SELECTION



APPLICATION FORM FOR INDIVIDUALS

Refer to our Guide for Selection Individual Applicants.

If you are putting your policy into trust you will need to complete the additional Tax Information Exchange Pack for Entities.

If you are completing a hard copy of this form, please use blue or black 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.

Throughout this application, 'I', 'me' and 'my' mean the applicant and 'the Company' or 'Utmost' means Utmost PanEurope dac.

Once completed, arrange for your financial adviser to return this form and any supporting documents directly to: Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Alternatively, completed forms and supporting documentation that are digitally signed and/or scanned, can be emailed to us at info@utmostwealthsolutions.ie

	PAGE	SECTION	REQUIREMENT	TICK SECTION COMPLETED
Applicant and	2	A – Policy details	Mandatory	
Policy details	2	B – Politically Exposed Persons details	Mandatory	
	3	C – Applicant details	Mandatory	
	4	D – Additional life assured details	Optional	
	5	E – Premium details	Mandatory	
	6	F – Regular withdrawals	Optional	
	7	G – Adviser charging	Optional	
	8	H – Source of wealth	Mandatory	
	11	I – Identification requirements	Mandatory*	
	13	J – Introducer's details	Mandatory*	
	14	K – Investment options	It is mandatory for you to	
	14	L – Open architecture	complete at least one of	
	16	M – External management and custody	these sections.	
Declarations	17	M3 – Platform Adviser declaration	form Adviser declaration Mandatory	
	19	M4 – Policyholder declaration	if section M is completed	
	21	N – Standard applicant declaration	Mandatory	

^{*}Financial adviser to complete.

Ensure that all relevant sections of this application are completed before submitting.

A WEALTH Of DIFFERENCE

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.

A	POLICY DETAILS	MANDATORY
1	Type of contract Life assurance Capital redemption	Section D does not need to be completed if capital redemption is chosen.
2	Provide a copy of your Personal Illustration and/or enter your Personal Illustration reference number	
	Welcome team ticket reference Utmost PanEurope's product management charge This section is for you to specify how you would like to pay our product management charges.	If the Welcome team produced an illustration for you, a Welcome team ticket reference can be found on the illustration at the top of page one.
	What is your chosen product management charge (Flex-Charge) option? Full initial charge OR Full ongoing charge OR Combination of init If applicable, enter your chosen combination to a maximum of 3 decimal places: Maximum of 3 decimal places:	ial and ongoing
5	Currency of bond Sterling US Dollar Euro	Once your bond is established you cannot change the bond's currency.
6	Number of segments If you do not specify the number of segments, the bond will automatically default to the maximum number of segments available for your investment.	The number of segments available is subject to a minimum investment of £500 in each. The maximum number of segments is 9,999.
E	POLITICALLY EXPOSED PERSONS DETAILS	MANDATORY
as a t pu go O as Pr	nder our current anti-money laundering obligations we are required to identify any persons sociated with this application who could be classed as a Politically Exposed Person (PEP). A PEP is term used to describe someone who is currently, or has previously been, entrusted with prominent ablic functions or responsibilities, for example: a Head of State, a holder of a senior political or overnment post, a senior member of the Judiciary or the Military, a senior employee of a State wined Corporation, or a board member of a Central Bank. Immediate family members or close sociates of a PEP should be considered a PEP in their own right. Ovide details in the box below of any persons that could be considered to be a PEP (as defined pove) in relation to this application. Non-completion confirms that there are no associated PEPs:	See our separate document entitled 'Politically Exposed Persons' which is available from your financial adviser who can obtain this on our website, www.utmostinternational.com This includes a list of those parties considered to be close relatives.

