form using **black or blue ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. **Please do not use correction fluid.**

This form is split into 3 sections for ease of completion. A summary of who should complete each section is outlined below:

- › **Section 1:** Delegation application - **applicants** must complete in all cases.
- › **Section 2:** Identification Requirements & Financial Adviser details - **financial adviser** must complete in all cases.
- › **Section 3:** Adviser Charging - **applicants** must complete if they would like Utmost Ireland dac to facilitate any adviser charge payments to the financial adviser.

SIGNATURE This symbol highlights the signature sections within this form which need to be signed (where applicable) by applicants, financial adviser and, if applicable, the authorised signatories.

- › **Applicants** will need to sign pages 16 and 23 in all cases.
- › **External Manager** will need to sign on pages 25 to confirm their nomination as Discretionary Fund Manager of the bond.
- › **Financial adviser** will need to sign page 29 in all cases.

Please ensure that all sections are fully completed. In this form words in the singular shall include the plural and vice versa.

ADVISER CHARGES

Please read the separate notes on adviser charges under section **M** before signing the request for us to facilitate adviser charge payments to your financial adviser.

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is the trading name used by a number of Utmost companies. Utmost Trustee Solutions is the trading name used by Utmost Trustee Solutions Limited. This item has been issued by Utmost Ireland dac.

The following companies are registered in the Isle of Man: Utmost Limited (No 056473C), Utmost Administration Limited (No 109218C) and Utmost Trustee Solutions Limited (No 106739C), which are regulated or licenced by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is not regulated. Each of the above companies has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL British Isles.

The following companies are registered in Ireland: Utmost Ireland dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered number is 303257 and it has its registered office at: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland. Utmost PanEurope dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registration number is 311420 and it has its registered office at: Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Its FCA number is 426350. Both companies are authorised by the Financial Conduct Authority in the UK for Conduct of Business Rules.

IDENTIFICATION REQUIREMENTS

Under Anti-Money Laundering regulations, we are required to verify the identity and address of each applicant.

IMPORTANT INFORMATION ABOUT THIS CONTRACT

You need to satisfy yourself that, under any taxation, exchange control or insurance legislation to which you may be subject, you can take out this bond.

The contract could be invalidated by any failure to disclose facts which might influence our assessment of this application. If you have any doubt as to whether a fact is relevant then you should disclose it. Any additional information or changes should be detailed in the notes section at the back of this form, dated and signed by all applicants.

If the application is being signed under a Power of Attorney, we will require a certified copy of the Power of Attorney document and the identity and address of the attorney will be verified as well as the applicant. We will also need to know the reason for granting the Power of Attorney.

Please note

We cannot accept applications from tax residents in jurisdictions outside the UK.

WHAT TO DO NEXT

Using the checklist on the final page please ensure you have completed all of the relevant sections and that you have attached any supporting documents to submit.

Once completed, please arrange for your financial adviser to return this form and any supporting documents to Utmost Ireland dac.

Alternatively, you can post this form to: **Utmost Ireland dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland.**

SECTION 1 – TO BE COMPLETED BY ALL APPLICANTS IN ALL CASES

A CONTRACT DETAILS

1 Type of Contract

Life Assurance Capital Redemption

Section D does not need to be completed if capital redemption is chosen.

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

It is important for you to complete this section. If you do not complete this in full, we will be unable to process your application and this will result in a delay in investing your premium.

<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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3 Welcome Team Case ID reference

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If the Welcome team produced a Personal Illustration for you, a four digit case ID can be found at the top of page one.

4 What is your chosen **Product Management Charge** option?

Initial charge (available for premiums between £100,000 and £999,999)

Ongoing charge

This is not the adviser charge (please see page 34 for more details of adviser charges).

5 Which currency would you like your bond to be held in?

Sterling US Dollar Euro

Once your bond is established you cannot change the bond currency.

The Personal Illustration provided to you should match the investment details mentioned in this application. If there have been any changes in the investment details between the date of that illustration and the submission of this application, please ask your financial adviser for an updated illustration.

B POLITICALLY EXPOSED PERSONS

Under our current anti-money laundering obligations we are required to identify any persons associated with this application who could be classed as a Politically Exposed Person (PEP). A PEP is a term used to describe someone who is currently, or has previously been, entrusted with prominent public functions or responsibilities, for example: a Head of State, a holder of a senior political or government post, a senior member of the Judiciary or the Military, a senior employee of a State Owned Corporation, or a board member of a Central Bank. Please provide details in the box below of any persons that could be considered to be a PEP (as defined above) in relation to this application, non-completion confirms that there are no associated PEPs:


See our separate document entitled 'Information on Politically Exposed Persons' which is available from your financial adviser who can obtain this on our website, www.utmostwealth.com. This includes a list of those parties considered to be close relatives.

17 Occupation and name of employer

18 If retired, previous occupation and name of last employer

19 Total annual income (including salary, pension and investment income)

<input type="checkbox"/> up to £50,000	<input type="checkbox"/> £100,001 to £150,000	<input type="checkbox"/> up to £50,000	<input type="checkbox"/> £100,001 to £150,000
<input type="checkbox"/> £50,001 to £100,000	<input type="checkbox"/> £150,001+	<input type="checkbox"/> £50,001 to £100,000	<input type="checkbox"/> £150,001+

Please tick the appropriate box. 

D LIFE ASSURED DETAILS (NOT REQUIRED IF YOU ARE APPLYING ON A CAPITAL REDEMPTION BASIS)

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

If the lives assured are not the applicants stated in section C of this application form, please complete this section. If there are more than four lives assured (up to a maximum of six), please photocopy this section, complete all the details for additional life/ lives assured and attach securely to this form.

	Life Assured 1	Life Assured 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Maiden name or any previous names	<input type="text"/>	<input type="text"/>
4 Forenames (in full)	<input type="text"/>	<input type="text"/>
5 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"/>
Postcode	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 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
8 Country of birth	<input type="text"/>	<input type="text"/>
9 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
10 What is the life assured's relationship to the applicants signing this application?	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

	Life Assured 3	Life Assured 4
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Maiden name or any previous names	<input type="text"/>	<input type="text"/>
4 Forenames (in full)	<input type="text"/>	<input type="text"/>
5 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"/>
Postcode	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 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
8 Country of birth	<input type="text"/>	<input type="text"/>
9 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
10 What is the life assured's relationship to the applicants signing this application?	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

E INVESTMENT AMOUNT (Please complete in all cases)

1. NUMBER OF SEGMENTS

Your bond will normally be made up of a series of 120 identical segments. However, you can request that your bond is set up with more segments. Please indicate the number required here.

You can have more than 120 segments, subject to the minimum investment of £800 in each. The maximum number of segments is 9,999.

2. TOTAL INVESTMENT

£/US\$/€*

(*Please delete as applicable)

Where a single External Manager and/or Custodian (EMC) is appointed, the minimum investment amount is £100,000 (US \$200,000 or €150,000). Where there are two EMCs appointed, the minimum investment is £500,000 (US \$1,000,000 or €750,000) which can be split between the EMCs in any way as long as a minimum of £100,000 (US\$200,000 or €150,000) is allocated to each EMC.

If you ask us to pay an initial adviser charge to your financial adviser before the premium is invested, the amount you send to us must total at least the minimum investment amount as stated above, plus the agreed initial adviser charge.

