

# APPOINTMENT OF FINANCIAL ADVISER

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

## IMPORTANT NOTES

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

### HOW TO COMPLETE THIS FORM

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.**

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

**SIGNATURE** This symbol highlights the signature sections within this form which need to be signed by the policyholder, authorised signatory or trustee as applicable.

If you have any queries, contact your financial adviser or our Customer Service team on **+44 (0) 203 038 3941**.

### HOW WE USE YOUR INFORMATION

Our Privacy Statement explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep customer information for, how a customer can obtain details of the information we keep and the choices customers have about how we use that information. You can find a copy on our website at [www.utmostinternational.com/privacy-statements](http://www.utmostinternational.com/privacy-statements) or you can request a copy from our Customer Service Team.

### INVESTMENT ADVISERS AND/OR EXTERNAL MANAGER AND/OR CUSTODIAN (EMC)

If you have a bond other than Delegation\* and wish to nominate a new Investment Adviser and/or EMC on your bond, please complete a **Nomination of Investment Adviser** form or a **Nomination of External Manager and/or Custodian (EMC)** form, which are available on our website [www.utmostinternational.com](http://www.utmostinternational.com) or from your financial adviser on request.

If you have a Delegation bond that has not used the investment conversion facility and wish to nominate a new EMC to manage your investment, please complete the **Delegation - Nomination of External Manager and/or Custodian** form.

\* Due to the nature of the product, you cannot nominate an Investment Adviser on the Delegation product unless the investment conversion facility has been utilised.

### ADVISER CHARGING

If you want to begin to pay adviser charges to your financial adviser, ensure you complete and sign the separate **Adviser Charges Pack**.

For detailed information about adviser charges and how these may be applicable to you, see the applicable **Guide to Charges** document for your bond.

All forms are available from our website [www.utmostinternational.com](http://www.utmostinternational.com) or from your financial adviser on request.

## CHECKLIST

We want to process the appointment as quickly as possible. To help us do this please remember:

- › if you are sending any additional information or documentation, it must be attached securely to the back of the form ☐
- › to ensure that the form has been signed by all policyholders, trustees or authorised signatories, as applicable ☐
- › if you want to change the existing adviser charging arrangement that is in place, you must complete a separate **Adviser Charges Pack** ☐
- › if you wish to nominate an Investment Adviser or EMC, ensure you have completed a **Nomination of Investment Adviser** form or a **Nomination of External Manager and/or Custodian (EMC)** form ☐
- › for Delegation bonds only, where the investment conversion facility has not been utilised - if you wish to nominate a new EMC to manage the investment, ensure that you have completed a **Delegation - Nomination of External Manager and/or Custodian (EMC)** form. ☐

## WHAT TO DO WHEN YOU'VE COMPLETED THIS FORM

Send the completed form to Utmost PanEurope dac, Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland.

## A BOND DETAILS

1	Policy number	<input type="text"/>
2	Policyholder name	<input type="text"/>
3	Correspondence address of the Policyholder/Trust	<input type="text"/>
		<input type="text"/>
	Postcode	<input type="text"/>
4	Telephone number	<input type="text"/>
5	Email address	<input type="text"/>

## B APPOINTMENT

1	Name of firm to be appointed (the financial adviser)	<input type="text"/>
		<input type="text"/>
2	Name of individual adviser	<input type="text"/>
3	Address of financial adviser	<input type="text"/>
		<input type="text"/>
	Postcode	<input type="text"/>
4	Telephone number	<input type="text"/>
5	Email address	<input type="text"/>
6	FCA number	<input type="text"/>
7	Terms of business number (if known)	<input type="text"/>

## C EXISTING ADVICE PAYMENTS

### BONDS WHICH PAY COMMISSION

**If your bond was issued before adviser charging applied (normally before 31 December 2012) this section may be relevant to you.**

By requesting the appointment of a new financial adviser, any ongoing commission arrangements on your bond will normally stop. However, by ticking the box below, you may elect to re-register the current ongoing commission to your new financial adviser to pay, or part pay, for any ongoing advice. Your new adviser will need to provide you with an ongoing service for re-registration to apply, and you will need to agree this with them before completing this section. There may be tax benefits to you if you re-register the commission. For more information, contact your new financial adviser who will be able to assist you.