C	APPLICANT DETAILS																		MANE	OTAC	RY
		Арр	licar	nt 1						App	olica	nt 2									
1	Is the applicant to be a life assured?		Yes								Yes			_					Question required i applying o	f you a	ire
2	Title (Mr, Mrs, Miss or Other)																		redemption		
3	Gender		Ма	le			Fei	male)		Ма	le			Fe	mal	е		Attach de		Q
4	Surname																		applicants to this form	secur	rely
5	Maiden name or any previous names																		to this form		
6	Forenames (in full)																				
7	What is the relationship of Applicant 1 to Applicant 2?																				
8	Nationality																				
9	Date of birth	d	d	m	m	У	У	У	У	d	d	m	m	У	У	У	У	/			
10	Country of birth																				
11	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)																				
											1										
	Postcode					_								-							
12	Full correspondence address (Only required if it differs from the permanent residential address)																				
	Postcode					_								_							
13	Email address																				
14	Contact telephone number																				
15	Would you like to be provided v	with I	ogin	crec	denti	als to	o vie	w yc	our po	olicy	onlin	e at u	ıtmo	ostin	tern	atio	nal.	cor	n?		
			Yes								Yes	6									
	If so, provide a unique personal code																				
Α	our personal code must be something personal code can be made up of a mixt ogin credentials will only be sent (to yo	ure of	letter	s, num	nbers	and s	ymbo	ols wit	:h a mii	nimum	of 4 o	harac	ters,	maxir	num	of 13.		ona	codes are ca	ase ser	Q nsitive.
16	Country/Countries																				
10	of tax residency							-													
															-			\dashv			
17	National Insurance number																		ONLY con this sectio are a UK to	n if yo	u
18	US Tax Identification Number (T.I.N.)																		ONLY con	nplete	Q
19	Other tax reference number(s)																		are a US ta		

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D ADDITIONAL LIFE ASSURED DETAIL

OPTIONAL

Not required if you are applying on a capital redemption basis.

Where you have chosen the life assurance option for your bond you should only complete this section if:

- the lives assured details are different to the applicant details in section C, or
- you wish to appoint additional lives assured.

		Additional Life A	ssured 1	Additional Life	Assured 2	
1	Title (Mr, Mrs, Miss or Other)					If you want to appoint more than
2	Surname					four lives assured photocopy this
3	Maiden name or any previous names					page, complete and attach it securely to this form. You can
4	Forenames (in full)					appoint a maximum of six lives assured.
5	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)					
	Postcode		_			
6	Nationality					
7	Date of birth	d d m m	V V V V			
8	Country of birth		7 7 7 7			
9	Gender	Male	Female	Male	Female	
	Relationship to applicant(s)	Ividic	Temale	Wate	Temale	
	relationship to applicant(s)					
		Additional Life A	ssured 3	Additional Life	Assured 4	
1	Title (Mr, Mrs, Miss or Other)	Additional Life A	ssured 3	Additional Life	Assured 4	
1 2		Additional Life A	ssured 3	Additional Life	Assured 4	
		Additional Life A	ssured 3	Additional Life	Assured 4	
2	Surname Maiden name	Additional Life A	ssured 3	Additional Life	Assured 4	
2 3 4	Surname Maiden name or any previous names	Additional Life A	ssured 3	Additional Life	Assured 4	
2 3 4	Surname Maiden name or any previous names Forenames (in full) Permanent residential address (PO Boxes and 'care of'	Additional Life A	ssured 3	Additional Life	Assured 4	
2 3 4	Surname Maiden name or any previous names Forenames (in full) Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	Additional Life A		Additional Life		
2 3 4 5	Surname Maiden name or any previous names Forenames (in full) Permanent residential address (PO Boxes and 'care of' addresses are not acceptable) Postcode	Additional Life A		Additional Life		
2 3 4 5	Surname Maiden name or any previous names Forenames (in full) Permanent residential address (PO Boxes and 'care of' addresses are not acceptable) Postcode Nationality					
2 3 4 5 6 7	Surname Maiden name or any previous names Forenames (in full) Permanent residential address (PO Boxes and 'care of' addresses are not acceptable) Postcode Nationality Date of birth					

E PREMIUM	DETAILS					MANDATORY				
Currency of the Pre	emium	Pound S	iterling	US Dollar	Euro	See the				
Total payment (monetary amount)		<u> </u>			Guide for Selection Individual Applicants or speak to your financial adviser for				
This is the amount deducted outside				r charge you specify in n is invested.	section H to be	more details.				
Premiums must be payment) in the sa	Please note that your bank may charge you for this service.									
OUR BANK DETAILS										
FOR PAYMENT	S SENT IN	GBP								
Address Swift code Sort code IBAN Account number Account name	Citibank Euro CITIIE2X 99-00-51 IE22CITI9900 27954790 Utmost PanEu	5127954790		oublin 1, Ireland						
FOR PAYMENT	FOR PAYMENTS SENT IN EUR									
Address Swift code IBAN Account number Account name	Swift code CITIIE2X IBAN IE44CITI99005127954782 Account number 27954782									
FOR PAYMENT		·								
Address Swift code IBAN Account number Account name	Citibank Euro CITIIE2X IE32CITI9900 27954804 Utmost PanEu	5127954804	•	Oublin 1, Ireland						
BANK ACCOU	NT DETAIL:	S								
Provide the details	of the bank acc	count that the	premium is be	ing paid from.						
Name of account h	older									
Account number										
Bank sort code										
Name & address of bank										
Postcode										

