

ADDITIONAL SINGLE PREMIUM INVESTMENT

APPLICATION FORM FOR TRUSTEE AND CORPORATE TRUSTEE POLICYHOLDERS

IMPORTANT NOTES

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. **Do not use correction fluid**.

Once complete, send this form and any supporting documents to the following address: **Utmost Limited, Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles**.

BEFORE YOU BEGIN

If this is a Loan Trust, ensure a **new Loan Agreement** is completed and returned for the additional single premium.

Complete this form if you want to make an additional investment into your existing contract. Before completing this application form ensure you have read the relevant **Product Guide**, your **Personal Illustration**, **Key Features Document** and our **Guide to Charges**.

This application has been split into two parts, mandatory and appendices. Ensure you complete all mandatory questions and appendices where necessary.

PART 1 - TO BE COMPLETED IN ALL CASES

PAGE	SECTION	COMPLETED
2	A - Contract details	<input type="checkbox"/>
3	B - Additional Premium and Source of Premium details	<input type="checkbox"/>
4	C - Source of Wealth details	<input type="checkbox"/>
7	D - Investment Options	<input type="checkbox"/>
9	E - Identification requirements	<input type="checkbox"/>
9	F - Politically Exposed Persons details	<input type="checkbox"/>
9	G - Financial Adviser details	<input type="checkbox"/>
10	H - Adviser Charging	<input type="checkbox"/>
12	I - Corporate Trustee details	<input type="checkbox"/>
12	J - Applicant Declaration	<input type="checkbox"/>

PART 2 - TO BE COMPLETED ONLY WHERE DETAILS HAVE CHANGED

PAGE	APPENDIX	DESCRIPTION	NO	YES
15	K - Regular withdrawals	Set-up or amend regular withdrawal details	<input type="checkbox"/>	<input type="checkbox"/>
17	L - Trustee details	Changes to Trustee/Corporate Trustee details	<input type="checkbox"/>	<input type="checkbox"/>

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 Limited.

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.

SECTION 1 – POLICYHOLDERS MUST COMPLETE IN ALL CASES

A CONTRACT DETAILS

1 Policy number

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

3 Welcome Team Case ID reference

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 Territory Decision reference number (If applicable)

All non-UK applicants require referral to our Welcome team please call +44 (0)1624 653 251.

5 Bond charge

What is your chosen Product Management Charge (Flex-Charge) option?

 Full initial charge OR Full ongoing charge OR Combination of initial and ongoing

The Product Management Charge for each new premium is based on the total premiums paid, therefore an additional premium may have lower charges than the initial premium.

This is not the adviser charge (refer to page 10 for more details of adviser charges).

If you choose a combination of initial and ongoing Product Management Charges, enter your chosen combination to a maximum of 3 decimal places:

 % Initial % Ongoing (per annum)

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT
TRUSTEE AND CORPORATE TRUSTEE POLICYHOLDERS

B ADDITIONAL INVESTMENT AMOUNT & SOURCE OF PREMIUM **MANDATORY**

ADDITIONAL SINGLE PREMIUM AMOUNT

(*delete as applicable)

OUR BANK DETAILS

Address Royal Bank of Scotland International Limited, Floor 2, 2 Athol Street, Douglas, Isle of Man, IM99 1AN, British Isles.

Swift code RBOSIMDX

Sort code 16-58-80

Account Number 58098652

Account name Utmost Limited, Premium Collection Account.

IBAN GB58RBOS16588058098652

Cheques must be payable to Utmost Limited, ensuring that the client's name is referenced.

Example:
Utmost Limited
payment reference:
Example Trust

NON PERSONALISED AND NON UK BANK ACCOUNT DETAILS

Only complete this section if the premium is being paid from a non personalised or non UK bank account.

Name of account holder

Account number

Bank sort code - -

IBAN (required for all banks outside the EU)

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

Name & address of bank

Postcode -

The term 'Non Personalised account' describes any account owned by a corporate entity making payment on behalf of the applicant.

