

# REQUEST TO ADD OR REMOVE A LIFE ASSURED

## 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.

All references to Utmost International in this form mean Utmost International Isle of Man Limited or Utmost PanEurope dac.

Please complete in BLOCK CAPITALS and return to: Utmost International, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

## PLEASE READ THESE NOTES BEFORE CONSIDERING USING THIS FORM TO ADD OR REMOVE ANY LIVES ASSURED

This request form should not be used for SILK, LIP or TLP

### Residents for tax purposes

If any of the policyholder(s), now or in the future, are a UK resident or a UK national with a view to returning to the UK in the future then any request will be rejected by Utmost International.

UK HM Revenue and Customs would regard the removal or addition of one or more lives assured as creating a new contract Chargeable Event for UK Income Tax purposes under Sections 461-546 of the Income Tax (Trading and Other Income) Act 2005. As a result of the above change, if the policyholders do become UK resident, any - Chargeable Gain made on any or all of the Bond Policies from the time of the change may be subject to UK income tax and the calculation will be based on the new contract start date (the date the change of life assured occurs).

### Insurable interest

In some jurisdictions such as Singapore and Hong Kong, or where the laws of the contract determines insurable interest is a requirement, contracts require there to be insurable interest between the policyholder and any existing or new lives assured at the time of the change of life assured. If there is no insurable interest, we will not be able to consider the request.

### Legal and tax advice

Policyholders should always seek legal and tax advice to understand whether changing the lives assured on their policy would impact their tax situation.

## A THE BOND

Bond/Policy Number

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In this request the Bond means the group of policies which are linked to the Utmost International Portfolio Bond bearing the above number ('the Bond Policies').

## B POLICYHOLDER/TRUSTEE DETAILS (THE CURRENT OWNER(S) OF THE BOND)

Full name of  
policyholder/trustee  
Address

Postcode	Country

Full name of  
second policyholder/trustee  
Address

Postcode	Country

Full name of  
third policyholder/trustee  
Address

Postcode	Country

Full name of  
fourth policyholder/trustee  
Address

Postcode	Country

**NOTE**

If at present there are more than four policyholders please enclose a schedule identifying ALL policyholders.  
The signature of all policyholders will be required on this application form for the addition of a life assured.

**C CURRENT LIFE/LIVES ASSURED**

**Please give details of the current life/lives assured.**

Full name of first life assured

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Address

Postcode	Country

Date of birth

d	d	m	m	y	y	y	y
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Full name of second life  
assured (if any)

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Address

Postcode	Country

Date of birth

d	d	m	m	y	y	y	y
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Full name of third life assured  
(if any)

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Address

Postcode	Country

Date of birth

d	d	m	m	y	y	y	y
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Full name of fourth life assured (if any)	<input type="text"/>									
Address	<input type="text"/>									
	<input type="text"/>									
	Postcode	Country								
Date of birth	<table border="1"> <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 THE NAME OF THE LIFE/LIVES ASSURED BEING ADDED

Please confirm the name of the life/lives assured being added. Please photocopy this page should this be required.  
Complete this section where one or more lives assured are being added

### NOTE

The Bond Policies will terminate on the death of the last to die of the current life/lives assured who remain on the policy after this change has been administered. Please photocopy this page should this be required.

Full Name of first added life assured	<input type="text"/>									
Sex (✓)	Male	Female								
Date of birth	<table border="1"> <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			
Residential Address	<input type="text"/>									
	<input type="text"/>									
	Postcode	Country								
Nationality	<input type="text"/>									
Relationship to applicant	<input type="text"/>									
Full Name of Second Added Life Assured	<input type="text"/>									
Sex (✓)	Male	Female								
Date of birth	<table border="1"> <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			
Residential Address	<input type="text"/>									
	<input type="text"/>									
	Postcode	Country								
Nationality	<input type="text"/>									
Relationship to applicant	<input type="text"/>									

**E THE NAME OF THE LIFE/LIVES ASSURED BEING REMOVED**

Please confirm the name of the life/lives assured being removed

**NOTE**

The bond Policies will terminate on the death of the last to die of the current life/lives assured which remain on the policy after this change has been administered. Please photocopy this page should this be required.

Full name of first removed life assured

Full name of second removed life assured

**F APPLICATION**

Please remember that any omission or misstatement of a material fact in this application could affect the payment of benefits under the Bond Policies. A material fact is one which is likely to influence the assessment and acceptance of this application. If you are uncertain whether a fact is material, please include it on the application.

APPLICATION by the Policyholder (each Policyholder where there is more than one)

1. I/We confirm that:
  - a. legal ownership of the Bond Policies is vested in me/us.
  - b. the Bond Policies are not subject to any assignments, pledges, undertakings or charges of any kind to a bank or any other person and I am/ we are therefore entitled to request the or addition removal of a life/lives assured detailed in Section D.
  - c. there is no bankruptcy order against me/us (nor is any such order anticipated) and that the Bond Policies is not vested in a trustee in bankruptcy.
2. I/We request Utmost PanEurope dac (Utmost International) to issue an endorsement to the Bond Policies to reflect the removal of the life/lives assured so that any death benefit will become payable on the death of the Life Assured or the last to die of the lives assured ('the Relevant Life Assured') who who are named on the Schedule and endorsement to the policy after this change has been administered.
3. I/We declare that to the best of my/our knowledge and belief, the statements made in this application are true and I am/we are not (a) resident(s) of the Isle of Man.
4. I/We will not hold Utmost International responsible for any tax or legal implications that might arise as a result of the addition or removal of the life/lives assured.

**G 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/](http://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](mailto: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: [IOM.DPO@Utmostinternational.com](mailto:IOM.DPO@Utmostinternational.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, Portlannington, 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.

A copy of this completed and the Policy Terms for the Bond Policies are available on request.

<b>SIGNATURE(S)</b>	<b>Policyholder (1)</b>	<b>Policyholder (2) (if any)</b>
	<div></div>	<div></div>
Date	<div>d d m m y y y y</div>	<div>d d m m y y y y</div>
<b>SIGNATURE(S)</b>	<b>Policyholder (3) (if any)</b>	<b>Policyholder (4) (if any)</b>
	<div></div>	<div></div>
Date	<div>d d m m y y y y</div>	<div>d d m m y y y y</div>

For contracts not written under English, Irish or Manx Law, we will require the signatures of the lives assured that are being both added or removed. Please photocopy this page should this be required.

<b>SIGNATURE(S)</b>	<b>First Removed Life Assured</b>	<b>Second Removed Life Assured</b>
	<div></div>	<div></div>
Date	<div>d d m m y y y y</div>	<div>d d m m y y y y</div>
<b>SIGNATURE(S)</b>	<b>First Added Life Assured</b>	<b>Second Added Life Assured</b>
	<div></div>	<div></div>
Date	<div>d d m m y y y y</div>	<div>d d m m y y y y</div>

**Important note:** The product(s) named in this document and to which this document relates is accurate as at December 2021 and is subject to change. To ensure applicability with respect to a product and, if applicable, a related policy, before taking any action, please liaise with your adviser and/or contact us directly.

## 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 International Isle of Man Limited is registered in the Isle of Man under number 24916C.

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.

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

Registered No 311420. Administration Centre for correspondence: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +353(0)1 479 3900 Fax: +353 (0)1475 1020.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

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

UWSQ PR 20814 | 10/22