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F	REGULAR WITHDRAN	WAL	S															OF	MOIT	۸L
	gular withdrawals will be taken nimum of £200 per payment (c		-				-				nly	be m	ade	in th	ie cu	ırren	cy of	the bond		
		Mon	etary	/ amo	ount (£/US	S\$/€)				% (of pre	miu	m						
1	I would like to withdraw (per annum)									or							%	The perc or monet	ary figur	Q e
	Frequency of payments			nthly			Quar	terly			Ha	alf-yea	arly		Ye	arly		divided by frequency specify.	y the	
3	Payment to start		d		m	У	У	/)	y											
			Ass	soon	as po	ossib	le (3	0 da	ys a	after	ind	ceptio	on)							
(interest) Tell If y	yment method will be BACS tra ternational payment) for other egraphic Transfer payments w ou have opted for an end date u wish for withdrawals to stop, o@utmostwealthsolutions.ie	curre hich on y	encie will k our d	es or l de de client	bank educt pers	s out ted fi sonal	side rom t I Illus	the the v trati	UK 'alu on,	. A core	hai the e th	rge w e bon nat th	ill be d. is is	e lev for i	ied Ilust	by o rativ	ur bar e pur	nkers for poses onl		n
	you wish the withdrawals to b	-						peci	ifie	d in	sec	ction	E, pa	age .	5.		Yes			
,	ou have answered yes , answer							n+ d.	oto	:la +h	+ .	لہ ط∔نیہ	r0111	مام بد	بط الن		.+ +			
-	ou wish to specify a different ac Name of account holder	ccour	nt, er	iter ti	ne ba	шк а	ccou	nt de	eta	iis tri	iat v	witha	IdWo	ais w	III De	e ser	11 10.			
•	Name of account noider																			
2	Account number (for BACS payments this must be 8 digits)																			
3	Bank sort code			- [(mus	t be	e 6 digi	ts)							
4	Building Society roll number (if applicable)																			
5	Bank BIC/Swift code (required for all banks outside the UK)																			
6	IBAN (required for all bank accounts in the EU)																			
7	Bank/Building Society name																			
8	Address																			
9	Postcode												I	T						
10	Telephone number (including international dialling code)																			
11	How long has the account bee	en he	eld?			\	Years	;												

Payments to third parties are only considered in exceptional circumstances. For more information, see the accompanying **Guide for Selection Individual Applicants**. If you have any questions regarding payments to third parties contact our Customer Service team on **0845** 602 9281.

G ADVISER CHARGING OPTIONAL

Complete this section if you would like us to facilitate an initial adviser charge or ongoing adviser charge payments to your financial adviser.

For detailed information about adviser charges and how these may be applicable to you, see the **Guide to Charges** available on our website **www.utmostinternational.com** or from your financial adviser on request.

If you wish to set up an investment adviser charge, complete a **Nomination** of Investment Adviser Form and an Adviser Charges Pack.

Adviser charges paid to the financial adviser from the value of the bond will affect the policyholder's 5% annual tax-deferred entitlement. Note that tax rules may change in the future and are subject to individual circumstances.

IN	NITIAL ADVISER CHARGE	
Tie	ck one of the following payment options:	
1	Outside of the bond - the payment will be made prior to the premium being invested. OR Inside of the bond - the payment will be made after the premium has been invested.	
2a	Specify the amount as a monetary figure or a percentage value:	This amount Q should be
	Monetary amount (£/US\$/€) % of bond value	specified excluding VAT.
	. OR %	oxuuumg (/ til
2 b	Does the initial adviser charge attract VAT? Yes No (If yes, this will be applied in addition to that stated in question 2a of this section)	
0	NGOING ADVISER CHARGE	
С	omplete this section if you would like to make regular payments to your financial adviser for ongoing	advice.
1	Frequency Monthly Quarterly Half-yearly Yearly	
2	Total annual amount as either a monetary figure or a percentage value:	State the total
	Monetary amount (£/US\$/ \in) % of bond value OR Per annum	percentage of bond value or monetary amount you wish to pay per year. For
3	Ongoing adviser charge start date dd m m y y y y	example, if you wish to pay 0.1% payable on a half-yearly basis, the annual amount you should
	As soon as possible (30 days after inception)	state here is 0.2%. Alternatively, if you wish to pay £500 on
4	Does the ongoing adviser charge attract VAT? Yes No	a half-yearly basis, the annual amount
	(If yes, this will be applied in addition to that stated in question 2 of this section)	you should state is f1.000.