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C SOURCE OF WEALTH

MANDATORY

Use this section to 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.

SOURCE(S)	TICK BOX	%
Deceased settlor's estate	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Savings from employment income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Property sale	<input type="checkbox"/>	<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"/>
Gift	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Share sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Compensation payment	<input type="checkbox"/>	<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"/>
Inheritance	<input type="checkbox"/>	<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"/>
Pension income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Other sources	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>

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SOURCE INFORMATION

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

- 1
- 2
- 3
- 4
- 5
- 6
- 7

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.

SOURCE(S)	INFORMATION TO BE PROVIDED OVERLEAF
Deceased settlor's estate	<ol style="list-style-type: none"> 1 Value of Estate 2 Amount held in trust
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 postcode) 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 Amount of gift 2 Who the gift was from 3 Their address (inc postcode) 4 Relationship to the person 5 Reason for gift 6 How the funds were originally accumulated 7 Date gift received

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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 Amount of sales 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 the investment/policy was held 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 Type of income 2 How much was received 3 Date received 4 Details of where the income came from 5 Frequency of income

The additional premium will not be issued until satisfactory source of wealth information and, when appropriate, documentary evidence has been received.

PART 1 – NOMINATION OF INVESTMENT ADVISER OR EXTERNAL MANAGER AND/OR CUSTODIAN (EMC)

A) Do you wish to change an existing investment adviser or nominate a new one to choose or change your investments on the bond? Yes No

If **no**, refer to **B** below.

If **yes**, complete a separate **Nomination of Investment Adviser form** available from either your financial adviser or on request from us. To avoid any delay in processing the application, **you will still need to complete the fund selection on this form after consulting with your investment adviser.**

B) Is this additional single premium to be managed by an EMC? Yes No

If **no**, give details of your initial fund selection in Part 2 below.

If **yes**, Part 2 of this section is not required.

- › If you would like to request the nomination of a **new** EMC, you must ensure that you have completed the separate **Nomination of External Manager and/or Custodian form**. This form is available from your financial adviser or upon request from us;
- › If you would like to request the nomination of an **existing** EMC already linked to your policy, supply the details of the EMC below.

Name of Firm

How much of this additional single premium would you like to invest with your existing EMC?

If you have more than one EMC linked to your policy and you wish for your additional investment to be split, please photocopy this page.

(*delete as applicable)

Where an Investment Adviser is nominated using the **Nomination of Investment Adviser form** any charges for investment advice will not form part of the 5% annual tax deferred entitlement. Similarly, any investment advice facilitated by the EMC (where permissible) will also not form part of the 5% annual tax deferred entitlement. Refer to our **Guide to Charges** for more information.

PART 2 – FUND SELECTION



IMPORTANT INFORMATION

Guided Architecture is only available to bonds already invested within this range; this option is not available to new policies issued after **1 January 2018**.

For further information, speak with your financial adviser.

Refer to your original policy conditions to ensure these options are available to you:

- › **A - Guided Architecture with Drip-feeding or Portfolio Rebalancing**
- › **B - Guided Architecture without Drip-feeding or Portfolio Rebalancing**
- › **C - Open Architecture. If you are transferring a Guided Architecture contract to Open Architecture, we will also require a clear instruction detailing where the bonds existing fund holdings should be reinvested.**

Only select **one** of the following options outlining your investment choice.

Choose from one of the following options and complete the details within the Funds/Cash Deposit Selection on page 8:

Guided Architecture
(Not available for bonds invested after 1 January 2018)

OR

Open Architecture
(Open Architecture is not available with the Regular Investment Account)

FUND/CASH DEPOSIT SELECTION

Refer to our website www.utmostwealth.com for details of funds we currently trade in and the relevant fund codes. Any missing information will result in a delay in investment. Requests to invest into any fund in which we have not previously traded will firstly need to go through our Asset Onboarding process. Investment cannot be made until this process is complete.

