


APEX (PORTUGAL) ADDITIONAL SINGLE PREMIUM

GUIDE FOR ADDITIONAL SINGLE PREMIUM FOR INDIVIDUAL APPLICANTS

This booklet is for your use and is not required to be returned to Utmost PanEurope dac.
For further help in completing the application form contact our Administration Support team.

 00 353 46 903 7650

 adminsupport@utmost.ie

 Utmost PanEurope dac,
Navan Business Park, Athlumney,
Navan, Co. Meath, C15 CCW8, Ireland.

 www.utmostinternational.com

Please note that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

Telephone calls may be recorded.

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is a brand name used by a number of Utmost companies. This item has been issued by Utmost PanEurope dac.

Utmost PanEurope dac is regulated by the Central Bank of Ireland.

Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is duly registered for the pursuit of the life insurance business in Portugal on a freedom to provide services basis, and is duly registered for such purposes with the Portuguese Insurance Supervisory Authority (Autoridade de Supervisão de Seguros e Fundos de Pensões or 'ASF') under the number 4693.

IMPORTANT INFORMATION

- › Failure to disclose any information which might influence our assessment of your additional premium application may invalidate the contract. Any additional supporting information should be supplied on a separate piece of paper and attached to the application form before submission.
- › Not all pages are required to be completed within the additional application form. Pages 1 through to 10 are **mandatory**. Pages 11 and 12 are only required should there be a change to your policy. Therefore, you are only required to complete and return the **mandatory** pages and any applicable **appendices** to Utmost PanEurope dac.

BEFORE YOU BEGIN

This guide has been designed to assist you with completing the additional single premium application form. Ensure you have also read the current **Apex (Portugal) Product Guide, Key Information Document, any applicable disclosure documents** and the relevant **Apex (Portugal) Charge Schedule**. In addition, your Insurance Intermediary will be able to provide you with any relevant supporting literature in relation to your individual circumstances.

Your Policy Conditions and Additional Single Premium Statement detail the terms and conditions of the additional single premium. Copies of all items are available from us on request.

The contact details we currently hold for you will be used. If you wish to change the contact details and/or correspondence requirements, you should notify us in writing.

Electronic payments must be made from an account in the Applicant(s)' name.

WHERE TO SIGN

- › The Insurance Intermediary will need to sign page 7, the '**Insurance Intermediary details**' in all cases.
- › Applicant(s) will need to sign page 10, the '**Declaration**' in all cases.

WHAT TO DO NEXT

Once completed, send the completed application form and any supporting documents to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.**

A CONTRACT DETAILS

MANDATORY

Please ensure the Policy Number is provided for the life assurance policy you wish to make an Additional Single Premium payment to.

B PREMIUM DETAILS

MANDATORY

Speak to your Insurance Intermediary for details of the minimum additional single premium amount applicable for your life insurance policy.

If the premium is received in a currency that is different to the life insurance policy it will be converted to the currency of your contract at the exchange rate applicable at the time.

Utmost PanEurope dac does not pay credit interest on premiums received prior to issue. If you exercise your right to cancel the additional investment within the 30 day cooling off period, we will return to you a full return of the Premium paid less an adjustment for any downward movements in the value of the Units and associated investment or disinvestment costs. Ask your Insurance Intermediary for further details.

Your additional single premium will not be invested until we have received all outstanding requirements, including cleared funds.

C SOURCE OF WEALTH

MANDATORY

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 |
|--|---|
| Savings 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 (including 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 Who was the gift from 2 Their address (including postcode) 3 Relationship to the person 4 Reason for gift 5 How were the funds originally accumulated 6 Date gift received 7 Amount of gift |
| Share sale | <ol style="list-style-type: none"> 1 What shares were held 2 Amount of proceeds from sale 3 How they were sold (bank, stockbroker etc) 4 Address inc postcode (bank, stockbroker etc) 5 Date shares were sold 6 How long the shares were 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 (including postcode) 2 Company registration 3 Nature of the company's business 4 Amount of sale proceeds 5 How much you personally received 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 you held the investment/policy 3 Amount received 4 Date proceeds were received |

C SOURCE OF WEALTH Continued

MANDATORY

| SOURCE(S) | INFORMATION TO BE PROVIDED |
|----------------|---|
| 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 Amount 3 When did you receive it 4 Details of where the income came from 5 Frequency of income |

The additional premium will not be applied until the information is received and a satisfactory risk assessment is completed.

