

EXECUTIVE AND COLLECTIVE BOND APPLICATION FOR PENSION TRUSTEE BUSINESS

APPLICATION FORM - NEW BUSINESS AND TOP-UP

Not for use in Middle East, Europe or Singapore.

THIS DOCUMENT WAS LAST UPDATED IN MARCH 2024.

Please confirm with your financial adviser that this is the most up-to-date document for your product or servicing needs.

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.

SECTION	PAGE	COMPLETED
A Type of application	3	<input type="checkbox"/>
B Details of the applicant	4	<input type="checkbox"/>
C Details of the life assured	6	<input type="checkbox"/>
D Scheme member details	7	<input type="checkbox"/>
E Premium details	8	<input type="checkbox"/>
F Investment details	8	<input type="checkbox"/>
G Asset choice	9	<input type="checkbox"/>
H Source of Funds	10	<input type="checkbox"/>
I Regular withdrawals (optional)	12	<input type="checkbox"/>
J Number of policies	13	<input type="checkbox"/>
K Fund adviser	13	<input type="checkbox"/>
L Charges and policy currency	14	<input type="checkbox"/>
M Declaration and application	14	<input type="checkbox"/>
N Verification of customer identity	17	<input type="checkbox"/>
O Financial adviser declaration	18	<input type="checkbox"/>

CUSTOMER ID NUMBER(S) IF KNOWN PLEASE ENTER THE CUSTOMER ID NUMBER(S)

Applicant 1

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FINANCIAL ADVISER DETAILS

Utmost International account reference

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

Name of financial adviser

--

Company name

--

Address

--

Telephone number

--

Fax number

--

E-mail address

--

Utmost International only accepts business introduced by companies which have Terms of Business with us.

Please tick appropriate box

(Acceptable applicant) QROPS Trustees (✓)

(Acceptable applicant) SIPP Trustees (✓)

(Acceptable applicant) QNUPS Trustees (✓)

Company QROPS (✓)

We only sell our products through financial advisers as we believe it is important you receive independent financial advice. The financial adviser is not acting as an agent for Utmost International.

All references to Utmost International, **we, us** and **our** in this application form mean Utmost International Isle of Man Limited with the exception of the Trustee Declaration.

TAXATION INFORMATION

Under Automatic Exchange of Information (AEOI) regulations Utmost International is required to obtain information about an applicant's tax status. To enable us to comply with these regulations, when submitting this application form you must also submit the **'Taxation information and self-certification - for entity investors'** or **'Tax declaration and self-certification for Trusts (where the trustees are all individuals)'** form. Completion and submission of a self-certification is mandatory and failure to provide one could result in your Portfolio being reported under AEOI by default. If any of the information contained in the self-certification changes please advise Utmost International promptly so we can determine if a new self-certification is required.

IMPORTANT INFORMATION

Your application can be submitted online via Wealth Interactive. If you choose this option, your application can be submitted to us immediately without the delay that can be experienced through the postal system.

A copy of the member's application for a QROPS/QNUPS/SIPP application form should accompany this form. A copy of your Executive Investment Bond, Executive Redemption Bond, Collective Investment Bond or Collective Redemption Bond Terms and Conditions are available on request.

NOTE KEY INFORMATION DOCUMENT (KID)

A KID is a short document that describes the product's key features and target market, as well as the cost of owning the product and the risks associated with investment. It allows you to make comparisons with similar products from Isle of Man Financial Services Authority authorised insurers.

Under the Isle of Man Financial Services Authority's Insurance (Conduct of Business) (Long Term Business) Code 2018, Utmost International is required to provide you with a KID if you are applying for a new bond or adding to a bond that you started after 31 December 2017. Where it's applicable, you should make sure you read your KID before completing this application. It can be obtained from your financial adviser.

If you are starting a new bond, you must sign and return the KID to Utmost International before we can accept your application.

If you are adding to an existing bond, you do not need to return the KID to us.