Important note

If you are placing the bond into trust and wish to pay ongoing adviser charges, your trustees will need to complete an **Adviser Charges Pack**, available from your financial adviser on request.

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H SOURCE OF WEALTH	H		MANDATORY								
CURRENT/PREVIOUS EMPLOYMENT DETAILS											
This must be completed for all a	pplicants in every instance.										
	Applicant 1	Applicant 2									
Occupation and name of employer (if retired, previous occupation and name of last employer)											
Year of retirement (if applicable)	у у у у	у у у у									
Total annual income	up to f20,000 f100,001 to f250,000 f250,001 to f50,000 f500,000	up to f20,000 f250,000 f250,000 f50,001 to f50,001 to	0 1 to								
If the total annual income is in excess of £500,000 please provide an approximate amount.	£100,000	£100,000									
SOURCE OF WEALTH											
	ment. You should tick all appropri the following pages. If necessary, tach it to this form.										
SOURCE(S)			TICK BOX %								
Savings from employment incom	e										
Property sale											
Competition or gambling win											
Gift											
Share sale											
Compensation payment											
Company sale or the sale of your	interest in the company										
Inheritance											
Maturing investments or policy c	laims										
Pension income											
Other sources											

All investments are assessed on a case by case basis; depending on the answers provided in this application we may request independent evidence of source of wealth. We are able to accept scanned copies of source of wealth evidence.

Provide as much detail as possible, if it is unclear how the money was accumulated, we will request further information.

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 along with details of where the funds have been held since receipt.

SOURCE(S)	INFORMATION TO BE PROVIDED ABOVE
Savings from employment income	 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	 Address of property sold (including postcode) Amount personally received Date of purchase Date of sale
Competition or gambling win	 Description of win Total amount won Date of win Name of organisation
Gift	 1 Amount of gift 2 Who was the gift from 3 Their address (including 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	 What shares were held Amount of proceeds from sale How they were sold (bank, stockbroker etc) Their address including postcode (bank, stockbroker etc) Date shares were sold How long the shares were held
Compensation payment	 Name of payer Amount received Date amount received Reason for payment
Company sale or the sale of your interest in the company	 Name and address of the company (including postcode) Company registration Nature of the company's business Amount of sale proceeds Amount personally received Date amount received
Inheritance	 Name of the person who left the inheritance Relationship to this person Amount personally received Date inheritance received
Maturing investments or policy claims	 Name of company the proceeds came from How long you held the investment/policy Amount received Date proceeds were received
Pension income	 Name of pension organisation Amount of lump sum Date lump sum was received Pension income received last year
Other sources	 1 What type of income it was 2 Amount 3 Date received 4 Details of where the income came from 5 Frequency of income

The bond will not be issued until the information is received and a satisfactory risk assessment is completed.

IDENTIFICATION RE	QUIREMENTS	;			MANDATORY
Under anti-money laundering reg applicant(s) related to a contract. Below you will find the standard m additional information.			-		
We require one suitably certified from Part 2 .	document from P	art 1 together wit	h one suitably cer	tified document	
PART 1 - PERSONAL IDE	NTITY				
	Applicant 1	Applicant 2	Applicant 3	Applicant 4*	
1 Valid passport					
2 National ID card (with photograph)					
3 A current driving licence					
In exceptional circumstances, wh	ere you cannot su	ıpply an item fror	n Part 1, tell us wh	y in the box below.	
For details on what you need to o	do novt rofor to t	ha Guida far Sal	ostion Individual	Applicants	
Tor details on what you need to	do next, refer to t	ne Guide foi Sei	ection individual	Аррисанть.	
PART 2 - VERIFICATION	OF ADDRESS				
	Applicant 1	Applicant 2	Applicant 3	Applicant 4*	
 A recent utility bill dated and certified within the last six months 					
2 Rates or council tax bill dated and certified within the last year					
3 An account statement from a bank or bank credit card dated and certified within the last six months					
4 A recent mortgage statement, giving the residential address					
5 A current driving licence					
*Continue on a separate sheet of (Mobile phone bills and store card					If a driving licence is being used in Part 1, it cannot be used in Part 2, and vice
If there are other parties to the a enclosed a copy of their identific	ation requiremen			Yes	versa.

(Ensure that any separate list includes the names of the applicants and is signed by the certifier.)