D INVESTMENT OPTIONS

MANDATORY

PART 1 – NOMINATION OF DISCRETIONARY FUND MANAGER OR PLATFORM ARRANGEMENT

A – DISCRETIONARY FUND MANAGER

If you have more than one DFM already linked to your life insurance policy and you wish to split this additional investment into more than one DFM, photocopy page 5 of the application.

PART 2 – FUND SELECTION

This section is to be completed with details of external funds. Refer to our website www.utmostinternational.com for details of the funds available.

Details of the charges applied for buying and selling external funds can be found in the relevant Charge Schedule which your Insurance Intermediary will provide.

For external funds, the minimum investment varies according to the fund manager. Your investment will be governed by the rules of the underlying investment as applied by the fund provider.

It is important to write the percentage of the net premium to be invested in each chosen fund, rather than a monetary amount.

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E IDENTIFICATION REQUIREMENTS

MANDATORY

It is likely we already hold appropriate documentation on our files, however if this is not the case see our **Anti-Money Laundering and Source of Wealth Pack** for an extended list of standard identity documents. This can be obtained from your Insurance Intermediary or on request from our Administration Support team on **00 353 1 636 9383**.

SUITABLY CERTIFIED COPY DOCUMENTATION

We can accept certification of copy documents as set out in the **Anti-Money Laundering and Source of Wealth Pack** which can be obtained from your Insurance Intermediary or on request from our Administration Support team on **00 353 1 636 9383**. The document must be written and certified in English or accompanied by a translation that is also certified.

In summary the persons who can certify these documents includes but is **NOT** limited to:

- › an "insurance intermediary"
- › a notary public
- › a lawyer or advocate

F POLITICALLY EXPOSED PERSONS

MANDATORY

A Politically Exposed Person (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 (including the diplomatic service), 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.

| 'IMMEDIATE FAMILY MEMBERS' INCLUDE: | 'CLOSE ASSOCIATE' INCLUDES: |
|---|---|
| <ul style="list-style-type: none"> › a spouse › a partner considered by law as equivalent to a spouse, such as registered civil partner › a child and their spouse or partner › a sibling › a sibling-in-law › a parent › a parent-in-law › a grandparent › a grandchild | <ul style="list-style-type: none"> › a business partner or joint beneficial owner of a business › someone who is acting as Attorney or is a nominee for the PEP |

G INSURANCE INTERMEDIARY DETAILS

MANDATORY

To be completed by the Insurance Intermediary in all cases.

If your Insurance Intermediary has changed and you have not yet formally notified Utmost PanEurope dac via an **Apex (Portugal) Appointment of Insurance Intermediary Form**, you should ensure one accompanies this application with your new Insurance Intermediary details.

I CLIENT DECLARATION

MANDATORY

This section must be read carefully and signed by all Applicants and if applicable their spouse. Should there be more than two Applicants, photocopy the signature page, complete and attach securely to the form.

If you would like further details about how we use your information, your rights over this information and how you can exercise your rights, please read the applicable Privacy Notice. We publish our Privacy Notices on our website at www.utmostinternational.com or you can ring us on **00 353 1 636 9383** and request a copy.

IMPORTANT INFORMATION

Completion of appendices J - K is only required should anything differ to your original application or last top up. Only print and complete the pages required. If there is no change, ensure the tick boxes on the bottom of page 1 of the **Apex (Portugal) Additional Single Premium Application Form for Individuals Applicants** is ticked "no".

APPENDIX J - APPLICANT DETAILS

If there are more than two Applicants, photocopy page 11 of the form prior to completion. After completing the additional details, attach securely to the **Apex (Portugal) Additional Single Premium Application Form**. Any change in detail to your title, name and/or address means Utmost PanEurope will require new anti-money laundering documentation. For further details on our requirements refer to our **Anti-Money Laundering and Source of Wealth pack**, which is available from your Insurance Intermediary.

APPENDIX K - REGULAR WITHDRAWALS

Complete this section if you want to set up or amend existing regular withdrawals.

All payments are made in the currency in which the Life Insurance Policy is denominated and will be paid by electronic transfer to the Applicant(s) bank account only.

There is a minimum regular withdrawal amount of €300 / £200 / US\$ 400 / CHF 400.

It is important to notify Utmost PanEurope dac of any changes to your bank details.