

# ADDITIONAL SINGLE PREMIUM INVESTMENT

## APPLICATION FORM FOR INDIVIDUAL POLICYHOLDERS WHO HAVE AN INTERNATIONAL PORTFOLIO BOND OR SELECTION BOND

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' means Utmost PanEurope dac.

Once complete, send this form and any supporting documents to the following address: **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](mailto:info@utmostwealthsolutions.ie)

### BEFORE YOU BEGIN

Only 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"/> |
| 2-3  | B – Additional investment amount | <input type="checkbox"/> |
| 4-6  | C – Source of wealth             | <input type="checkbox"/> |
| 6-7  | D – Investment options           | <input type="checkbox"/> |
| 8    | E – Identification requirements* | <input type="checkbox"/> |
| 8    | F – Politically Exposed Persons  | <input type="checkbox"/> |
| 8    | G – Financial adviser details*   | <input type="checkbox"/> |
| 9-12 | H – Applicant declaration        | <input type="checkbox"/> |

\*Financial adviser to complete.

### PART 2 - TO BE COMPLETED ONLY WHERE DETAILS HAVE CHANGED

| PAGE  | APPENDIX                 | DESCRIPTION                                     | NO                       | YES                      |
|-------|--------------------------|---|--------------------------|--------------------------|
| 13-14 | I – Adviser charging     | Do you wish to set up or amend adviser charges? | <input type="checkbox"/> | <input type="checkbox"/> |
| 15    | J – Regular withdrawals  | Do you wish to set up or amend withdrawals?     | <input type="checkbox"/> | <input type="checkbox"/> |
| 16    | K – Policyholder details | Have your personal details changed?             | <input type="checkbox"/> | <input type="checkbox"/> |

## 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.

AWI PR 0026 | 10/22

PART 1 – TO BE COMPLETED IN ALL CASES

A CONTRACT DETAILS

MANDATORY

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 ticket reference

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.

4 Bond charge

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

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

This is not the adviser charge (see page 13-14 for more details on adviser charges).

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

 % Initial  % Ongoing (per annum)

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. Flex-charge may not be available on some pre-RDR policies.

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**B** ADDITIONAL INVESTMENT AMOUNT

**MANDATORY**

ADDITIONAL SINGLE PREMIUM AMOUNT

Please confirm the amount  
of the premium in the currency  
of the bond

The additional premium must be paid to Utmost PanEurope dac in the same currency as the bond.

OUR BANK DETAILS

FOR PAYMENTS SENT IN GBP

**Address** Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIIE2X  
**Sort code** 99-00-51  
**IBAN** IE22CIT199005127954790  
**Account number** 27954790  
**Account name** Utmost PanEurope dac Premium GBP

FOR PAYMENTS SENT IN EUR

**Address** Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIIE2X  
**IBAN** IE44CIT199005127954782  
**Account number** 27954782  
**Account name** Utmost PanEurope dac Premium EUR

FOR PAYMENTS SENT IN USD

**Address** Citibank Europe Plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift code** CITIIE2X  
**IBAN** IE32CIT199005127954804  
**Account number** 27954804  
**Account name** Utmost PanEurope dac Premium USD

BANK ACCOUNT DETAILS

Provide the details of the bank account that the premium is being paid from.

Name of account holder

Account number

Bank sort code

Name & address of bank

Postcode

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**C SOURCE OF WEALTH**

**MANDATORY**

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                 | %   |
|--|--------------------------|---|
| Savings from employment income                           | <input type="checkbox"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Property sale  | <input type="checkbox"/> | <input type="text"/> <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"/> <input type="text"/> |
| Gift   | <input type="checkbox"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Share sale   | <input type="checkbox"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Compensation payment                                     | <input type="checkbox"/> | <input type="text"/> <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"/> <input type="text"/> |
| Inheritance  | <input type="checkbox"/> | <input type="text"/> <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"/> <input type="text"/> |
| Pension income   | <input type="checkbox"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Other sources  | <input type="checkbox"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

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

Where have the funds for this investment been held since receipt?