If you are paying by cheque, please make it payable to Utmost Ireland dac. If it is a non-personalised cheque, the name must be written on the front (e.g. Utmost Ireland dac ref: Mr John Smith). **If the payer of the premium is not the applicant then we will need to know why a third party is making the payment, and will normally require verification of the identity of the payer. Third party premium payments are subject to our approval.**

Once your premium has been received in our bank account, if any interest is earned on your premium before the bond is issued, an extra allocation of units may be added to your investment at the start of the contract.

Your bond will not start until we have received all outstanding requirements, including cleared funds.

If you want to pay by Faster Payment, BACS, CHAPS or telegraphic transfer, contact your bank separately to send the payment to us. Our bank details are below. Please ensure that the payment is sent DIRECT to Utmost Ireland dac's bank account.

Please indicate here the total amount of your investment.

At times of low interest, it is possible no extra units will be applied.

These are our preferred payment methods but please note that your bank may charge you for some of these services.

3. OUR BANK DETAILS

Address Royal Bank of Scotland International Limited, 2 Athol Street, Douglas, Isle of Man, IM99 1AN.
Swift Code RBOSIMDX
Sort Code 16-58-80
IBAN Number GB32RBOS16588058705079
Account Number 58705079
Account Name Utmost Ireland dac-Premium

4. YOUR BANK DETAILS

If you ask your bank to send the payment to us by Faster Payment, BACS, CHAPS or telegraphic transfer, please complete the details below. We require confirmation of the bank details that the money has come from for regulatory purposes and this does not instruct your bank to pay the money to us.

1 Account name

2 Account number

3 Bank sort code - -

4 Building Society roll number (if applicable)

5 Bank BIC/Swift code (required for all banks outside the UK)

6 IBAN number (required for all bank accounts in the EU)

7 Bank/Building Society name

8 Address

Postcode

9 Telephone number (including international dialling code)

10 How long has the account been held? Years

If you decide not to proceed with the investment and have sent a payment to us, then you will only receive back the payment without any interest being added. For information regarding what happens if you decide to cancel the bond during the 30 day cancellation period see the Key Features Document for this product.

F SOURCE OF INVESTMENT (Please complete in all cases)

CURRENT/PREVIOUS EMPLOYMENT DETAILS

This must be completed for all applicants in every instance.

	Applicant 1	Applicant 2		
Occupation and name of employer (if retired previous occupation and name of last employer)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>		
Year of retirement (if applicable)	<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 annual income	<input type="checkbox"/> up to £20,000	<input type="checkbox"/> £100,001 to £250,000	<input type="checkbox"/> up to £20,000	<input type="checkbox"/> £100,001 to £250,000
	<input type="checkbox"/> £20,001 to £50,000	<input type="checkbox"/> £250,001 to £500,000	<input type="checkbox"/> £20,001 to £50,000	<input type="checkbox"/> £250,001 to £500,000
	<input type="checkbox"/> £50,001 to £100,000		<input type="checkbox"/> £50,001 to £100,000	
If the total annual income is in excess of £500,000 please provide an approximate amount.	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>		

SOURCE OF WEALTH

Please confirm the source of your investment. You should tick all appropriate boxes and enter the percentage from each, then answer the relevant questions on the following pages. If necessary, continue on a separate sheet of paper. Applicants are required to sign the sheet and attach it to this form.

SOURCE(S)	TICK BOX	%
Savings from employment income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Property sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Competition or gambling win	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Gift	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Share sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Compensation payment	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Company sale or the sale of your interest in the company	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Inheritance	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Maturing investments or policy claims	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Pension income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Other sources	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

All investments are assessed on a case by case basis; depending on the answers provided in this application we may request independent evidence of source of wealth. We are able to accept scanned copies of source of wealth evidence. Please provide as much detail as possible, if it is unclear how the money was accumulated, we will request further information.

SOURCE INFORMATION

Provide details in regard to the source of your investment in accordance with the table below.

- 1
- 2
- 3
- 4
- 5
- 6

Please also advise where the funds for this investment have been held since receipt.

Source of wealth describes the activities that have generated the applicant(s) funds. All investments are assessed on a case-by-case basis; depending on the answers provided we may request independent evidence of source of wealth. Using the table below will help confirm the necessary details within the application form along with details of where the funds have been held since receipt.

SOURCE(S)	INFORMATION TO BE PROVIDED
Saving from employment income	<ol style="list-style-type: none"> 1 Name of employer 2 Postcode of employer 3 Nature of employer’s business 4 Income last year (approximately) 5 Bonus last year (approximately)
Property sale	<ol style="list-style-type: none"> 1 Address of property sold (inc post code) 2 Amount personally received 3 Date of purchase 4 Date of sale
Competition or gambling win	<ol style="list-style-type: none"> 1 Description of win 2 Total amount won 3 Date of win 4 Name of organisation
Gift	<ol style="list-style-type: none"> 1 Who was the gift from 2 Their address (inc post code) 3 Relationship to the person 4 Reason for gift 5 How were the funds originally accumulated 6 Date gift received 7 Amount of gift

SOURCE(S)	INFORMATION TO BE PROVIDED
Share sale	<ol style="list-style-type: none"> 1 What shares were held 2 Amount of proceeds from sale 3 How were they sold (bank, stockbroker etc) 4 Please provide their address inc postcode (bank, stockbroker etc) 5 Date shares were sold 6 How long were the shares held
Compensation payment	<ol style="list-style-type: none"> 1 Name of payer 2 Amount received 3 Date amount received 4 Reason for payment
Company sale or the sale of your interest in the company	<ol style="list-style-type: none"> 1 Name and address of the company (inc postcode) 2 Company registration 3 Nature of the company's business 4 How much were the sale proceeds 5 How much did you personally receive 6 Date amount received
Inheritance	<ol style="list-style-type: none"> 1 Name of the person who left the inheritance 2 Relationship to this person 3 Amount personally received 4 Date inheritance received
Maturing investments or policy claims	<ol style="list-style-type: none"> 1 Name of company the proceeds came from 2 How long did you hold the investment/policy 3 Amount received 4 Date proceeds were received
Pension income	<ol style="list-style-type: none"> 1 Name of pension organisation 2 Amount of lump sum 3 Date lump sum was received 4 Pension income received last year
Other sources	<ol style="list-style-type: none"> 1 What type of income was this 2 How much was it 3 When did you receive it 4 Details of where the income came from 5 Frequency of income

The bond will not be issued until the information is received and a satisfactory risk assessment is completed.

G REGULAR WITHDRAWALS (optional)

Complete this section if you want to set up regular withdrawals from the start of your bond.

It is important to consider how you will choose to pay adviser charges to your financial adviser when setting up any regular withdrawals. This is because any adviser charges agreed to be paid from the bond, will be treated as a withdrawal and will form part of your 5% annual tax-deferred entitlement. This means any adviser charges taken in any policy year will be added to withdrawals requested in order to calculate whether the 5% entitlement has been exceeded. Please refer to the **Product Guide** and our **Delegation - Guide to Charges** document for the level of charges, tax implications, maximum withdrawals and minimum fund values for taking regular withdrawals.

Regular withdrawals will be taken equally across all policy segments.

Minimum £400 per payment (or currency equivalent). Payments will only be made in the currency of the bond.

1	Amount of withdrawal	per payment		or	per annum of premium	%								
2	Frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly												
3	Payment to start	<table border="1" style="border-collapse: collapse; text-align: center; width: 100%;"> <tr> <td style="width: 20px;">d</td><td style="width: 20px;">d</td><td style="width: 20px;">m</td><td style="width: 20px;">m</td><td style="width: 20px;">y</td><td style="width: 20px;">y</td><td style="width: 20px;">y</td><td style="width: 20px;">y</td> </tr> </table> <input type="checkbox"/> As soon as possible (30 days after inception)					d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y							

Enter the monetary amount per payment or percentage of the total investment you would like to withdraw.