Where relevant we will purchase accumulation units unless otherwise instructed. If income units are selected, the fund manager will be requested to pay all income as cash which will be credited to the Dealing Account.

Certain funds require completion of the **Investor Declaration form** which is available from your financial adviser on request.

For further information regarding available deposits, speak to your financial adviser.

For further information, contact our Welcome team on **+44 (0)1624 653 251**.

Fund name (give full fund name)	Fund reference/SEDOL/ISIN	%

Bank/Building Society & full name of deposit account(s)	%

The total must add up to 100% = 100%

I) NOMINATED FUND TO COVER WITHDRAWALS - GUIDED ARCHITECTURE BASIS ONLY

Only complete this section if you have ticked 'Guided Architecture' within part 2 of page 7.

All deductions (charges, withdrawals etc.) will normally be taken by cancelling units across all funds. If you want to choose a fund to sell units to cover withdrawal payments, provide the full name in the box below.

As there is no Dealing Account, charges for advice & any other bond charges to be paid from the bond will be taken proportionately across all funds.

II) DEALING ACCOUNT - OPEN ARCHITECTURE BASIS ONLY

Only complete this section if you have ticked 'Open Architecture' within part 2 of page 7.

A Dealing Account will be set up if you invest in one or more external funds or in a cash deposit. All transactions (including charges and withdrawals) will go through this Dealing Account and it may become overdrawn from time to time. In these circumstances we will sell sufficient funds to clear the negative debit balance.

Using the box below, indicate which fund you would like us to sell in these circumstances.

If no funds are selected, we will automatically sell units from the fund within the portfolio which is redeemable and has the highest value at the time of sale.

If you choose an external fund to clear a negative debit balance, each sale will be subject to the prevailing dealing fees.

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E IDENTIFICATION REQUIREMENTS

Under Isle of Man Anti-Money Laundering regulations we are required to verify the identity and address of all individuals related to a contract (e.g. trustees, directors etc.) together with the satisfactory evidence of the proper appointment of the trustees.

It is likely that we already hold appropriate documentation on our files, however if this is not the case or individuals details have changed we will require you to provide the relevant documentation as detailed in our **Anti-Money Laundering and Source of Wealth Pack**, available on our website.

In addition to the above, we may also already hold appropriate tax information on file. If this is not the case, we will require completion of the **Tax Information Exchange Self-Certification form for Entities**, also available on our website, www.utmostwealth.com.

If you are unsure whether we already hold the necessary documents/information contact the Welcome team on **+44 (0)1624 653 251**.

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

F POLITICALLY EXPOSED PERSONS

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). 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 of the Military, a senior employee of a State Owned Corporation, or a board member of a Central Bank.

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 politically exposed persons:

See our separate document entitled 'Information on Politically Exposed Persons' which is available from your financial adviser. This includes a list of those parties considered to be close relatives.

G FINANCIAL ADVISER DETAILS

MANDATORY

I confirm that this application was signed in the United Kingdom. Where this not the case a Territory Decision reference number has been obtained and included within **Section A, question 4**.

1 Financial Adviser firm name	<input type="text"/>
2 Firm FCA number	<input type="text"/>
3 Firm address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
4 Basis of advice	<input type="checkbox"/> Independent advice <input type="checkbox"/> Restricted advice
5 Certifier and authorised signatory	<input type="text"/>
6 Print full name	<input type="text"/>
7 Date	<input type="text"/>
8 Email address	<input type="text"/>

If your client is resident outside of the UK and you are yet to obtain a Territory Decision reference number, contact the Welcome team on **+44 (0)1624 653 251**.

SIGNATURE

H ADVISER CHARGES

BEFORE YOU BEGIN

Throughout this section, the monetary amount or percentage should be entered excluding VAT. If the adviser charge attracts VAT, tick the relevant box to indicate VAT applies. For example, if the adviser charge is 1% plus VAT, enter 1% rather than 1.2% assuming 20% VAT is included, and tick the box to indicate that VAT applies.