ONLINE SERVICE ACCOUNT ON WEALTH INTERACTIVE

Where you have set up an Online Service Account, ongoing communication from us, such as policy valuations, will be carried out electronically through this account as much as possible, although there will be times when we do still need to correspond with you by letter.

If you would prefer to receive ongoing communication from us by post rather than online, please tick here (✓)

The underlying member may apply for a view only account.
If this is required, please provide their email address.

YOUR RIGHT TO CANCEL (APPLICABLE TO THE QROPS TRUSTEE, SIPP TRUSTEE, QNUPS TRUSTEE OR COMPANY QROPS)

You have the right to cancel your Bond or additional investment and obtain a refund of any contribution(s) paid, less any applicable charges* and any fall in the value of the assets linked to your Bond. You have 30 days from the date that you receive the Schedule for the initial contribution, or letter accepting the additional investment to let us know you want to cancel. Further information on how to cancel can be found in the Bond Terms and Conditions.

*Where relevant, applicable charges include non-refundable fund charges, fees we have paid to your financial adviser on your behalf and bank charges

A TYPE OF APPLICATION

COMPLETING THE FORM

To complete this form:

- › use CAPITAL LETTERS only
- › use blue or black ink
- › specify choices as appropriate
- › do not use correction fluid; any amendments should be crossed out and initialled by authorised signatories of the corporate trustee or company signatories.

Please ensure that you complete all relevant sections. We will contact you regarding any missing information which will need to be provided to us in writing, and this may delay your application.

NEW INVESTMENT

The type of bond cannot be changed after it has been set up.

Please select one product from the selection below. (✓)

Capital redemption bonds

Executive Redemption Bond (ERB) (Terms ref ERB4)

Collective Redemption Bond (CRB) (Terms ref CRB5)

Life assurance bonds

Executive Investment Bond (EIB) (Terms ref EIB4)

Collective Investment Bond (CIB) (Terms ref CIB4)

Reason for investment (e.g. inheritance tax planning)

ADDITIONAL TRANSFER

If this is an application for an additional transfer please provide your existing bond number

We have used the term 'bond' to refer to your chosen Utmost International product throughout this application.

BOND CURRENCY

We wish our bond to be valued in (✓) £ US\$ € Other currency

Please note if no currency is entered your bond currency will be pound sterling (£). The Bond currency cannot be changed after the Bond is set up.

APPOINTMENT OF AN AUTHORISED CUSTODIAN

Please tick if you wish to appoint an authorised custodian? (✓) Authorised custodian

Name of custodian

If you have ticked above, you need to complete the **Request to transfer to an authorised custodian account form** and a **letter of authority** which is available from your financial adviser.

B DETAILS OF THE APPLICANT

	QROPS TRUSTEE (✓)	QNUPS TRUSTEE (✓)	SIPP (✓)
Jurisdiction of trustees	<input type="text"/>	<input type="text"/>	<input type="text"/>
The trust name is	<input type="text"/>	<input type="text"/>	<input type="text"/>
The trust was created on	<input type="text"/>	<input type="text"/>	<input type="text"/>
Trust details: ▶ Please explain the reason for the establishment of the trust, what type of trust it is and detail the source of the trust assets and the country of origin.	QROPS provider - pension transfers to the QROPS (being the evidence of source of the assets supplied by the QROPS Trustee).	QNUPS scheme to provide a pension in retirement. The trust assets will be a lump sum contribution to the QNUPS. (QNUPS Trustee will provide source of assets evidence).	Pension contributions (✓) Pension transfers (✓)
Trust assets	<input type="text"/>	<input type="text"/>	<input type="text"/>
Corporate trustee name	<input type="text"/>		
Other trustees	Member (✓)		
	Company QROPS (✓)		
Company name	<input type="text"/>		
Date of incorporation	<input type="text"/>		
Country of registration	<input type="text"/>		

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Contact person	<input type="text"/>
Registered office address (This information must be provided in full. We are unable to accept PO Box and 'care of' addresses.)	<input type="text"/> <input type="text"/> <input type="text"/>
Correspondence address (If left blank we will use the residential address for correspondence)	<input type="text"/> <input type="text"/>
Telephone number including area code	<input type="text"/>
E-mail address	<input type="text"/>
Company website address	<input type="text"/>

POLITICALLY EXPOSED PERSON

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. Non-completion confirms that there are no associated PEPs.