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**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                           | <ol style="list-style-type: none"> <li>1 Name of employer</li> <li>2 Postcode of employer</li> <li>3 Nature of employer's business</li> <li>4 Income last year (approximately)</li> <li>5 Bonus last year (approximately)</li> </ol>  |
| Property sale  | <ol style="list-style-type: none"> <li>1 Address of property sold (including postcode)</li> <li>2 Amount personally received</li> <li>3 Date of purchase</li> <li>4 Date of sale</li> </ol>   |
| Competition or gambling win                              | <ol style="list-style-type: none"> <li>1 Description of win</li> <li>2 Total amount won</li> <li>3 Date of win</li> <li>4 Name of organisation</li> </ol>   |
| Gift   | <ol style="list-style-type: none"> <li>1 Who the gift was from</li> <li>2 Their address (including postcode)</li> <li>3 Relationship to the person</li> <li>4 Reason for gift</li> <li>5 How the funds were originally accumulated</li> <li>6 Date gift received</li> <li>7 Amount of gift</li> </ol>                         |
| Share sale   | <ol style="list-style-type: none"> <li>1 What shares were held</li> <li>2 Amount of proceeds from sale</li> <li>3 How they were sold (bank, stockbroker etc)</li> <li>4 Provide their address including postcode (bank, stockbroker etc)</li> <li>5 Date shares were sold</li> <li>6 How long the shares were held</li> </ol> |
| Compensation payment                                     | <ol style="list-style-type: none"> <li>1 Name of payer</li> <li>2 Amount received</li> <li>3 Date amount received</li> <li>4 Reason for payment</li> </ol>  |
| Company sale or the sale of your interest in the company | <ol style="list-style-type: none"> <li>1 Name and address of the company (including postcode)</li> <li>2 Company registration</li> <li>3 Nature of the company's business</li> <li>4 Amount of sale proceeds</li> <li>5 Amount personally received</li> <li>6 Date amount received</li> </ol>                                 |
| Inheritance  | <ol style="list-style-type: none"> <li>1 Name of the person who left the inheritance</li> <li>2 Relationship to this person</li> <li>3 Amount personally received</li> <li>4 Date inheritance received</li> </ol>   |
| Maturing investments or policy claims                    | <ol style="list-style-type: none"> <li>1 Name of company the proceeds came from</li> <li>2 Length of time the investment/policy was held</li> <li>3 Amount received</li> <li>4 Date proceeds were received</li> </ol>   |
| Pension income   | <ol style="list-style-type: none"> <li>1 Name of pension organisation</li> <li>2 Amount of lump sum</li> <li>3 Date lump sum was received</li> <li>4 Pension income received last year</li> </ol>   |

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| SOURCE(S)     | INFORMATION TO BE PROVIDED ABOVE   |
|---------------|--|
| Other sources | <ol style="list-style-type: none"> <li>1 Type of income</li> <li>2 Amount received</li> <li>3 Date received</li> <li>4 Details of where the income came from</li> <li>5 Frequency of income</li> </ol> |

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

**D** INVESTMENT OPTIONS **MANDATORY**

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

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

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

If **yes**, is the additional premium to be managed by a new or existing EMC?

New EMC

If you would like to nominate a new EMC, you must also complete a separate **Nomination of External Manager and/or Custodian Form**. This form is available from your financial adviser or from us on request.

If the premium is to be managed by either a new or existing EMC, Part 2 of this section does not need to be completed.

Existing EMC

If you would like the premium to be managed by an existing EMC already linked to your bond, supply the details of the EMC below.

Name of External Manager/Platform

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

The amount you enter should be in the currency of your bond.

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

**INVESTMENT ADVISER**

If you would like to nominate an Investment Adviser or replace your existing Investment Adviser, you will need to complete a separate **Nomination of Investment Adviser Form**. All forms are available from your financial adviser or us on request.

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**PART 2 – FUND SELECTION, CASH DEPOSITS AND THE DEALING ACCOUNT**

Complete this section to confirm your investment selection.