INITIAL ADVISER CHARGE


Do you wish for Utmost Limited to facilitate an Initial Adviser Charge? Yes No

Tick one of the following payment options:

- 1 Outside of the bond** - payment will be made prior to the capital being investment, with the remaining balance being invested as an additional premium into the bond.
- OR**
- Inside of the bond** - payment deducted from the value of the additional single premium following investment. (not available for all pre-RDR bonds)

2a Specify the amount as either a monetary figure or a percentage value:

Monetary amount (£/US\$/€) . or % of premium %

This amount should be specified excluding VAT. 


2b Does the initial adviser charge attract VAT? Yes

PRE RDR INVESTMENTS

Commission: Refers to adviser fees paid to the financial/investment adviser on premium(s) invested before 31 December 2012 where a 'disturbance event' has not occurred. The rules for disturbance events are contained in the FCA Conduct of Business Sourcebook under COBS 6.1A.4AA.

Any commission currently payable should:

- i) continue to be paid
- ii) no longer be paid

If there are no commission charges currently applied to your existing investment, please ignore this section and proceed to **Ongoing Adviser Charge**. 

 **IMPORTANT NOTE**

Where renewal commission is currently payable from your bond and no box is ticked here, the commission **will continue** to be taken on your pre-RDR investment.

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ONGOING ADVISER CHARGE

Do you wish for Utmost Limited to facilitate an Ongoing Adviser Charge? Yes No

Adviser Charge: Refers to adviser fees paid to the financial/investment adviser on any premium(s) invested from 1 January 2013.

Apply ongoing adviser charges stated below to:

- i) all premiums
- ii) all premiums invested from 1 January 2013
- iii) specific premiums in the table below

	Premium amount	Date invested							
Premium 1		d	d	m	m	y	y	y	y
Premium 2		d	d	m	m	y	y	y	y
Premium 3		d	d	m	m	y	y	y	y
Premium 4		d	d	m	m	y	y	y	y
Premium 5		d	d	m	m	y	y	y	y
Premium 6		d	d	m	m	y	y	y	y

You can find the date each premium was invested on your Policy Schedule or any subsequent Additional Premium Statements.

If you have more than six premiums that you would like adviser charging to be applied to photocopy this page, complete, and attach securely to this form.

IMPORTANT NOTE

If you tick (i) above and also indicate that the same premium should be subject to adviser charging within the table above then both commission and adviser charges will apply. Further, we must make you aware that if you select that adviser charging should be applied to any (or all) premiums stated in the table above, this will override any adviser charging instructions already in place.

1 Frequency of payments Monthly Quarterly Half-yearly Yearly

Not available for Regular Premium Investment bonds.

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

Annual monetary amount (£/US\$/€) or Annual % of additional premium %

For example, if you wish to pay £500 on a half-yearly basis, the amount you should state here is £1,000 as the annual total. If you wish to pay 0.1% on a half-yearly basis, the amount you should state is 0.2% as the annual total.

3 Ongoing adviser charge start date As soon as possible In line with existing payments

4 Does the ongoing adviser charge attract VAT? (If yes, this will be applied in addition to that stated in **question 2** of this section) Yes No

I CORPORATE TRUSTEES

This section is to be completed if you are a corporate trustee applying for an additional single premium.

Using the box provided, tick to confirm that there are no changes to the directorship or shareholders' information. No changes

If there have been any changes, refer to page 17.

J APPLICANT DECLARATION

In this declaration "you", "we", "us" and "our" mean the trustee applicant(s), the corporate trustee applicant(s), its directors, officers and authorised signatories (as appropriate) and "the Company" means Utmost Limited.

It is important that you read this section carefully. This application forms the basis of the Company's agreement with you, along with the policy terms and conditions.