Payment method will be Faster Payment, BACS or CHAPS transfer for sterling payments to UK clearing banks only or by telegraphic transfer for other currencies or banks outside the UK. A charge will be levied by our bankers or telegraphic transfer payments which will be deducted from the value of the bond.

On establishing your bond, a Dealing Account will be set up so that monies from events such as initial and additional premium investment and any transfer proceeds applicable can be held ready for investment or withdrawal.

As the Dealing Account will form part of the holdings to which the value of your bond is linked, it is important that you are unable to select or influence the amount of cash held in the account.

Therefore, the amount held in the Dealing Account at outset, and on an ongoing basis, will be determined by us and will generally be sufficient to cover three months' worth of known charges and expected withdrawals. If a negative debit balance occurs on the Dealing Account, we will instruct the EMC to return cash from the External Managed Account to the Dealing Account to clear this position. If there is insufficient liquidity within the External Managed Account this may result in the Dealing Account being overdrawn for some considerable time and debit interest charges would apply. In addition, this could result in withdrawals (including adviser charges) being temporarily stopped until the negative balance has been cleared.

For further information on the Dealing Account, see the **Product Guide**.

PROVIDE DETAILS BELOW OF THE ACCOUNT THAT YOU WANT PAYMENTS TO BE SENT TO:

1	Account name	<input type="text"/>
2	Account number (for BACS payments this must be 8 digits)	<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"/>
3	Bank sort code	<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"/>
4	Building Society roll number (if applicable)	<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"/>
5	Bank BIC/Swift code (required for all payments outside the UK)	<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"/>
6	IBAN number (required for all payments to the EU)	<input type="text"/>
7	Bank/Building Society name	<input type="text"/>
8	Address	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode	<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"/>
9	Telephone number (including international dialling code)	<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"/>
10	How long has the account been held?	<input type="text"/> <input type="text"/> Years

Payments to third parties are not normally allowed. However in exceptional circumstances, they may be considered. We will need to know why the payments are required, details of the relationship between the policyholder and account holder, plus certified identification for the account holder, which is listed in Section K.

H PRIVACY STATEMENT

Our Privacy Statement explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep customer information for, how a customer can obtain details of the information we keep and the choices customer have about how we use that information. You can find a copy on our www.utmostwealth.com/privacy-statement or you can ring our Customer Service Team on 0845 602 9281 and request a copy.

I DECLARATION

This is our standard client declaration upon which we intend to rely. For your own benefit and protection you should read these terms and the data protection notes section of this form carefully before signing below.

Please carefully read the Delegation Product Guide, our Delegation - Guide to Charges document, your Personal Illustration, and Key Features document, and any applicable disclosure documents, all of which should have been provided to you, as they contain important information about the bond.

If you do not understand any part of this declaration, the Data Protection notes or the product literature listed above, ask your adviser to explain it to you before signing below.

In this declaration, "I", "me" and "my" mean the applicant or applicants and "the Company" means Utmost Ireland dac.

I apply for the Delegation to be issued to me in accordance with the Policy Conditions and Policy Schedule.

I hereby confirm that I have not relied upon any statement made by my financial adviser which is not supported in the literature.

I confirm and declare that I have been advised to obtain appropriate professional advice in respect of the applicable taxation requirements, effects and legislation.

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - Policyholder Statement of Truth

I truthfully confirm that:

- i) all funds invested in the bond applied for have been or will be properly declared to the relevant tax authorities in the jurisdiction of my tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations, and
- ii) none of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion.

Potential Consequences of Misleading the Company - I fully acknowledge and agree that if the Company discovers that I misled the Company in respect of any part of the statements confirmed above, that the Company shall, to the fullest extent permitted by applicable law and regulation, without limiting the Company's legal remedies or options, have the contractual ability to:

- i) 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 me 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 the Company being misled, without limiting the Company's ability to seek additional recompense from me in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at the Company's discretion concerning me and/or the bond; and
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either
 - a) subject to satisfying the Company's further reasonable requirements, refund my premium(s) and other amounts paid to the Company to the date of such termination less applicable encashment and other charges in accordance with clause (i) above (the 'Refund Amount'), or
 - b) 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.

Consent to disclose information to Tax and other Government Authorities

I have been advised that the Utmost Group and the Company have a longstanding policy of co-operating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities.

I consent and agree that in cases where the Company suspects that the funds invested in the bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then the Company shall, to the fullest extent permitted by applicable law and regulation, without limiting the Company's legal remedies or options, have the ability to disclose to my home country tax and/or other government authorities my identity and any relevant information considered necessary or appropriate, at the Company's discretion, concerning the bond.

I understand and agree that the Company's obligations under the policy, including the payment of benefits, will be suspended either in whole or in part, to the extent that performance of any policy obligation may expose the company 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.

Further consents and confirmations

I hereby confirm that all the information that I have provided, whether handwritten or otherwise, in this application form is complete and accurate to the best of my knowledge and belief. I agree that this information, together with all other questionnaires, statements, reports or other information completed or given by me in my name, shall form the basis of the contract with the Company.

I understand also that this contract is of the utmost good faith and that if it subsequently comes to light that any information supplied to the Company by me or on my behalf was misleading or incomplete, then this might invalidate my contract and adversely affect my right to the payment of policy benefits. I understand the requirement to provide accurate and relevant information in my dealings with the Company is continuous and binding upon me or any subsequent holder of the policy.

I understand that no contract shall be issued in respect of this application and the Company shall be under no obligation in respect of this application until the first premium has been received by the Company and the Company has expressly confirmed in writing that it accepts the application.

I accept that selection of investments is my appointed EMC's responsibility and the Company makes no representations or guarantees in relation to the future performance of any assets linked to the bond and accordingly has no legal responsibility in respect of future performance of such linked assets.

I understand that the Company and I have a free choice about the law that can apply to any contract relating to this application. The Company proposes to choose the laws of England and Wales and by completing this application form I agree that the laws of England and Wales shall apply and that the Courts of England and Wales shall be the sole forum to consider disputes in relation to any contract arising from this application.

I agree that any decision to alter the Courts of England and Wales jurisdiction shall be at the discretion of the Company such discretion being exercised reasonably.

I confirm that the firm named in Section L will be acting as my financial adviser on an ongoing basis and I agree that the Company is able to disclose all information relating to my bond to this financial adviser. I understand that if I decide to change my financial adviser it is my responsibility to tell the Company in writing of this change.

I agree that a copy of my agreement given in this Declaration will have the validity of the original. I understand that my financial adviser is acting as my agent and not an agent of the Company.

I confirm that I am not ordinarily resident in Ireland and I am habitually resident (that is I normally live) in the UK and confirm that, to the best of my knowledge and belief, I am not subject to any legislation which would make such an investment unlawful. I hereby undertake to inform the Company of any change in my country of residence during the lifetime of the bond.

I further confirm and declare that I am tax resident in the jurisdiction(s) entered in Section C, on page 4 of this application form and that if I am a US tax resident, I have indicated this in Section C and have provided my T.I.N.

Where there is more than one applicant, please state the number of applicants who will be required to sign for the following changes:

Change of standing data, e.g. change of address, change of bank details

If this is left blank, we will assume that all signatures are required for these changes.