ADDITIONAL REQUIREMENTS FOR POLITICALLY EXPOSED PERSONS

Where any party to the 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 us.

AUTHORISED SIGNATORIES

Please confirm the minimum number of authorised signatories of the company/corporate trustee needed to give instructions

C DETAILS OF THE LIFE ASSURED

This section should only be completed if you have selected a new life assured bond, eg the Executive Investment Bond or Collective Investment Bond in section A.

The maximum age for a life assured is 89.

	First life assured (member)	Second life assured (if any)
Title (✓)	Mr Mrs Miss Other <input type="text"/>	Mr Mrs Miss Other <input type="text"/>
Full forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Maiden name, previous name or alias, if applicable ¹	<input type="text"/>	<input type="text"/>
Employment Status	Employed Self-Employed Retired or Unemployed	Employed Self-Employed Retired or Unemployed
Date of retirement or unemployment (if applicable)	<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"/>
Occupation (previous if retired or unemployed)	<input type="text"/>	<input type="text"/>
Employer Name	<input type="text"/>	<input type="text"/>
Employer Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Sex (✓)	Male Female	Male Female
Date of birth	<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"/>
Nationality	<input type="text"/>	<input type="text"/>
Dual nationality (if applicable)	<input type="text"/>	<input type="text"/>
Residential Address (This is where life assured is currently living. Please note we do not accept c/o and PO Box addresses.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

¹ If not completed we will assume you have never been known by another name.

D SCHEME MEMBER DETAILS

MANDATORY

Provide the details of all underlying members for the scheme.

Member 1 of

If there is more than one scheme member photocopy this page, complete and attach it securely to this form.

1 Is the member to be a life assured? Yes No

2 Title (Mr, Mrs, Miss or Other)

3 Gender Male Female

4 Surname

5 Maiden name, previous name or any aliases (if applicable)

6 Forenames (in full)

7 Nationality

8 Date of birth

9 Country of birth

10 Occupation (if you have retired, please include your occupation before retirement)

11 Business sector of employer

12 Employer name

13 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)

Postcode

14 Is this member also a trustee? Yes No
If yes, are they required to sign? Yes No

15 Is this member also the scheme administrator? Yes No

If question 5 is not completed we will assume you have never been known by another name.

H SOURCE OF FUNDS

ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

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

Documentary evidence requirements

For details of our documentary evidence requirements refer to our **Anti-Money Laundering and Source of Wealth Requirements** document.

(✓)	Description	Details required	Details
	Transfer of pension	Pension providers name	<input type="text"/>
		Pension account number	<input type="text"/>
		Pension providers address	<input type="text"/>
			<input type="text"/>
		Postcode	<input type="text"/>
		Pension value	Currency <input type="text"/>
		Amount <input type="text"/>	
		Transfer 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"/>
	Transfer of pension	Pension providers name	<input type="text"/>
		Pension account number	<input type="text"/>
		Pension providers address	<input type="text"/>
			<input type="text"/>
		Postcode	<input type="text"/>
		Pension value	Currency <input type="text"/>
		Amount <input type="text"/>	
		Transfer 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"/>
	Transfer of pension	Pension providers name	<input type="text"/>
		Pension account number	<input type="text"/>
		Pension providers address	<input type="text"/>
			<input type="text"/>
		Postcode	<input type="text"/>
		Pension value	Currency <input type="text"/>
		Amount <input type="text"/>	
		Transfer 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"/>

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Transfer of pension

Pension providers name

Pension account number

Pension providers address

Postcode

Pension value

Currency

Amount

Transfer date

Transfer of pension

Pension providers name

Pension account number

Pension providers address

Postcode

Pension value

Currency

Amount

Transfer date

Other

Description of the activity that generated the funds

Role in relation to above activities

Period over which the activities occurred

Country in which the activity occurred

Date received years months

Proceeds received from the activity

Currency Amount

Please enter what documentary evidence you are enclosing with this application form (if applicable).