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I, the financial adviser, confirm that:									
a)	I have had sight of the original documents and all documents enclosed are true copies of the originals and are hereby certified accordingly.		Yes	The financial adviser must					
b)	The information in Section J was obtained by me in relation to the applicant.		Yes	confirm and agree to the following clauses.					
c)	Where I have an existing relationship, the applicants account/relationship has been conducted satisfactorily.		Yes						
d)	I am not aware of any reason why this application should be refused.		Yes						
e)	I am unaware of any activities undertaken by these applicant(s) which lead me to suspect that they are involved in any form of criminal activity and/or money laundering.		Yes						
f)	I shall inform you immediately if I suspect such activity.		Yes						

J	INTRODUCER'S DETA	AILS	MANDATORY
1	How and when were you introduced to the applicants?		
2	Are the applicants acting as a nominee for someone else?	Yes No	
	(If yes, give details)		
3	Which country was the advice leading to this application given in?		
4	Which country was this application signed in?		
5	The basis on which the advice was offered is (UK advisers only)	Independent Restricted	
6	Name of regulatory body		
7	Regulatory body membership number e.g FCA number		
8	Print full name		
9	Certifier and authorised		SIGNATURE
	signatory		Financial adviser Q
			to sign here.
10	Email address	_	
11	Date	d d m m y y y y	
12	Financial adviser company name and address		
	(company stamp if possible)		
12	Provide the name of		
13	your usual Utmost sales		
	representative		

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K INVESTMENT OPTIONS

MANDATORY

You may only choose one investment option for your bond. Therefore, ensure you only complete those sections applicable to your investment selection.

	L1	L2	L3	M1 & M4	M2, M3 & M4
Open Architecture	✓	√	√		
External Manager		✓	✓	✓	
Platform/Platform Adviser		√	√		√

The letters referenced in this table correspond to sections of this application that you must complete, depending on your investment choice.

The Company is not responsible for any reduction in the value of investments arising directly or indirectly from the Policyholders' investment decisions or those of a properly nominated third party (such as, but not limited to: an External Manager or Platform Adviser).

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	$\mathbf{\nu}$	_
\smile		_

OPEN ARCHITECTURE

L1 FUND SELECTION

OPEN ARCHITECTURE

Full fund name	SEDOL/ISIN		%

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

Total 100%

Refer to our website www.utmostinternational.com for details of the funds available and the relevant SEDOL or ISIN codes. Please ensure that the full fund names and references are provided.

NOMINATION OF FUNDS TO COVER OVERDRAWN DEALING ACCOUNT

OPEN ARCHITECTURE AND EXTERNAL INVESTMENT SERVICES

All transactions, including charges and withdrawals, will go through the Dealing Account and it may become overdrawn. In these circumstances, we will sell sufficient funds to clear the negative debit balance.

Indicate in the box below which funds you would like us to sell in these circumstances.

Full fund name		%

If no funds are selected, then from within the portfolio, we will automatically sell units from the highest valued fund that is liquid at the time of sale.

You can not specify a deposit account.

L2 CASH DEPOSITS

OPEN ARCHITECTURE AND EXTERNAL INVESTMENT SERVICES

Bank/Building Society	Full name of deposit account		%

If you choose to invest in cash deposits and funds the combined total should equal 100%. For example, 30% cash deposits & 70% funds.

L3 OPEN ARCHITECTURE DEALING ACCOUNT

OPEN ARCHITECTURE AND EXTERNAL INVESTMENT SERVICES

Important note

If you do not specify an amount to be left in the Dealing Account the investment amount calculated will be net of any initial charges.

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M EXTERNAL MANAGEMENT AND CUSTODY (EMC)							
Provide full details of the nominated firm(s) in sections M1 and M2. The nominated firm(s) must sign section M3 where applicable.							
WHAT BASIS WILL THE N	OMINATION BE MADE ON?						
1. A Discretionary basis	2. An Advisory basis						
financial adviser has provided to yo							
This basis cannot be changed wi	thout prior written authority from Utmost.						
ATTITUDE TO RISK AND	INVESTMENT OBJECTIVES						
	x profiling information is included within the Illustration you should d, provide details of the revised attitude to risk and investment	Unless clearly specified to the contrary, we will rely on the investment strategy and risk profiling information provided within the Personal Illustration that accompanies this nomination.					
	Manager, complete section M1 only. ad Platform Adviser, complete section M2 only.						
M1 EXTERNAL MANAGER	RDETAILS						
1 Name of the nominated firm		If you need any assistance, call us on 0845 602 9281.					
2 Address							
Postcode							
3 Contact name							
4 Telephone number (Include international dialling code)							
5 Facsimile number (Include international dialling code)							
6 Email address							

This nomination is subject to any terms agreed between Utmost and the EMC from time to time.