**FUND SELECTION**

| Full fund name | SEDOL/ISIN code | % |  |  |
|----------------|-----------------|---|--|--|
| .....          |                 |   |  |  |
| .....          |                 |   |  |  |
| .....          |                 |   |  |  |
| .....          |                 |   |  |  |
| .....          |                 |   |  |  |
| .....          |                 |   |  |  |

Any missing information will result in a delay in investment. Requests to link the value of the bond to 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.

Refer to our website [www.utmostinternational.com](http://www.utmostinternational.com) for details of funds we currently trade in and the relevant fund codes. Ensure that the full fund name, and fund references are provided. Certain funds require completion of the **Investor Declaration Form** which is available from your financial adviser on request.

**CASH DEPOSITS - OPEN ARCHITECTURE BASIS ONLY**

| Bank/Building Society | Full name of deposit account | % |  |  |
|-----------------------|------------------------------|---|--|--|
| .....                 |                              |   |  |  |
| .....                 |                              |   |  |  |
| .....                 |                              |   |  |  |

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

**DEALING ACCOUNT - OPEN ARCHITECTURE BASIS ONLY**

Confirm the amount of cash to be retained in the Dealing Account to cover charges and withdrawals.

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.

This amount will cover charges and withdrawals, and will be retained net of any initial charges.

**NOMINATION OF FUNDS TO COVER OVERDRAWN DEALING ACCOUNT - OPEN ARCHITECTURE ONLY**

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.

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

| Full fund name | % |  |  |
|----------------|---|--|--|
| .....          |   |  |  |
| .....          |   |  |  |
| .....          |   |  |  |

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

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**E IDENTIFICATION REQUIREMENTS** **MANDATORY**

Under anti-money laundering regulations we are required to verify the identity and address of all individuals related to a contract (e.g. policyholders, trustees, power of attorney).

It is likely that we already hold appropriate documentation on our files, however if this is not the case or your 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 Pack Self-Certification Form for Individuals**, also available on our website [www.utmostinternational.com](http://www.utmostinternational.com)


If you are unsure whether we already hold the necessary documents/information, contact our Customer Support team on **0845 602 9281**.

This information is required to satisfy anti-money laundering regulations. 

**F POLITICALLY EXPOSED PERSONS** **MANDATORY**

Under our current anti-money laundering obligations we are required to identify any 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 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.

Provide details in the box below of any persons that could be considered to be a PEP (as defined above) 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. This includes a list of those parties considered to be immediate family members. 

|  |
|--|
|  |
|  |
|  |
|  |
|  |

**G FINANCIAL ADVISER DETAILS** **MANDATORY**

**The financial adviser confirms that** this application was signed in the United Kingdom.

|   |  |
|---|--|
| <b>1</b> Financial adviser firm name        | <input style="width: 100%;" type="text"/>  |
| <b>2</b> FCA number                         | <input style="width: 100%;" type="text"/>  |
| <b>3</b> Firm address                       | <input style="width: 100%; height: 40px;" type="text"/>                          |
| Postcode                                    | <input style="width: 100%; height: 20px;" type="text"/>                          |
| <b>4</b> Basis of advice                    | <input type="checkbox"/> Independent <input type="checkbox"/> Restricted         |
| <b>5</b> Certifier and authorised signatory | <input style="width: 100%; height: 50px;" type="text"/>                          |
| <b>6</b> Print full name                    | <input style="width: 100%;" type="text"/>  |
| <b>7</b> Date                               | <input style="width: 100%; text-align: center;" type="text" value="dd/mm/yyyy"/> |
| <b>8</b> Email address                      | <input style="width: 100%;" type="text"/>  |

**SIGNATURE**



Throughout this declaration the term 'the Applicant' refers to the Policyholders who are applying to add an additional premium to their existing bond.

It is important that the Applicant reads this section carefully. This application forms the basis of Utmost PanEurope dac's agreement with the Applicant, along with the policy terms and conditions.

If the Applicant does not understand any part of this application, ask the financial adviser for further information.

Before signing, also take the time to read the relevant Product Guide, Guide to Charges, Key Features Document and Personal Illustration which explains the key features of and the specific charges applicable to the Bond. They will ensure statements made by the financial adviser are not relied upon if it is not supported in the literature. The financial adviser will provide these documents and copies are also available from Utmost PanEurope dac.