I REGULAR WITHDRAWALS (OPTIONAL)

WITHDRAWAL AMOUNT

Amount to be withdrawn each year

or

Percentage of premium to be withdrawn each year

 %

Withdrawal frequency (✓)

Monthly

Every 2 months

Quarterly

Half-yearly

Yearly

Date of first payment

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

If your plan is not active on the due date then your first payment will be made on the next payment date due according to the frequency chosen.

Where you have requested the appointment of an authorised custodian, do you want Utmost International to consider allowing the authorised custodian paying regular withdrawals on Utmost International's behalf to you directly? please tick (✓)

NOMINATED ASSET(S)

Please state which asset(s) listed in Section E is/are to be used as the Nominated Asset to pay regular withdrawals. This will only apply where you have not chosen an authorised custodian.

Please note that you are required to keep a sufficient balance in your nominated asset to cover withdrawals debited to your policy. Therefore we are unable to pay any withdrawals if there is an insufficient balance in your nominated asset.

▶ **If there are any further Nominated Assets, please photocopy this page, attach the details with this application form and tick here**

ISIN/SEDOL	<input type="text"/>	Name	<input type="text"/>	Percentage	<input type="text"/> %
ISIN/SEDOL	<input type="text"/>	Name	<input type="text"/>	Percentage	<input type="text"/> %
ISIN/SEDOL	<input type="text"/>	Name	<input type="text"/>	Percentage	<input type="text"/> %
ISIN/SEDOL	<input type="text"/>	Name	<input type="text"/>	Percentage	<input type="text"/> %
ISIN/SEDOL	<input type="text"/>	Name	<input type="text"/>	Percentage	<input type="text"/> %

PAYEE DETAILS

All payments will be third party payments - ie to the underlying member.

Please select your preferred payment method:

Telegraphic Transfer

Please be advised that payments incur a bank transfer charge.

BACS direct credit

Only available for GBP payments paid to a UK, IOM or Channel Islands bank account.

This payment method takes three working days to reach the account, but doesn't incur a bank transfer charge.

If no payment method is selected we will default to Telegraphic Transfer, unless you have requested GBP regular withdrawals payments, in which case we will default to BACS where possible.

Do you want your withdrawals to be made to the same bank account detailed in Section D 'Source of Funding'? Yes No

If "No" please complete your chosen bank details below.

Until further notice, I/we would like regular withdrawals to be made to:

Bank account holder (name as stated on bank account)	<input type="text"/>	
Bank account number/IBAN	<input type="text"/>	
Sort code (applicable to UK accounts)	<input type="text"/>	- <input type="text"/>
SWIFT or BIC code	<input type="text"/>	
(SWIFT code needed for bank accounts outside Europe; BIC code needed for European accounts with an IBAN)		
ABA number	<input type="text"/>	Branch code for non-UK banks <input type="text"/>
Bank name	<input type="text"/>	
Bank address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Country	<input type="text"/>	

Please Note:

- Have you selected the withdrawal amount, currency, withdrawal, frequency and the date of your first payment?
- Have you Nominated Asset(s) to fund your regular withdrawals?
- Have you completed the payee details?

J NUMBER OF POLICIES

NUMBER OF POLICIES (NEW BONDS ONLY)

Please enter the number of policies you would like

The number of policies cannot be changed after the Bond is set up.

► **We normally issue 12 policy schedules per contract. If you require more or less, insert the number required.**

Where more schedules are required, please note that for the ERB, the minimum premium per schedule is £5000/€7500/\$7000 (or currency equivalent).