	Applicant 1	Applicant 2																	
SIGNATURE	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>	SIGNATURE																
Print full name	<div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div>	If there are more than two applicants please photocopy this page and after signing the additional copies attach it securely to the form.																
Date	<table border="1" style="border-collapse: collapse; text-align: center;"> <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" style="border-collapse: collapse; text-align: center;"> <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
d	d	m		m	y	y	y	y											
d	d	m	m	y	y	y	y												

Once you have signed and dated the above boxes, please go to page 21 to confirm your nomination of external manager and/or custodian.

You must also ensure you complete Section 3 to confirm your agreed adviser charging arrangement. This agreement only needs to be completed if you would like any adviser charges to be facilitated by us, as a deduction from the payment you make to us, or from the value of the bond.

J NOMINATION OF EXTERNAL MANAGER AND/OR CUSTODIAN

You must complete this section to nominate the External Manager and/or Custodian (EMC) you would like to manage the assets linked to your bond. Please be aware the appointment of any EMC to your bond is subject to the agreement of Utmost Ireland dac. If your chosen EMC fails to meet the criteria necessary for this bond your nomination may be declined and the application for the bond delayed until a suitable EMC is chosen. Please read the **Product Guide** for further information.

If you wish to nominate an additional EMC to manage your investment, please photocopy pages 17 and 25 and after completing both copies, attach this additional information securely to this form. If there is a separate custodian, please also complete the relevant boxes in section J. You will also need to tell us how you would like to split the premium between both EMC's by completing the table below.

Name of the External Manager Firm	Amount of premium to be allocated (min £100,000, US \$200,000, €150,000 per EMC)

Where a single External Manager and/or Custodian (EMC) is appointed, the minimum investment amount is £100,000 (US\$200,000 or €150,000). Where there are two EMC's appointed, the minimum investment amount required is £500,000 (US\$1,000,000 or €750,000). Please note that where there are two EMCs appointed, the appointment is subject to a minimum investment of £100,000 (US\$200,000 or €150,000) per EMC account.

IMPORTANT NOTES

- › **External Manager/Platform Adviser** - due to the structure of the bond an External Manager may only be appointed on a full discretionary basis. Therefore, throughout this section where the term External Manager is used this means a Discretionary Fund Manager. The External Manager is also often the Custodian of the assets. However, if you wish you can choose a separate Platform to hold the investment portfolio.
- › **Platform** - the firm who holds the assets linked to the External Managed Account. If you wish you can choose to nominate a separate Platform provider firm to hold the investment portfolio to be managed by your Platform Adviser.
- › **Part 1** is for completion by the **applicant**.
- › **Part 2** is for completion by the **authorised signatory** on behalf of the EMC.

PART 1 - FOR COMPLETION BY THE APPLICANT

i) EXTERNAL MANAGER AND/OR CUSTODIAN APPOINTMENT BASIS

EXTERNAL MANAGER (THE MANAGER)

1 The Manager is responsible for both external discretionary investment management and custodianship.

If you tick this box, please complete section ii) a).

OR


2 There will be a Platform Adviser providing the external discretionary investment management service and a separate Platform providing custodianship.

If you tick this box, please complete sections ii) a) and b).

ii) EXTERNAL MANAGER AND/OR CUSTODIAN DETAILS


a) EXTERNAL MANAGER/PLATFORM ADVISER (DISCRETIONARY FUND MANAGER)


1 Name of nominated External Management firm	<input type="text"/>	
	<input type="text"/>	
2 Contact name	<input type="text"/>	
3 Contact details	Telephone number (including international dialling code)	<input type="text"/>
	Facsimile number (including international dialling code)	<input type="text"/>
	Email address	<input type="text"/>
		<input type="text"/>
4 Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	
5 Investment Account reference number	<input type="text"/>	

This section should be completed if the firm providing custody of the assets is different to the management firm above. 

b) PLATFORM PROVIDER

1 Name of Platform Provider	<input type="text"/>	
	<input type="text"/>	
2 Contact name	<input type="text"/>	
3 Contact details	Telephone number (including international dialling code)	<input type="text"/>
	Facsimile number (including international dialling code)	<input type="text"/>
	Email address	<input type="text"/>
		<input type="text"/>
4 Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	
5 Custody Account number	<input type="text"/>	

This section should be completed if the firm providing custody of the assets is different to the management firm above. 

Please insert here the external managed account number if this has been confirmed to you. 

iii) ATTITUDE TO RISK AND INVESTMENT OBJECTIVES

Please complete this section in all cases.

Together with this application form you must complete an Investment Mandate which is specific to your chosen EMC. A copy of the Investment Mandate, that you must complete, can be obtained directly from your chosen EMC or your financial adviser. Once completed you must send the Investment Mandate together with this application form to us at: **Utmost Ireland dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland.**


If you do not supply us with both the Investment Mandate and the application form your investment cannot be made and there will be a delay in starting your bond.

Should you wish to allow your bond's performance to mirror an EMC account which invests in Non-Mainstream Pooled Investments (NMPIs), you must also complete the separate NMPI Investor Declaration Form.

Please also provide a summary of your attitude to risk and your overall investment objective for your bond in the boxes provided below. The below summary must be a reflection of your chosen options in the EMC's Investment Mandate completed by you and which you send to us. Please note that the Investment Mandate must not be given directly to the External Manager but only sent to us, Utmost Ireland dac.

1 I confirm that my attitude to risk is:

2 I also confirm that my investment objective is:

If you have agreed to seek advice you may choose to discuss and agree the investment risk level with your financial adviser. 

If either of the above boxes in this section are left blank, we will rely on the strategy stated on your Personal Illustration we have, which you will have been provided a copy of by your financial adviser.

Should you be required to sign an NMPI declaration, your financial adviser will be required to provide advice to you in respect of NMPIs and will explain the risks of investing into NMPIs in line with the Investment Mandate that you have set for the EMC account. Before you complete the separate NMPI Investor Declaration, your financial adviser will obtain and retain sufficient evidence to provide to the Company upon request to demonstrate that you satisfy the requirements to link the performance of your bond to such assets and that you understand the risks.

INVESTMENT TERMS AND CONDITIONS

By signing below I agree to the EMC being appointed by the Company to manage the linked External Managed Account (the Account).

I am aware and understand that the EMC:

- a) will manage the Account on a full discretionary basis and will choose the investments to which the performance of my contract is linked; and
- b) the Platform will have custody of the assets underlying those investments as outlined in point (a) above; and
- c) will provide an annual declaration to the Company confirming that there has been no selection or influence of the selection of assets, either directly or indirectly, by me. This annual declaration will also confirm that the EMC has controls in place to ensure that I do not select, or influence the selection of, assets. If investment influence or selection by me did occur, then the EMC will be responsible for informing the Company of this immediately.

I agree that because the policy conditions expressly exclude my ability to select, or influence the selection of, investments, that I will not influence or select investments and that I will inform the Company immediately if this did occur.