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

The charges laid out in this document should match those shown in the Applicant's Personal Illustration provided by the Applicant's financial adviser. Should there be any inconsistencies ask the financial adviser for an updated illustration.

Utmost PanEurope dac will only issue the additional investment to the Applicant's existing contract once Utmost PanEurope dac have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

The Applicant 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 – statement of truth

**The Applicant truthfully confirms 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 the Applicant's 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 or conduct which will or may be regarded as such.

**Potential consequences of misleading Utmost PanEurope dac**

**The Applicant fully acknowledges and agrees** that if Utmost PanEurope dac discovers that the Applicant misled Utmost PanEurope dac in respect of any part of the statements confirmed above, Utmost PanEurope dac shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope dac'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 the Applicant under the bond as if the bond has been encashed immediately after issue. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by Utmost PanEurope dac being misled, without limiting Utmost PanEurope dac's ability to seek additional recompense from the Applicant in respect of any shortfall
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at Utmost PanEurope dac's discretion concerning the Applicant and/or the bond.
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either:
  - a) subject to satisfying Utmost PanEurope dac's further reasonable requirements, refund the Applicant's premium(s) and other amounts paid to Utmost PanEurope dac 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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### Disclosure of information to tax and other government authorities

**The Applicant has been advised** that Utmost Group plc and Utmost PanEurope dac have a longstanding policy of cooperating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities or conduct that will or may be regarded as such.

**The Applicant understands and agrees** that Utmost PanEurope dac may collect information about each investor's tax residency in accordance with regulations created to enable automatic exchange of information, including Foreign Account Tax Compliance Act provisions contained in the US H.I.R.E Act 2010, and various agreements to improve international tax compliance entered into between Ireland, the US and other countries.

**The Applicant also understands and agrees** that in certain circumstances Utmost PanEurope dac may be obliged to share this information with the Central Bank of Ireland. I agree to inform the Company immediately should any information within this application change, and understand that I am obliged to do so.

In cases where Utmost PanEurope dac suspects that the funds invested in the bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then Utmost PanEurope dac shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope dac's legal remedies or options, have the ability to disclose to the Applicant's home country tax and/or other government authorities, the Applicant's identity and any relevant information considered necessary or appropriate, in Utmost PanEurope dac's discretion, concerning the bond.

Utmost PanEurope dac'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 Utmost PanEurope dac 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

**The Applicant understands and agrees** that this contract is of the utmost good faith and that the information supplied by the Applicant in this application form, and where relevant the appendices, together with any supporting information completed or given by the Applicant in the Applicant's name, shall form the basis of the contract with Utmost PanEurope dac.

**The Applicant agrees** that if it subsequently comes to light that any information supplied to Utmost PanEurope dac by the Applicant or on the Applicant's behalf was misleading or incomplete, then this might invalidate the contract and adversely affect the Applicant's right to the payment of policy benefits.

**The Applicant understands** the requirement to provide accurate and relevant information in the Applicant's dealings with Utmost PanEurope dac is continuous and binding upon the Applicant or any subsequent holder of the policy.

**The Applicant confirms** that the firm named in section **G** - Financial Adviser details, will be acting as the Applicant's financial adviser on an ongoing basis and the Applicant agrees that Utmost PanEurope dac is able to disclose all information relating to the Applicant's bond to this financial adviser.

**The Applicant understands** that if the Applicant decides to change financial adviser it is the Applicant's responsibility to tell Utmost PanEurope dac in writing of this change.

**The Applicant agrees** to inform Utmost PanEurope dac immediately should any information within this application change, and understands that the Applicant is obliged to do so.

**The Applicant understands** that no contract shall be issued in respect of this application and Utmost PanEurope dac shall be under no obligation in respect of this application until the additional premium has been received by Utmost PanEurope dac and Utmost PanEurope dac has expressly confirmed in writing that it accepts the additional investment.

**The Applicant accepts that:**

- › The selection of investments is the Applicant's responsibility, or where appropriate, that of the Applicant's Investment Adviser or any appointed EMC
- › Utmost PanEurope dac has no legal responsibility in respect of future performance of such linked assets.