K FUND ADVISER

APPOINTING A FUND ADVISER TO YOUR UTMOST INTERNATIONAL PORTFOLIO BOND

Please tick as appropriate (✓)

I have not appointed a Fund Adviser and I will act on an "execution only basis" (where I have requested the appointment of an Authorised Custodian in section A, I also include a completed 'letter of authority'); or

I appoint a Fund Adviser and enclose a completed 'appointing a fund adviser to your Utmost International Portfolio Bond' form and, where the Fund Adviser is not linked to any Authorised Custodian I have requested to be appointed in section A, a 'letter of authority'.

L CHARGES AND POLICY CURRENCY

The charging structure for your bond is based upon the reference code provided on your application; this will dictate the level, term and type of charges that apply and these will be confirmed to you in your policy documents. These charges will include our administration costs together with those incurred in making any initial commission payment to your financial adviser.

If you have agreed to pay your financial adviser an ongoing commission payment (referred to as fund based commission) then this will be reflected in the deduction of an additional Ongoing Service Charge equivalent to the amount paid.

CHARGES

Please enter the reference code for your chosen charging structure which you confirm you have received and read in full. (Your financial adviser representative will be able to provide you with this code.)

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

Please enter allocation percentage for this bond

Please enter fund-based commission (if applicable)

M DECLARATION AND APPLICATION

DATA PRIVACY STATEMENT

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

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

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

The processing of my personal information may take place in a number of jurisdictions and may be shared with other parties within or outside the Utmost group of companies for the general purpose of establishing, maintaining and servicing an insurance policy. The sharing of my personal data may be used for any or all of the following purposes, to:

- › check against credit reference or other databases to verify information provided for regulatory due diligence purposes and to prevent or detect financial crime including money laundering, terrorist financing, bribery and corruption, sanctions listing or fraud;
- › allow for the provision of services relating to enhanced due diligence, underwriting, reinsurance, data hosting, online services, payment or reporting of any tax or levy, or any other services provided from time to time;
- › enable an appointed financial adviser or fund adviser to assist in the provision of services to the policyholder;
- › compile statistical analysis or market research, where information is not specific to the individual;
- › comply with any legal obligation which includes the releasing of personal information to regulators, law enforcement authorities or other bodies where there is a legal requirement to do so, including the sharing of information under regulations relating to the U.S Foreign Account Tax Compliance Act and The Organisation for Economic Co-operation and Development Common Reporting Standards;
- › enable an appointed discretionary asset manager or custodian to meet their legal or regulatory requirements, where that discretionary asset manager or custodian providing services in relation to a policy requests the personal data of an individual linked to an application, and where we are satisfied that such a discretionary asset manager or custodian has a legal or regulatory requirement to make such a request.

Where my personal information is shared with a third party for the provision of services relating to my policy, my personal information will only be used for the purposes for which it was collected. In some circumstances this may involve a transfer of my personal information to a third party outside the European Economic Area (EEA). Whenever my personal information is shared it will be subject to the same levels of security and protection that Utmost International would apply.

I may ask Utmost International to:

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

I have been made aware that a full explanation of how Utmost International collects, uses and shares my personal information can be found at www.utmostinternational.com/privacy-statements/

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

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

Or email: dataprotection@utmost.ie

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

Or email: IOMFMDPO@Utmostgroup.com

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

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

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

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

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

IMPORTANT INFORMATION

Please read the following declaration carefully.

Any omission or misstatement of a material fact in this application could affect the payment of benefits under the policy. A material fact is one which is likely to influence the assessment and acceptance of the application.

If you are uncertain whether a fact is material, you should give full details so that we can assess its possible significance. If you become aware of such a fact while we are considering your application, you should notify us immediately.

DECLARATION - BY THE EACH APPLICANT

In this declaration, any reference to We refers to either the Company QROPS, QROPS Trustee, QNUPS Trustee or SIPP Trustee whichever is relevant as selected in section B of this form.