I acknowledge that this bond has been designed with no ability to directly select assets, which I understand means:

- › the bond can only be linked to Accounts managed on a discretionary basis, and that it is not possible for any other assets to be linked to this bond.
- › the EMC and I will be responsible for ensuring that there is no influencing of the selection of assets. It is also understood that there can be no direct, or indirect, influencing or selection of the EMC's asset selection. I understand that if an EMC's asset selection is found to have been selected, or influenced by me, in any way, that the entire bond could become reportable to HM Revenue & Customs (HMRC) and subject to tax penalties as a personalised bond.
- › that if influence occurs whilst the bond is linked to multiple EMC Accounts further risks apply. I understand that where multiple EMC Accounts are held, if selection, or influence, occurred against a single Account that it will penalise the entire bond and not just the tainted account on which the selection, or influence, has occurred.
- › trading will not generally be permitted in any physical assets (property, art, boats, wine or similar assets), and the Account is unable to invest into any private companies or assets that may have a link to myself as the policyholder.
- › the bond's Dealing Account will be managed by the Company, who generally will retain sufficient monies in this Dealing Account to meet known charges and withdrawals.
- › monies cannot ordinarily be held in the Dealing Account, other than to meet known withdrawals, trades, or charges.
- › it is not possible to close an Account or to change an EMC without providing a fully completed and signed **Nomination of External Manager and/or Custodian** form for a transfer to an alternate Account. To further add, in the case of wishing to withdraw monies from the bond, it is not possible to move monies from an Account to the Dealing Account, without first having completed and provided the respective withdrawal or surrender instruction in a format acceptable to us.

I am aware and I understand that the appointment will be on terms agreed between the EMC and Utmost Ireland dac (the Company), which shall be subject to the following:

- › Any change I wish to make to the investment strategy or risk profile of the Account should be agreed directly with the Company. Only the Company is authorised to issue instructions to change the investment strategy or risk profile of the Account.
- › All investments must be in accordance with the Company **Investment Parameters** for the Delegation bond that are provided by the Company to the EMC. The EMC is authorised to buy and sell assets on behalf of the Company and unless specifically agreed in writing to the contrary by the Company, the EMC must invest in accordance with, and can only place trades in assets that are acceptable according to, the Company's **Investment Parameters** for the Delegation bond.
- › The Company as the owner of the assets has the right to sell, redeem or otherwise dispose of its interest in any of the linked investments held with the EMC at any time, without seeking or requiring my prior consent. I further understand that such decisions may affect the value of my policy's linked benefits as a result of the timing of sales and possible related charges.
- › Some or all of the Account investments and the future Account investments made by the EMC, may involve terms which could restrict the Company's ability to realise the cash value of those investments at any time. This may affect the Company's ability to pay, in a timely fashion, any surrender benefit or death benefit, and may lead to a delay in cash settlement of any withdrawal or surrender of the bond.

This section refers to the investment rules that we have put in place for you, your External Manager and/or the Custodian on the External Managed Account. As all investment dealing linked to this investment option takes place through an External Managed Account that is not directly controlled by Utmost Ireland dac, we place a number of restrictions on the types of investments that can be held and the access that we permit on these accounts. You should read through the terms and conditions noted here and ensure that you understand them.

- › Some or all of the Account investments and the future Account investments made by the EMC, may involve terms which could result in the Company receiving the proceeds of redemption of those investments in more than one instalment. Where the proceeds of redemption are received by the Company in more than one instalment, I understand that the Company reserves the right not to re-invest the proceeds of redemption or pay, in full, any surrender benefit or death benefit until all the proceeds of the redemption have been received in cleared funds by the Company.
- › The Company reserves the right at its discretion to refuse individual assets for investment in the Account.
- › The EMC should not commit the Account at any time to be more than 100% invested (i.e. no overdrawn positions should be created), nor any other commitments made beyond the extent of the investable cash available in the Account without the prior written approval of the Company.
- › Where the conditions of this appointment conflict with the standard terms and conditions of the EMC these conditions shall prevail.
- › I may request that the Company terminate this appointment at any time by giving written notice to the Company.

Authorities and responsibilities of the EMC and Policyholders

1. Ownership of assets

All assets are and must remain beneficially owned by the Company and must be held in the name of a nominee of the EMC on behalf of the Company, in accordance with the Insurance Act 1989, form part of the Company's Long-term Business Fund. The Company, therefore, at all times retains the right to require the EMC to buy or sell assets at its sole discretion and without reference to the Policyholders. In exercising this discretion the Company will act reasonably and with proper regard to the need to treat you and its other policyholders fairly.

2. Responsibilities of the EMC

The responsibilities of the EMC are set out throughout this document and are subject always to the overriding right of the Company to give instructions directly to the EMC. The EMC should at all times be aware of and comply with the policyholder authority and specific exclusions noted below.

3. Policyholder Authority

Because the Company must at all times retain beneficial ownership of the Account and all assets within the Account, the Policyholder has only a limited authority in connection with the linked investments within the Account:

The Policyholders may:

- › receive direct reporting from the EMC Firm including details of cash balances and safe custody holdings and value within the Account and any other category of appropriate information agreed by the Company
- › receive full disclosure of investment charges and terms

For the avoidance of doubt, this authority does not extend to or give authority to the Policyholders to do anything else other than as stated above.

4. The Company is not responsible for any reduction in the value of the Account arising directly or indirectly from the EMC's investment decisions.
5. Nothing in this authority shall prevent the Company, as the account holder, from giving instructions directly to the EMC. If there is any conflict between the instructions given by the Company and the investment decisions of the EMC then the Company's instructions shall prevail.
6. The Company may cancel this authority without prior notice by confirming the cancellation in writing to the Policyholders or the EMC noted in (ii) a) and (ii) b) in section J at their respective address.
7. This authority is issued without the right of substitution, therefore the Policyholders may not appoint another party to act in their place.
 - › **I understand** that in any rolling twelve month period following the initial investment within the bond I will be able to make up to three changes to the Investment Mandate and I understand that further changes may be made at the discretion of the Company. I also understand that the Company may ask the EMC to review the Investment Mandate and to provide written confirmation that it is suitably broad to enable ongoing independent management by them.
 - › **I understand** that the Investment Mandate should not refer to any specific stocks and be suitably broad to allow robust ongoing management of the Account by the EMC.

This section provides you with details of how the External Managed Accounts are owned and the level of access that Utmost Ireland dac has agreed for you, (the Policyholder), and your EMC.

All external accounts, the assets and cash held are wholly owned by Utmost Ireland dac only. Only the investment performance of the External Managed Account is linked to the value of your bond.

This section lists what you are and are not permitted to do in relation to the investments held within the External Managed Account.

- › **I acknowledge** that any proposed changes to the Investment Mandate must be sent to the Company and that I am not authorised to issue any instructions to change the Investment Mandate to the EMC.
- › **I understand** that the bond may be linked to up to two EMC Accounts at any one time, and I understand that further changes will be at the discretion of the Company.
- › **I understand** that I can only make one change to the EMCs appointed to the bond in any 12 month period. Any additional requests for a switch of EMC may be considered at the Company's discretion.

Legal liability and responsibility

It is my responsibility to ensure that at all times I act within the limits of the authority detailed in this document and in particular that I don't directly or indirectly select or influence the linked investments and accordingly I agree as follows:

- a) I accept full responsibility and legal liability for loss, damages or expenses which I or any other party may suffer or incur directly or indirectly as a result of my acting outside the limits of this authority.
- b) I promise on receiving a written request to reimburse the Company and be responsible for any costs, claims, damages or liabilities of whatever kind incurred by the Company as a result of my acting under or outside the scope of this limited investment authority or the policyholder authorities and responsibilities specified within this document.
- c) I also promise not to make or bring any formal or informal legal claims, complaints or proceedings against the Company in respect of my activities under or outside the scope of this limited investment authority or the Policyholder authorities and responsibilities specified within this document.

This section refers to the responsibilities that you, your External Manager and the Custodian have in relation to the selection and safekeeping of assets within the External Managed Accounts.