1												
•	Name of the nominated Platform										If you wish to appoint a Discretionary Fu Manager to mar	
2	Name of the nominated Platform Adviser										the funds on you chosen platform Platform DFM), can arrange this	ur n (a you
3	Address										appointment the the platform dir The details of th Platform DFM sl not be complete on this form. Ins	ectly. e nould ed tead,
	Postcode			_							confirm the plat you wish to use the details of the	and e
4	Contact name										Platform Advise (the firm that wil ultimately make	
5	Telephone number (Include international dialling code)										investment deci on the Platform, where not a Plat DFM)	sions
6	Facsimile number (Include international dialling code)										Details are only required for the	Q
7	Email address										Platform Advise not the Platform	
ь л	3 PLATFORM ADVISER	DECLAR	ATIOI	V								
	This declaration should be to confirm acceptance of the terms and responsibi	the appoin	tment a	and to d								
(to confirm acceptance of	the appoin lities set ou	tment a t below	and to c /.	confirm	underst	anding a	and ag	reemen	it to		
(Inc	to confirm acceptance of the terms and responsibi	the appoin lities set ou egulatory a	tment a t below uthoris	and to d	confirm	underst	anding a	and ag	reemen	it to		
lno	to confirm acceptance of the terms and responsibi	the appoin lities set ou egulatory a estments (a	tment at below uthoris	and to d	confirm	underst	anding a	and ag	reemen	it to		
1. 2.	to confirm acceptance of the terms and responsibi licate which of the following re FCA permission Managing Inv	the appoin lities set ou egulatory a estments (a	thent at below uthoris article 3	and to co.	are curr	underst	anding a	and ag	reemen	it to		
1. 2.	to confirm acceptance of the terms and responsibilicate which of the following reference of the following reference of the following reference of the following reference of the following on the	the appoin lities set ou egulatory a estments (a	thent at below uthoris article 3	and to co.	are curr	underst	eld by th	and ag	reemen	it to	3	
1. 2. 3.	to confirm acceptance of the terms and responsibilicate which of the following reference of the following reference of the following reference of the following reference of the following of the following on the following of the following on the	the appoin lities set ou egulatory a estments (a	thent at below uthoris article 3	and to co.	are curr	ently he	eld by th	and ag	reemen	viser:		

DECLARATION

- 1. I the undersigned, being an authorised signatory of the Platform Adviser, agree on behalf of the Platform Adviser to manage and/or advise on (as applicable) Utmost's Account with the Platform named at section M on the basis stated in section M2.
- 2. I agree and understand that this appointment will be on terms agreed between the Platform and Utmost, and that my/our operation of the Account is subject to these terms, and to the terms specified in this document which, among other things, shall include the following terms to which I undertake to fully adhere to through the signing of this document:

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- By way of this appointment, the Platform Adviser is being authorised to buy and sell assets within the Platform Account on behalf of Utmost. Unless written authorisation stating otherwise is provided by Utmost, all investments must be in accordance with Utmost PanEurope dac's Investment Parameters provided to the Platform Adviser by Utmost. Utmost is not responsible for monitoring the assets held within the Account, or for any costs resulting from a breach of these restrictions. Utmost reserves the right to update Utmost PanEurope dac's Investment Parameters from time to time.
- > Utmost at all times reserves the right to refuse individual assets for investment and to override instructions given by the Platform Adviser in relation to investment or any other function of the Account. Utmost may at any time at its sole discretion give instructions directly to the Platform without notice and without requiring the Platform Adviser's approval. In the event that instructions given by Utmost conflict with instructions given by the Platform Adviser, Utmost's instructions shall have priority.
- > The Account is legally owned by Utmost, and Utmost is the sole beneficial owner of all assets within the Account. Neither the Platform Adviser nor the Policyholder have any claim or ownership over the Account or the assets within. The Platform Adviser is being appointed by Utmost upon the Account to instruct trades directly with the Platform on a restricted basis.
- > Changes to the basis of this appointment, between discretionary, advisory or otherwise, may only be made with Utmost's prior written authority.
- The Platform Adviser may accept instructions from the Policyholder to appoint one of a restricted list of Discretionary Fund Managers who have a direct agreement with the Platform (Platform DM). Written evidence of the instruction and/or agreement must be retained and made available to Utmost on request. The Platform Adviser will retain its responsibility for adherence to Utmost PanEurope dac's Investment Parameters even where an additional Platform DM is selected.
- The Account will not be more than 100% invested (i.e. no overdrawn positions shall be created), nor any other commitments made beyond the amount of the cash available in the Account without Utmost's prior written authority.
- > Where charges for general advice or investment advice are agreed the Platform Adviser is not permitted to take such charges from the Account unless Utmost has given prior written consent.
- The Platform Adviser is not permitted to arrange any transfers of cash or investments into or out of the Account, except where cash is to be returned to the Utmost bond via a bank account designated in writing by Utmost, or as a part of supporting regular trading or settlement activity.
- > Manufacturing costs relating to trading transactions, custody fees and discretionary fund management costs can be charged to the Account as a fund expense.
- > Where the conditions of this appointment conflict with the Platform Adviser's standard terms and conditions applicable to its operation of the Account, these conditions will prevail.
- 3. I agree and understand that by accepting this appointment, the Platform Adviser will be appointed as an Investment Adviser to manage the Utmost bond's linked assets which include the management of the Policyholder's Utmost Dealing Account. It is the Platform Adviser's responsibility to ensure that there is sufficient cash in the Dealing Account to cover the cost of any charges or withdrawals. Debit interest will be charged on any negative balance.
- **4.** I agree and understand that the Platform Adviser is solely responsible for ensuring that it acts within the limits of the authority set out in this appointment and the terms agreed with the Platform.