1. We understand that Utmost International has designated the Policy as suitable only for Professional Investors as defined by Utmost International in the Policy terms and conditions.
2. We confirm that we meet the definition of a Professional Investor. We understand that Utmost International will rely solely on our confirmation, as part of their application acceptance criteria, that we meet the definition of a Professional Investor.
3. We understand that the Policy allows investment into various types of Assets and some of these Assets are only suitable for Professional Investors. We accept the level of risk associated with these Assets including the risk that the investment into such an Asset:
 - a could provide a lower degree of investor protection and regulatory safeguards; and
 - b. could result in a loss of significant proportion of some or all of the sums invested; and
 - c. may have a minimum duration, impose significant redemption penalties or are illiquid.
4. We understand that we should read the offering documents for Assets suitable for Professional Investors.

5. We understand that if we consider ourselves to be a Retail Investor in the future, Utmost International will not restrict the choice of assets available under the Policy. We also understand that it will be our responsibility to:
 - a. only choose Assets which are suitable for Retail Investors; or
 - b. to inform the Fund Adviser that we are now Retail Investors; or
 - c. to complete a new Investment Mandate and send this to Utmost International where a Discretionary Asset Manager has been appointed.
6. We understand that we will have an Online Service Account and agree that:
 - a. all Policy Transactions will be made by us using our Online Service Account where the Online Service allows, unless we have requested otherwise; and
 - b. all communications from us will be through our Online Service Account where the Online Service Account allows, unless we have requested otherwise.
7. For the policy we have requested in Section A, subject to the applicable Terms either:
 - a. If a bond number is not shown in section A of this form, we request that the amount shown in section E be invested as an initial premium for the policy we have chosen in section A, and request Utmost International to issue the policy in the name of the trust or the company; or
 - b. We request that the amount shown in section E be invested as an additional premium for the policy currently in force bearing the bond number shown in section A of this form.
8. We declare to the best of our knowledge and belief the statements made in this application, and any related documents, are true and complete and that we have not concealed any material fact.
9. We confirm that We are not resident or the company is not incorporated in Hong Kong, Singapore or the United States of America or its territories.
10. If We become resident or the company becomes incorporated in the United States of America, Utmost International may not be able to accept any further premiums until after We cease to be resident or the company ceases to be incorporated in the United States of America or its territories.
11. We confirm that the investment into the policy is within the investment powers available to the Trustees under the trust or the company.
12. We confirm that the Company has not been and is not in the process of being dissolved, struck off, wound up or terminated.
13. We confirm that we are applying for an Utmost International policy as instructed by the member. We have received a copy of the Terms and Conditions relating to the chosen policy as indicated in section A and we have had the opportunity to read them when completing this application form.
14. We may wish to invest into professional/non-retail type investment schemes, and if so, we will make sure we have had an opportunity to read the offering documents for funds of this nature. Where we decide to invest in professional/non-retail investment schemes. We accept the levels of risk associated with these, including the risk that the investment into such a scheme could result in a loss of a significant proportion, or the entire sum invested. We also confirm that we are aware of the fees (if applicable) payable for the chosen investment(s) to be held in our policy. We understand that the fees exist partly to meet the promotion and distribution expenses of the product, including commission paid to a financial adviser and or fund adviser.
15. We understand that in cases where the asset(s) we have selected is not redeemable for a certain period of time, Utmost International may not be able to return that part of our payment until the end of that period. The description of the funds and/or assets we have chosen will give details if this applies. We may invest immediately into non-daily dealing funds with the understanding that in the event of cancellation or requiring early access that we:
 - a. may not get our money back immediately and payment may be delayed for some time;
 - b. the institution may impose penalties and therefore we may get back less than we invested, and/or
 - c. the only way in which to receive value may be through an in-specie transfer of that asset into the name of the trust.
16. We are aware of the charges payable on the bond, including the charges payable in respect of the assets which may be held within it. We understand the charges exist partly to meet advice, promotion and distribution expenses. These may include initial and ongoing payments (such as commission) made by Utmost International to our financial adviser. These payments could be in addition to any commission payable by the asset provider to our financial adviser in respect of the assets held. Further details of the charges payable by Utmost International and the amounts payable to our financial adviser are available from our financial adviser on request.
17. We confirm that we are categorised as a professional client in accordance with the UK Financial Conduct Authority COBS 3.5.2 rules.