Personalised Bond Acknowledgement

I understand and agree that:

- › my bond may become personalised for tax purpose due to my selecting or influencing, directly or indirectly, the selection of assets. I am aware that should this situation arise, and such personalised assets be held over a policy anniversary, the policy will be subject to penal taxation.
- › the Company is not responsible for monitoring whether or not I select or influence the selection of assets, either directly or indirectly, but I acknowledge I will advise the Company should I become aware of any breaches.
- › if I act outside of the scope of this application I understand and agree that the Company will report any tax liability that arises to HMRC as per the Company's legal obligation.
- › in the event that an adverse tax event should arise despite the arrangements I have made to avoid this, I agree that I shall not hold the Company responsible nor take legal action against the Company in this regard. Further, I agree to reimburse and meet any reasonable legal or other costs of the Company incurred as a result of becoming subject to any formal or informal legal or other proceedings in connection with such an outcome.

I further agree the following points:

- › I understand that there are added risks associated when an EMC is responsible for both the selection and/or safe keeping of investments and where trading occurs in personal assets such as equities, gilts, or bonds.
- › I understand and accept such risks and acknowledge that I have been advised to take independent professional advice before entering into this arrangement.
- › I understand the investment objectives and attitude to risk information (Investment Mandate) is provided by me to the Company, and that only the Company provides changes to the Investment Mandate to the EMC. The EMC is not authorised to instruct or act on such changes unless notified by the Company. The EMC shall be responsible for ensuring compliance with the Investment Mandate information. The Company will not be responsible for ensuring they are met by the EMC.
- › I agree that the Company shall not be responsible for (a) any loss or liability to the Account arising from the above appointment or (b) from reliance upon the discretionary management service given or custodian services rendered or procured by the EMC to the Company or (c) for any action or failure to take action on the part of the EMC giving rise to any loss in the value of the Account howsoever arising (including, but without any limitation, any failure on the part of the EMC to produce a reasonable investment return in relation to the Account or any default by the EMC in relation to custody of the Account's assets).
- › I promise that I will be responsible for, and on receiving formal written request, reimbursing the Company for any costs, losses and/or expenses incurred by the Company as a result of any formal or informal legal claims, complaints or proceedings brought by any party or third party in respect of any loss arising from or in respect of the activities and performance of the EMC.

- › I make these promises on the understanding of the clear responsibilities on the EMC in relation to the nomination which I have made in section J.
- › I understand that the Company and I have a free choice about the law that can apply to any contract relating to this application. The Company proposes to choose the laws of England and Wales, and by completing this application form I agree that the laws of England and Wales shall apply and that the Courts of England and Wales shall be the sole forum to consider disputes which may arise out of this application.

APPLICANT SIGNATURES

I, the Applicant, confirm my request for the performance of my bond to be linked to an investment portfolio (the Account) managed by the External Manager and/or Custodian (EMC) in accordance with the selection made within section J.

The Company will not be responsible for any investment strategy or objectives pursued by the EMC, but I understand that the Company may place restrictions on the types of assets that the Account may invest in.

Nomination

I hereby request that the EMC be linked to my contract in accordance with the terms and conditions specified in this document and my policy terms and conditions. I authorise and request the Company to enter into any formal agreements required by the EMC and as agreed by the Company to effect this, and I acknowledge that I shall be responsible for any costs arising associated with the appointment and retention of the EMC.

Charges

I agree and understand that the EMC will take a fee for non-advice charges, transaction charges and custody services provided, as detailed under the standard charges section of their investment terms and conditions or under special charge terms agreed with me. These deductions will be taken from the Account.

The EMC is authorised by the Company to take the agreed fees from the Account and make any separate investment management service payments on its behalf.

I understand that the Company will recover from the Account such amounts as necessary to cover the Company’s fees and expenses including policy charges as set out in the policy schedule, policy provisions and fund rules.

Legal Liability and Responsibility

I confirm that the effect of the Legal Liability and Responsibility statements has been explained to me by my adviser and that I understand and agree to them.

For your own benefit and protection, you should read all the terms set out in this form carefully before signing below. If you do not understand any part of this form, please ask your financial adviser to explain it to you before signing.

	Applicant 1	Applicant 2
SIGNATURE	<div style="border: 1px solid black; height: 40px;"></div>	<div style="border: 1px solid black; height: 40px;"></div>
Print full name	<div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div> <div style="border: 1px solid black; height: 20px;"></div>
Date	<div style="border: 1px solid black; padding: 2px;">d d m m y y y y</div>	<div style="border: 1px solid black; padding: 2px;">d d m m y y y y</div>

SIGNATURE

If there are more than two applicants please photocopy this page and after signing the additional copies attach it securely to the form.

PART 2 - FOR COMPLETION BY THE AUTHORISED SIGNATORY ON BEHALF OF THE EXTERNAL MANAGER/PLATFORM ADVISER

We (the Manager) acknowledge and understand the investment terms and conditions outlined in this document, and agree to comply and act in accordance with those terms and the terms set out in section J of this form.

This section should be completed by the firm who is providing the External Management service.

EXTERNAL MANAGER/PLATFORM ADVISER

We confirm that we have the authorisation necessary under the legislation and regulations in:

United Kingdom / Jersey / Guernsey / Other (please state)

Please circle the country in which you have the necessary authorisation.

to act as External Manager and/or Custodian (EMC) to the External Managed Account and will remain so authorised, and comply with the rules of the appropriate regulatory bodies, whilst acting as EMC to this External Managed Account.

We confirm that we have not completed any form or received any written instruction inconsistent with the Policyholder not having power to select or influence investment including the completion of a Point of Investment Declaration (POID) form as this is not permitted.

We acknowledge that as set out and defined in the Company's **Investment Parameters** for the Delegation bond, investments into NMPIs will only be permitted if the Policyholder has provided an NMPIs declaration to the Company and, in turn, the Company has provided a specific NMPIs authority to the EMC to do this.

Subject to the above, where investments are made into NMPIs, such investment into NMPIs is only allowable within the Delegation bond providing we have:

- › completed due diligence on the asset and retained copies of this that can be provided upon request to the Company;
- › ensured that the investment is appropriate and within the EMC accounts investment strategy and risk profile; and
- › prior to investment obtained authority from Utmost Ireland dac that such NMPIs can be acquired by the EMC account.

We confirm that we will notify the Company of any changes to our authorisation including any disciplinary action taken against us, relevant to this appointment.

Continued on the next page.

FOR COMPLETION BY THE AUTHORISED SIGNATORY ON BEHALF OF THE PLATFORM PROVIDER

We (the Platform) acknowledge and understand the investment terms and conditions outlined in this document and agree to comply and act in accordance with those terms and the terms of appointment set out in section J of this form.

PLATFORM PROVIDER

We confirm that we have the authorisation necessary under the legislation and regulations in:

United Kingdom / Jersey / Guernsey / Other (please state)

to act as Platform to the External Managed Account and will remain so authorised, and comply with the rules of the appropriate regulatory bodies, whilst acting as Platform to this External Managed Account.

We confirm that we will notify the Company of any changes to our authorisation including any disciplinary action taken against us, relevant to this appointment.

This section should be completed by the firm who is providing Platform services on the External Managed Account, but only if this firm is different to the firm providing the External Management service.

Please circle the country in which you have the necessary authorisation.

PLATFORM PROVIDER (if applicable)

1	Name of regulatory authority	<input type="text"/>
2	Membership number	<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"/>
3	Category of membership and/or permitted activities	<input type="text"/> <input type="text"/> <input type="text"/>
4	Authorised signatory of the Custodian/ Investment Platform Provider	<input type="text"/>
5	Print full name	<input type="text"/>
6	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"/>
7	Custodian/ Investment Platform Provider company name and address (company stamp if available)	<input type="text"/>

SIGNATURE

Please date and stamp in the spaces provided.