If you do not understand any part of this application, ask your financial adviser for further information.

Before signing, take the time to read the Product Guide, Guide to Charges, Key Features Document and Personal Illustration which explain the key features of and the specific charges applicable to the Bond. They will assist you to be sure you have not relied upon any statement made by your financial adviser which is not supported in the literature. Your financial adviser will provide these documents and copies are also available from us.

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

The additional investment will be issued to your existing contract in accordance with the Policy Conditions and Policy Schedule upon acceptance of this application by the Company.

The charges laid out in this document should match those shown in your Personal Illustration provided to you by your financial adviser. Should there be any inconsistencies please ask your financial adviser for an updated illustration.

The Company will only issue your additional investment to your existing contract once the Company is in receipt of all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of funds - statement of truth

We 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 our tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations.
- 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

We fully acknowledge and agree that if the Company discovers that we misled the Company in respect of any part of the statements confirmed above, 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 the bond termination, impose the maximum encashment and any other relevant charges which may be imposed on us 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 us in respect of any shortfall
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at the Company's discretion concerning us and/or the bond.
- 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 our 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.

Disclosure of information to tax and other government authorities

We 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.

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 our home country tax and/or other government authorities, our identity and any relevant information considered necessary or appropriate, in the Company's discretion, concerning the bond.

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.

Confirmations and acknowledgements

We understand and agree that this contract is of the utmost good faith and that the information we supply in this application form, together with any supporting information completed or given by us in our name, shall form the basis of the contract with the Company.

We agree that if it subsequently comes to light that any information supplied to the Company by us or our behalf was misleading or incomplete, then this might invalidate our contract and adversely affect our right to the payment of policy benefits. We understand the requirement to provide accurate and relevant information in our dealings with the Company is continuous and binding upon us or any subsequent holder of the policy.

We agree to inform the Company immediately should any information within this application change, and understand that we are obliged to do so.

We 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 additional premium has been received by the Company and the Company has expressly confirmed in writing that it accepts the additional investment.

We accept that:

- › The selection of investments is our responsibility, or where appropriate, that of our Investment Adviser or any appointed EMC.
- › The Company has no legal responsibility in respect of future performance of such linked assets.

We agree that a copy of our agreement given in this Declaration will have the validity of the original.

We understand that our financial adviser is acting as my agent and not an agent of the Company.

We confirm that the trust has the power to enter into the contract applied for.

We confirm and declare that the information given regarding the settlor, including where they were tax resident when the trust was established is correct.

HOW THE COMPANY USES YOUR INFORMATION

The Company uses the information you provide to it, about yourself and other people, to provide its products and services. In order to support its products and services, the Company transfers information between different entities within its immediate operating group and to appointed data processors, but does not transfer information to other parties, unless required to do so by law or regulation. The Company does not carry out marketing using the information or transfer, or sell, your personal information to others for marketing purposes.

More details about how the Company uses your information, your rights over this information and how you can exercise your rights can be found in the applicable Privacy Notice. The Privacy Notices are published on the Company's website at www.utmostwealth.com or you can call **+44 (0)1624 643 345** and request a copy.

We acknowledge that:

The Company will store, process or pass on our data whether or not our application is accepted.

The Company will in the event of the death of the life/lives assured obtain necessary evidence as to the cause and circumstances relating to their death should it wish to do so.

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ADVISER CHARGES

We authorise the Company to pay the adviser charges as set out in this Agreement.

We understand and accept that where the adviser charge is being facilitated from my bond:

- › Any withdrawal that exceeds the 5% annual tax deferred allowance will cause a chargeable event, and I may be subject to UK Income Tax.
- › When paid to a financial adviser, the charge will be treated, for tax purposes, as a withdrawal to me.
- › We should contact our financial adviser in the first instance to discuss anything regarding adviser charges paid to them.
- › We cannot cancel an adviser charge after it has been paid, even if we decide to cancel the bond during the cancellation period.
- › If the application is not proceeded with, we will be refunded the premium in full, less any adviser charges; any adviser charges that we paid/owed will be our responsibility to settle.
- › Where an External Managed Account is linked to the bond, 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.