**I have agreed with the firm set out in Section B to re-register any ongoing commission payments to them** ☐

### BONDS WHICH PAY ONGOING ADVISER CHARGES

**Adviser charges relating to personal recommendations that are paid from the bond to your financial adviser, will be treated as a withdrawal from the bond and will form part of the 5% annual tax deferred entitlement.**

By requesting the appointment of a new financial adviser, any ongoing adviser charge arrangements on your policy will normally stop. However, by ticking the box below, you may elect to re-register the current ongoing adviser charges to your new financial adviser to pay, or part pay, for any ongoing advice. Your new adviser will need to provide you with an ongoing service for re-registration to apply, and you will need to agree this with them before completing this section. For more information, contact your new financial adviser who will be able to assist you.

**I have agreed with the firm set out in Section B to re-register any ongoing adviser charge payments to them** ☐

## D DECLARATION

### TRANSFER OF ADVISER CHARGING

**Throughout this declaration, any reference to 'policyholder' means the applicant(s), authorised signatory(ies) or trustee(s), as applicable.**

**The policyholder authorises** Utmost PanEurope dac to pay the financial adviser the re-registered adviser charge at the previous rate.

**The policyholder understands and accepts that where the adviser charge is being facilitated from policyholder's bond:**

- › The adviser charge will only be paid when assets can be sold and there is sufficient value in the policyholder's bond to cover the payment in full
- › Adviser charges when paid to a financial adviser will be treated, for tax purposes, as a withdrawal to the policyholder. If the total withdrawals taken from the bond, including any adviser charge payments, exceed 5% per annum of the premium(s) paid, then a chargeable event may arise and the policyholder (or the settlor, beneficiary or trustee if the case is written under trust) may be subject to UK Income Tax on any excess over the 5% annual tax deferred entitlement
- › The adviser charges apply to the bond, or premium value as specified in my original instructions, as a whole and will not be reduced if the policyholder surrenders one or more policy segments, unless the policyholder specifically requests this to happen at the time of the segment surrender
- › The policyholder can cancel the instruction to pay the policyholder's new adviser the adviser charges due from the bond at any time in writing to Utmost PanEurope dac
- › Until Utmost PanEurope dac receives written notification to cancel the adviser charge instruction, Utmost PanEurope dac will continue to make payments to the adviser
- › If the policyholder changes the adviser, cancels payment of the adviser charges from the bond, assigns the bond or any other situation where it is not reasonably possible for Utmost PanEurope dac to facilitate a payment it will be the policyholder's responsibility to settle any outstanding adviser charges directly with the policyholder's adviser
- › The policyholder should contact the policyholder's adviser in the first instance to discuss any adviser charges that the policyholder believes should not have been applied to the bond
- › The policyholder cannot cancel an adviser charge after it has been paid, even if the policyholder decides to cancel the bond, or any additional premium(s) during the cancellation period, and acknowledges that the policyholder will need to contact the adviser to discuss whether a refund is payable in full or part
- › The instruction to transfer the adviser charge is subject to the terms of the bond.

## APPOINTMENT OF FINANCIAL ADVISER

The policyholder hereby appoints the firm in Section B as the policyholder's financial adviser (the Adviser), subject to the terms of the bond. The policyholder understands that:

- › this appointment may be terminated by the policyholder, the Adviser or Utmost PanEurope dac at any time by giving prior written notice to all other parties, and
- › Utmost PanEurope dac will pass details concerning the policyholder's bond to the Adviser unless Utmost PanEurope dac is informed that the Adviser is no longer acting for the policyholder.

Utmost PanEurope dac will not pass the policyholder's personal information to any other party claiming to act for the policyholder unless the policyholder gives Utmost PanEurope dac authority in writing to do so.

	<b>Applicant/Policyholder/Trustee 1</b>	<b>Applicant/Policyholder/Trustee 2</b>	
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>	<b>SIGNATURE</b>
Print full name	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
	<b>Applicant/Policyholder/Trustee 3</b>	<b>Applicant/Policyholder/Trustee 4</b>	
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>	<b>SIGNATURE</b>
Print full name	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
	<b>Applicant/Policyholder/Trustee 5</b>	<b>Applicant/Policyholder/Trustee 6</b>	
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>	<b>SIGNATURE</b>
Print full name	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	

A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

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

Utmost PanEurope dac is regulated by the Central Bank of Ireland (No 311420). Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

ALE PR 0019 | 10/24