By signing below the Platform Adviser confirms that:

- It has the necessary authorities under the legislation and regulations in its regulatory jurisdiction to act in the capacity of this nomination and will remain authorised and comply with the rules of the appropriate regulatory bodies whilst acting in this capacity. The Platform Adviser shall notify Utmost of any changes to its regulatory authorisation, including any disciplinary action taken against it, relevant to this nomination. The Platform Adviser confirms it is willing and able to select and/or hold assets in the Account in accordance with the investment strategy and/or objectives agreed with the Policyholder where applicable.
- It accepts full responsibility and legal liability for loss, damages or expenses which it or any other party may suffer or incur, directly or indirectly, as a result of acting outside the limits of this authority and promised to reimburse Utmost for any costs, claims, damages or liabilities incurred by Utmost as a result of acting in its appointed capacity.
- > It promises not to make or bring any formal or informal legal claims, complaints or proceedings against Utmost in respect of its activities under this limited investment authority.

	Plat	form	١Ad١	/iser							
SIGNATURE										SIGNATURE	
Authorised											
signature on											
behalf of the											
Platform Adviser											
Print full name											
									1		
Date	d	d	m	m	У	У	У	У			

M4 POLICYHOLDER DECLARATION

I request and agree the EMC I have specified in section M is appointed in accordance with my wishes set out in that section, to advise and/or manage the External Account (the Account) to which the performance of my bond is linked. The EMC, Utmost or I may terminate this appointment at any time by giving written notice to all other parties.

I am aware this appointment will be based on terms agreed between the EMC and Utmost. Some of the most important terms have been set out below.

I confirm my understanding and agree that where applicable:

- > My adviser has explained Utmost's charges associated with this nomination
- > Utmost will recover any necessary money from the Account to cover Utmost's fees and expenses, as detailed in the Policy Schedule, Provisions and fund rules
- > Utmost shall not be responsible for any loss or liability to the Account (a) resulting from this appointment, or (b) from services rendered or procured by the EMC to Utmost
- > There are risks associated with the appointment of an EMC, where the EMC is responsible for the selection and/or safe keeping of the assets linked to the bond
- Utmost is, and must remain, the beneficial owner of all assets linked to the bond, Further to this, Utmost has the right to place trading instructions directly with the EMC at any time without requiring my approval. This may affect the value of the bond. Where there are conflicting instructions, Utmost's instructions override my or the EMC's instructions
- I have no legal right to the investments held by the EMC. Apart from agreeing or rejecting recommendations given to me where an advisory basis has been selected, I may not give any direct instructions to the EMC regarding the investments, including instructions relating to the selection of assets, or with respect to withdrawals or surrenders. Further I may not give any legal charge, pledge or lien over the Account, nor may I instruct the EMC to give any guarantee, indemnity or counterindemnity in favour of any person or company
- Utmost extend a Limited Power of Authority (LPOA) on my behalf which enables me to agree certain charges (not linked to advice), investment strategy and risk profile. My financial adviser and I can also obtain valuation statements directly from the EMC. If I am nominating a Platform and Platform Adviser, I am also given limited powers to agree the appointment of a Platform DFM who hold agreements with the Platform and Platform Adviser. Utmost retains the right to decline any such appointment
- > The investment objectives and attitude to risk information set out in section M is held by Utmost for its information only. The EMC will be responsible for ensuring compliance with the objectives and risk information
- > The range of assets available is restricted in line with Utmost's Investment Parameters. If assets other than the restricted range are linked to the bond, it could be deemed highly personalised and may be subject to penal taxation. Further to this, Utmost is not responsible for monitoring the bond's assets or for any cost resulting from a breach of these restrictions
- > Utmost's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets your EMC can hold. Utmost reserves the right to delay settlement or reinvest at it's discretion.