Please enter the country in which this application form was completed.

This application must be completed by the trustees unless you have asked your financial adviser to complete it.

Did you complete this application form yourself (✓) Yes No

If No, did a third party, such as your financial adviser, complete it on your behalf? (✓) Yes No

By signing this declaration you confirm that you have read through the declaration in section L and, if a third party has completed the application form on your behalf, that all the information provided in it is correct.

The QROPS/QNUPS/SIPP Trustees as indicated in Section B (please delete as appropriate)

SIGNATURE

Name

Capacity

Date

d	d	m	m	y	y	y	y
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SIGNATURE

Name

Capacity

Date

d	d	m	m	y	y	y	y
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SIGNATURE

Name

Capacity

Date

d	d	m	m	y	y	y	y
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Copies of the Policy Terms and Conditions and/or this completed application form are available from Utmost International on request.

A copy of the following Policy Terms and Conditions for your application are contained on the Utmost International website www.utmostinternational.com.

- › Executive Investment Bond
- › Executive Redemption Bond
- › Collective Investment Bond
- › Collective Redemption Bond

N VERIFICATION OF CUSTOMER IDENTITY

If the QROPS/QNUPS/SIPP trustee currently holds acceptable applicant status, which has been acknowledged by Utmost International, please indicate here. (✓)

If not, please contact Utmost International Isle of Man.

○ FINANCIAL ADVISER DECLARATION

This section must be completed in all instances.

DECLARATION BY THE FINANCIAL ADVISER/SUITABLE CERTIFIER

PART 1 - WHO HAS MET THE CLIENT

Please complete one of the following:

- I have met my client(s) in person
- I have met my client(s) face-to-face via secure live video stream
- I have not met my client(s) face-to-face

PART 2 - 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 INTERNATIONAL BY THE CLIENT
Valid identity document(s)			
Valid proof of residential address			
Source of funds			
Source of wealth documents/information			

Where certification is required, please ensure the following is carried out on each copy document:

I certify this document as a copy of the document that I have seen through <insert method of communication used> held on <x date> between me and the applicant /policyholder. The document has not been tampered with and I have received the same confirmation from the applicant /policyholder

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

PART 3 - THIRD PARTY DETAILS

If you have confirmed in either Part 1 that you have not met your client face to face or in Part 2 that CDD has been obtained via a third party who has met the client face to face, please provide the following details:

	THIRD PARTY DETAILS 1	THIRD PARTY DETAILS 2
Name of individual(s) that obtained the CDD or met the client face to face		
Date of Birth		
Residential Address		
Registered Company Name		
Registered Company Address		

Where there is more than two third parties involved in obtaining CDD, please contact your Utmost International Sales Consultant for further guidance.

PART 4 - FINANCIAL ADVISER DECLARATION

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 form and application 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 verified the contents of the original documents where copies have been enclosed and that they are true copies of the original.

By providing certification for Customer Due Diligence documents where these have been viewed and verified via secure live video stream, you confirm:

1. That the client held their ID beside their face to confirm the document as a true likeness.
2. The other elements of the Customer Due Diligence (CDD) were held up by the clients so I could verify they were a true likeness to those in my possession.
3. That I obtained evidence by retaining a recording of the video meeting or by taking a picture of my client with their CDD for record keeping purposes and to validate my certification. I will provide this to Utmost International upon request.

I confirm that I gave advice concerning this investment to the applicant(s) in (name of country)

on

d	d	m	m	y	y	y	y
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Regulatory body authorisation number (if applicable)

Regulator name

Utmost International financial adviser account number

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Financial adviser

SIGNATURE

Full name of financial adviser

Date

d	d	m	m	y	y	y	y
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Financial adviser stamp

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

Utmost International Hong Kong Office: Unit 2402C, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong.
Tel: +852 3552 5888 Fax: +852 3552 5889.

Authorised by the Insurance Authority of Hong Kong to carry on long- term business.

Utmost 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 655 555 Fax: +44 (0)1624 611 715. 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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