By signing the box below we confirm that:

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

	Trustee 1/ Authorised signatory	Trustee 2/ Authorised signatory																
SIGNATURE																		
Print full name																		
Date	<table border="1" style="border-collapse: collapse; width: 100%; 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; width: 100%; 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											

SIGNATURE

If there are more than four trustees, photocopy this page and after signing the additional copies attach it securely to the form.

	Trustee 3/ Authorised signatory	Trustee 4/ Authorised signatory																
SIGNATURE																		
Print full name																		
Date	<table border="1" style="border-collapse: collapse; width: 100%; 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; width: 100%; 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											

SIGNATURE


APPENDIX K - REGULAR WITHDRAWALS

Complete section A if you wish to set up regular withdrawals or amend an existing withdrawal instruction currently in place. For new instructions you will need to supply bank details within section B. You can also use this page to change the bank details on an existing instruction.

A - SET UP WITHDRAWALS / AMEND EXISTING WITHDRAWALS

We do not currently take withdrawals and would like to set them up


We currently take withdrawals but would like to amend this figure


If you have any existing withdrawals, these will cease and be replaced with the new amount/percentage stated below. 

1 Amount to be withdrawn from the whole bond per annum % **or** per payment

2 Frequency of payments Yearly Half-yearly Quarterly Monthly

3 Payment to start d d m m y y y y As soon as possible

Changes to your regular withdrawals could potentially cause a chargeable gain. Speak to your financial adviser for further information. 

If you are setting up new withdrawals, the earliest the first withdrawal can be taken is 30 days after the additional single premium documents have been issued. 

APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT
TRUSTEE AND CORPORATE TRUSTEE POLICYHOLDERS

B - WITHDRAWAL BANK/BUILDING SOCIETY DETAILS

Tick as appropriate:

- › We are setting up a new withdrawal instruction and the bank details are below
- › We are amending an existing withdrawal instruction and the bank details have changed as below
- › We are amending an existing withdrawal instruction and the bank details remain the same
- › We are providing you with new bank details for our existing withdrawal instruction

1 Name of account holder																					
2 Account number <small>(for BACS payments this must be 8 digits)</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table>																				
3 Bank sort code	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> <td style="text-align: center;">-</td> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> <td style="text-align: center;">-</td> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table> <small>(must be 6 digits)</small>				-				-												
			-				-														
4 Building Society roll number <small>(if applicable)</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table>																				
5 Bank BIC/Swift code <small>(required for all banks outside the UK)</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table>																				
6 IBAN <small>(required for all bank accounts in the EU)</small>																					
7 Bank/Building Society name																					
8 Address																					
Postcode	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table>																				
9 How long has the account been held?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table> Years																				

Further customer due diligence may be required for foreign payments.

If an IBAN is not supplied for an EU bank account, due to EU regulations we will be unable to process your payment.

Payments to third parties are not normally allowed. However, in exceptional circumstances, they may be considered. For further information, contact our Welcome team on +44 (0)1624 653 251.

APPENDIX L - CHANGES TO TRUSTEE DETAILS

To be completed if there have been changes to trustee details that we are yet to be informed of

	Trustee 1	Trustee 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forenames (in full)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
4 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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"/>	<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 Correspondence address If your correspondence address is the same as your residential address, please tick here. <input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <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"/>

If there are more than 2 individual trustees informing us of changes to their details, photocopy this section and secure to this application.

If any of your details have changed, ensure that you provide us with up to date Anti-Money Laundering documentation.

 IMPORTANT NOTE

If there is a corporate trustee linked to the trust, and there have been changes to their details which we are yet to be informed of, contact our Welcome team on **+44 (0)1624 653 251** for details of our requirements prior to submitting this application.