SECTION 2 – FINANCIAL ADVISER MUST COMPLETE IN ALL CASES

K IDENTIFICATION REQUIREMENTS (Please complete in all cases)

Under Anti-Money Laundering regulations we are required to verify the identity and address of all individuals related to a contract (e.g. joint applicants).

Outlined below are the standard minimum requirements. However we may, in some circumstances, require additional information.

We require **one document** from **Part 1** together with **one document** from **Part 2**. If an individual does not hold either of the documents listed in **Part 1** then, under certain circumstances, we **may** be able to accept **two documents** from **Part 2**, showing verifiable reference numbers. Please also note that if no documentation is supplied from **Part 1**, we need a reason why this is not available.

Please tick in the boxes to indicate the identification you have supplied for each party to the policy.

This information is required to satisfy Anti-Money Laundering regulations.

PART 1 - PERSONAL IDENTITY

	Applicant 1	Applicant 2	Applicant 3	Applicant 4	*
1 Valid passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 National ID card (with photograph)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 A current driving licence (with photograph)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Use one document from Part 1 PLUS one document from Part 2. Alternatively, use two documents from Part 2 and confirm why no ID from Part 1 can be provided. Always provide originals of verification of address or originally certified copies of all documents.

If you cannot supply an item from Part 1, please tell us why in the box below:


PART 2 - VERIFICATION OF ADDRESS

	Applicant 1	Applicant 2	Applicant 3	Applicant 4	*
1 A recent utility bill, rates or council tax bill (Mobile phone bills are not acceptable. Documents must be the most recent available, and if dated, no more than 3 months old.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 A recent mortgage statement, giving the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 A current driving licence (with photograph) If the driving licence is being used in part 1 it cannot be used in part 2 and vice versa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 A state pension, benefit or other government produced document showing benefit entitlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 A recent tax assessment document	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 A recent account statement from bank or bank credit card dated and certified within the last 3 months (Store cards are not acceptable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 Proof of ownership or rental of the residential address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Complete for any other party to the application for which identification has been provided. Continue on a separate sheet of paper should there be more individuals to be identified than the space provided.

If there are other parties to the application not quoted on the form, have you enclosed a list of copy evidence submitted and can you confirm that you have seen the originals of such evidence?

Yes


Where relevant, tick this box. 

(Ensure that any separate list quotes the name of the applicants and is signed by the certifier)

The following declaration must be fully completed in all cases, this method of certification is required for Utmost Ireland dac regulatory purposes.

I confirm that

- a) I have had sight of the original documents and all documents enclosed herewith are true copies of the original and are hereby certified accordingly. Yes
- b) The information in Section K was obtained by me in relation to the applicant. Yes
- c) Where I have an existing relationship, the applicants account/relationship has been conducted satisfactorily. Yes
- d) I am not aware of any reason why this application should be refused. Yes
- e) I am unaware of any activities undertaken by these applicant(s) which lead me to suspect that they are involved in any form of criminal activity and/or money laundering. Yes
- f) I shall inform you immediately if I suspect such activity. Yes

Please tick the box. 

L INTRODUCER'S DETAILS (Please complete in all cases)

1 How and when were you introduced to the applicants?

2 Are the applicants acting as a nominee for someone else? Yes No
(If yes, please give details)

3 Which country was the advice leading to this application given in?

4 Which country was this application signed in?

5 The basis on which the advice was offered is (UK advisers only) Independent Restricted

6 Name of regulatory body

7 Regulatory body membership number

8 Certifier and authorised signatory


9 Print full name


10 Date


11 Financial adviser company name and stamp (company stamp)


12 Utmost Ireland dac Terms of Business number (if known)

13 Please provide the name of your sales consultant


Give details of the source of your introduction. 


Tick the appropriate box and insert details where relevant. 

Please give full details. 

Give full details of your authorisation and FCA number. 

SIGNATURE

Sign, date and stamp in the spaces provided. 

If no company stamp is available, write in the company address. 

We will not be able to start the policy until Sections K and L have been completed and identification provided.

SECTION 3 – APPLICANT MUST COMPLETE IF THEY WOULD LIKE UTMOST IRELAND TO FACILITATE ANY ADVISER CHARGE PAYMENTS TO THEIR FINANCIAL ADVISER.

M ADVISER CHARGING

Adviser charges are agreed between you and your financial adviser to pay for the advice and related services you receive and should match the information shown in the Personal Illustration provided to you, by your financial adviser. You can choose to pay your adviser charges in one of the following ways:

› **Direct charge** – The adviser charges are paid by you directly to your financial adviser, in which case you will not need to complete this section.

Or facilitated by us:

› **Outside of the bond** – The initial adviser charge is paid as a flat amount through Utmost Ireland dac before the premium is invested into the bond. The premium must meet the minimum investment requirements after adviser charges have been deducted.

› **Inside the bond** – The adviser charges are paid to your adviser through Utmost Ireland dac either on an initial, ongoing or ad hoc basis from the bond, after the full premium has been invested.

Please note

Any ongoing or ad hoc adviser charges, to be paid from the bond (which you have agreed with your financial adviser), will be treated as a withdrawal from the bond and will form part of your 5% annual tax deferred entitlement. This could have potential tax consequences and you should discuss this with your financial adviser before making a withdrawal, surrender or adviser charge payment from your bond. Tax rules may change in the future and are subject to individual circumstances.

Adviser charges which you have agreed to pay from your bond can only be made through a single withdrawal (across all segments).

For detailed information about adviser charges and how these may be applicable to you please see our **Delegation - Guide to Charges** document available on our website www.utmostwealth.com or from your financial adviser on request. Your financial adviser will also be able to answer any questions you may have.

AGREEMENT TO PAY ADVISER CHARGES

You must complete this section if you want us to facilitate adviser charge payments to your financial adviser either from your initial payment to us or from the value of your bond. We can do this in different ways, and as explained above the types of adviser charges available are detailed in our **Delegation - Guide to Charges** document.

Ensure you fully complete this section, as any omissions may delay our ability to carry out your instructions. Once we have received the application form with this section fully completed, we will, depending on the options you select, make adviser charge payments on your behalf to your financial adviser for the services they provide to you. We will continue to do this until this instruction ends or you tell us to cancel it. Once your bond is in force we require a month's notice of any changes to adviser charge payments that we facilitate.

Payments must not be taken from your bond in advance of the service being received by you from your financial adviser, and you should remember this when choosing the start date for any ongoing payments.

TRUST CASES

The adviser charges we facilitate for the trusts we offer depend on the trust type chosen. See the 'Adviser charges and trusts' table in our **Delegation - Guide to Charges** document for further details.

In addition, we will not be able to facilitate certain financial adviser charging payments once your premium has been invested and the trust is set up, without the authority of the trustees. If your trustees agree the payment of any ongoing adviser or ad hoc adviser charges from the bond, please ensure they complete and sign the standalone **Utmost Ireland dac's Adviser Charges Pack** to confirm their agreement. This pack is available from us or your financial adviser on request.

CANCELLATION OF ADVISER CHARGES

If you want to stop paying adviser charges from your bond you can cancel this Agreement by writing to us. We will cancel any further adviser charges that would be due. We will confirm any instructions to cancel an adviser charge to you and your financial adviser. You will need to make other arrangements with your financial adviser to pay any outstanding charges, or to discuss the refund of any payments made whilst we process your request.