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I agree and understand that the EMC:

- > may take charges for services other than advice, including those for transaction and/or custody services provided, as detailed under the standard charges section of their terms and conditions or as agreed separately with me. The EMC will deduct such charges for transactions and/or custody services directly from the Account
- is authorised by Utmost to take the agreed fees from the Account and make any separate investment management service payments on its behalf.

I promise that I will be responsible for reimbursing Utmost for any costs, losses and/or expenses incurred by Utmost as a result of any legal claims, complaints or proceedings brought by any party in respect of loss arising from the services and performance of the EMC, including those described above.

I confirm that the above statements have been explained to me by my adviser and that I understand and agree to them.

Policyholder(s) signature(s)

Role			SIGNATURE
SIGNATURE Print full name			ALL policyholders sign here. Please confirm what role you are completing this application in i.e. Applicant 2 or Authorised Signatory.
Date	d d m m y y y y	d d m m y y y y	

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STANDARD APPLICANT DECLARATION

MANDATORY

Please read this section carefully before you sign it as it affects your rights and creates a legally binding agreement with Utmost PanEurope dac (the Company) in connection with your bond. If you do not understand any aspect of this agreement please ask your adviser to explain its effect to you before you sign the form. Please read the following declarations in conjunction with the Guide to Selection for Individual Applicants which should be provided to you by your financial adviser.

I understand that the Company and I have a free choice about the law that can apply to any contract relating to this application. The Company proposes to choose the laws of England and Wales and by completing this application form I agree that the laws of England and Wales shall apply and that the Courts of England and Wales shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the Courts of England and Wales jurisdiction shall be in the discretion of the Company.

I apply for Selection to be issued to me in accordance with the Policy Conditions and Policy Schedule which will be issued to me by the Company upon the acceptance of my application.

I confirm that the charges laid out in this document match those shown in the Personal Illustration provided to me by my financial adviser.

I hereby confirm that I have not relied upon any statement made by my financial adviser which is not supported in the literature.

I confirm and declare that I have been advised to obtain appropriate professional advice in respect of the applicable taxation requirements, effects and legislation.

You may request a copy of the Policy Conditions at any time from our Customer Service team on 0845 602 9281.

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - Policyholder Statement of Truth

I 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 my 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 - I fully acknowledge and agree that if the Company discovers that I 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 bond termination, impose the maximum encashment and any other relevant charges which may be imposed on me 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 me in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at the Company's discretion concerning me 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 my 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.

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Consent to disclose information to Tax and other Government Authorities

I have been advised that Utmost Group plc 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.

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

I understand and agree that 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.

Further consents and confirmations

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

I hereby confirm that all the information provided by me, in this application form is complete and accurate to the best of my knowledge and belief. I agree that this information, together with any supporting information completed or given by me in my name, shall form the basis of the contract with the Company.

I 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 first premium has been received by the Company and the Company has expressly confirmed in writing that it accepts the application.

I accept that:

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

I confirm that the firm named in Section J - Introducer's details will be acting as my financial adviser on an ongoing basis and I agree that the Company is able to disclose all information relating to my bond to this financial adviser. I understand that if I decide to change my financial adviser it is my responsibility to notify the Company in writing of this change.

I agree that a copy of my agreement given in this Declaration will have the validity of the original. I understand that my financial adviser is acting as my agent and not an agent of the Company.

I confirm and declare that I am habitually tax resident in the jurisdiction entered in Section C, on page 3 of this application form.

ADVISER CHARGES

I authorise the Company to pay the adviser charges as set out in this application.

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

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

PRIVACY NOTICE

Our Privacy Notice 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 customer have about how we use that information. You can find a copy on our website www.utmostinternational.com/privacy-statements or you can contact our Customer Service Team on 0845 602 9281 and request a copy.

I agree to inform the company immediately should any information within this application change, and understand that I am obliged to do so.

	Applicant 1	Applicant 2	
SIGNATURE			SIGNATURE
Print full name			If there are more than two applicants, photocopy this page and after signing the additional copies attach them securely to the form.
Date	d d m m y y y y	d d m m y y y y	

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