If you decide to cancel your bond during the cancellation period (see the **Key Features Document** for details) any refund to you will be less any adviser charges paid on your behalf. If you believe you are due a refund of such payments from your adviser, you will need to contact them directly to discuss the exact terms of the adviser charging arrangement you have with them.

INITIAL ADVISER CHARGE

Please select one of the following payment options

Transaction type	Monetary amount (£, US\$, €*)	% of premium
1 Adviser charge to be paid outside of the bond by taking it from the initial payment, with the remaining balance being invested as a premium into the bond.	<input type="text"/> . <input type="text"/> <input type="text"/>	N/A
2 Adviser charge to be taken from the value of the bond after inception.	<input type="text"/> . <input type="text"/> <input type="text"/> or	<input type="text"/> %

You must enter your chosen monetary amount in the currency you have chosen for your bond.

ONGOING ADVISER CHARGE

Complete **a)** and/or **b)** below if you have agreed with your financial adviser to make a **regular** payment for ongoing advice or services you receive.

A) MONETARY AMOUNT

1 Please select the frequency of the payments: Monthly Quarterly Half-Yearly Yearly

TRANSACTION TYPE	MONETARY AMOUNT (for the frequency chosen)
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2 Adviser charge to be taken from the value of the bond £/US\$/€* .

3 Ongoing monetary amount start date d d m m y y y y

State the total monetary amount you wish to pay per year. For example, if you wish to pay £1,000 on a half-yearly basis, the amount you should state here is £2,000 as the annual total.

*You must enter your chosen monetary amount in the currency of your bond. Delete as applicable.

B) PERCENTAGE OF FUND VALUE

1 Please select the frequency of the payments: Monthly Quarterly Half-Yearly Yearly

TRANSACTION TYPE	% OF FUND VALUE (for the frequency chosen)
------------------	--

2 Adviser charge to be taken from the value of the bond . %

3 Ongoing percentage of fund value start date d d m m y y y y

State the total percentage of fund value you wish to pay per year. For example, if you wish to pay 0.1% payable on a half-yearly basis, the amount you should state is 0.2% as the annual total.

On establishing your bond, we will set up a Dealing Account so that monies from events such as initial and additional premium investment and any transfer proceeds applicable can be held ready for investment or withdrawal.

As the Dealing Account will form part of the holdings to which the value of your bond is linked, it is important that you are unable to select or influence the amount of cash held in the account.

Therefore the amount held in the Dealing Account at outset and on an ongoing basis, will be determined by us and will generally be sufficient to cover three months' worth of known charges and withdrawals. If a debit balance occurs on the Dealing Account, we will instruct the EMC to return cash from the External Managed Account to the bond Dealing Account to clear this position. If there is insufficient liquidity within the External Managed Account this may result in the Dealing Account being overdrawn for some time and debit interest charges would apply. In addition, this could result in withdrawals (including adviser charges) being temporarily stopped until the negative balance has been cleared.

For further information on the Dealing Account, please see the **Product Guide**.

N ADVISER CHARGING DECLARATION

Please read this section carefully before you sign it as it affects your rights and creates a legally binding agreement with Utmost Ireland dac in connection with your bond. If you do not understand any aspect of this agreement please ask your adviser to explain its effect to you before you sign the form.

Throughout this declaration, 'I' 'me' and 'my' mean the applicant and 'the Company' means Utmost Ireland dac.

I authorise the Company to make the adviser charges as set out in this Agreement.

I understand and accept that where the adviser charge is being facilitated through my bond:

- › The adviser charge will only be paid when there is sufficient value, and cleared funds, in my bond to cover the payment in full.
- › If the total withdrawals taken from the bond, including any adviser charge payments, exceeds 5% per annum of the premium(s) paid, then a chargeable event may arise and I may be subject to UK income tax on any excess over the 5% annual tax deferred entitlement.
- › The adviser charges apply to the bond as a whole and will not be reduced if I surrender one or more policy segments, unless I specifically request this to happen at the time of the segment surrender.
- › I can cancel the instruction to pay any future adviser charges due from my bond at any time by writing to the address shown on the back of this form.
- › Until you receive written notification to cancel this instruction, you will continue to make payments to my adviser.
- › If I change the adviser shown in section L, cancel payment of any adviser charges from my bond, cancel my application for the bond within the cancellation period, assign the bond or any other situation where it is not reasonably possible for you to facilitate a payment it will be my responsibility to settle any outstanding adviser charges directly with my adviser.
- › I should contact my adviser in the first instance to discuss any adviser charges I believe should not have been applied to my bond.
- › I cannot cancel an adviser charge after it has been paid, even if I decide to cancel my bond during the cancellation period, and acknowledge I will need to contact my adviser to discuss whether a refund is payable in full or in part.

Where I request the Company to facilitate an adviser charge payment outside of the bond, I agree and acknowledge that:

- › The facilitation is in consideration of my application for a bond;
- › The payment is subject to my application being accepted;
- › Should my application not proceed then I will be refunded my premium together with the adviser charge and it will be my responsibility to settle any outstanding adviser charges, if any, with my adviser;
- › No interest is payable or owed in respect of adviser charge money held by the Company to either me or my adviser;
- › The adviser charge relates to advice received in connection with the bond;
- › I cannot cancel an adviser charge after it has been paid, even if I decide to cancel my bond during the cancellation period, and acknowledge I will need to contact my adviser to discuss whether a refund is payable to me directly from my adviser in full or in part.

As the bond is linked to an External Managed Account, we acknowledge and agree that:

- › Any fund based adviser charge payments will be based on the last available fund value for the External Managed Account held in the Company's records;
- › Due to timing differences, there may be significant market movements between the date when the Company's records were last updated with the fund value of the External Managed Account and the date the adviser charge is calculated as a percentage of the whole of the bond value;
- › Where I require any adjustment in adviser charges paid by the Company, the Company will not be responsible for making such adjustments and we will liaise directly with our adviser;
- › the actual amounts paid by the Company as adviser charges will be treated as the withdrawals from the bond and will be used in any chargeable event calculations.

By signing this form below I confirm that:

- › **The adviser charges set out in this form match the Personal Illustration I have received from my adviser.**
- › **It will create legally binding obligations on me in connection with my bond.**
- › **This instruction is subject to the terms and conditions of my bond.**

	Applicant 1	Applicant 2	
SIGNATURE	<input type="text"/>	<input type="text"/>	SIGNATURE
Print full name	<input type="text"/>	<input type="text"/>	If there are more than two applicants please photocopy this page and after signing the additional copies attach it securely to the form.
	<input type="text"/>	<input type="text"/>	
Date	<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"/>	<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"/>	

N NOTES

O CHECKLIST

We want to process your application as quickly as possible. To help us do this please remember that on completion of this form we will need the following:

- › If you are placing the bond into trust please ensure that you submit a completed **Tax Information Exchange Pack for Entities**.
- › Certified copies of the identification and address verification documents for the applicants.
- › If you would like us to facilitate any adviser charge payments to your financial adviser for the advice and service in relation to this bond, please complete and sign Section 3, the Agreement to Pay Adviser Charges on page 33.
- › If you are sending any additional instructions or documentation, please attach them securely to the back of the form.
- › If you want to pay by Faster Payment, BACS, CHAPS or telegraphic transfer, please contact your bank separately to send the payment to us. Details of our bank account are on page 7.
- › Ensure you have completed the EMC's Investment Mandate, as explained on page 19, and attached it securely to this application form.

WHAT TO DO NEXT

Once completed, please arrange for your financial adviser to return this form and any supporting documents to Utmost Ireland dac at: **Utmost Ireland dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland.**