**The Applicant understands** that Utmost PanEurope dac and the Applicant has 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 the Applicant agrees 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.

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**The Applicant agrees** that any decision to alter the Courts of England and Wales jurisdiction shall be in the discretion of Utmost PanEurope dac such discretion being exercised reasonably.

**The Applicant agrees** that a copy of the Applicant's agreement given in this Declaration will have the validity of the original.

**The Applicant understands** that the financial adviser is acting as the Applicant's agent and not an agent of Utmost PanEurope dac.

**The Applicant understands and agrees** that Utmost PanEurope dac will, as appropriate, report the Applicant's policy under the various exchange of information agreements including the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

**The Applicant confirms** that the Applicant is not ordinarily resident in Ireland but a UK resident (that is normally living in the UK) and confirms that, to the best of the Applicant's knowledge and belief, not subject to any legislation which would make such an investment unlawful. The Applicant hereby undertakes to inform Utmost PanEurope dac of any change in the Applicant's country of residence during the lifetime of the bond.

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#### HOW UTMOST PANEUROPE USES THE APPLICANT'S INFORMATION

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Utmost PanEurope dac uses the information the Applicant provides about themselves and other people to provide Utmost PanEurope dac's products and services. In order to support Utmost PanEurope dac's products and services, Utmost PanEurope dac transfers information between different entities within Utmost PanEurope dac's immediate operating group and to appointed data processors, but Utmost PanEurope dac does not carry out marketing using the information or transfer or sell the Applicant's personal information to others for marketing purposes.

More details about how Utmost PanEurope dac uses the Applicant's information, the Applicant's rights over this information and how the Applicant can exercise their rights can be found in the applicable Privacy Notice. Utmost PanEurope dac publish the Privacy Notice on Utmost PanEurope dac's website at [www.utmostinternational.com/privacy-statements/](http://www.utmostinternational.com/privacy-statements/) or you can contact our Customer Service team on 0845 602 9281 and request a copy.

**The Applicant acknowledges that:**

Utmost PanEurope dac will store, process or pass on Applicant's data whether or not the Applicant's application is accepted. Utmost PanEurope dac will in the event of the life assured or the Applicant's death as applicable 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

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Where Utmost PanEurope dac has been requested to facilitate the payment of adviser charges:

**The Applicant authorises** Utmost PanEurope dac to pay the adviser charges as set out in section I of this Agreement.


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

- › Any withdrawal that exceeds the 5% annual tax deferred entitlement will cause a chargeable event, and the Applicant may be subject to UK Income Tax
- › When paid to a financial adviser it will be treated, for tax purposes, as a withdrawal from the bond
- › The Applicant should contact their financial adviser in the first instance to discuss anything regarding adviser charges paid to them
- › The Applicant cannot cancel an adviser charge after it has been paid, even if the Applicant decides to cancel the additional single premium during the cancellation period
- › If the application is not proceeded with, the Applicant will be refunded the Applicant's premium in full, less any adviser charges. Any adviser charges that the Applicant paid/owed will be the Applicant's 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 on Utmost PanEurope dac's records.

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By signing below the Applicant confirms that:

- › the adviser charges set out in this form match the Personal Illustration received by the Applicant from their financial adviser
- › it will create legally binding obligations on the Applicant in connection with the Applicant's bond
- › this instruction is subject to the terms and conditions of the Applicant's bond.

Please confirm  what role you are completing this application in i.e. Applicant 2, Deputy or Power of Attorney.

|                  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Role             | <b>Applicant 1</b>  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>SIGNATURE</b> |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| Print full name  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|                  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| Date             | <table border="1" style="display: inline-table; border-collapse: collapse;"> <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="display: inline-table; border-collapse: collapse;"> <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  two Applicants, photocopy this page and after signing the additional copies attach them securely to the form.

PART 2 – TO BE COMPLETED ONLY WHERE DETAILS HAVE CHANGED

APPENDIX I - ADVISER CHARGING

INITIAL ADVISER CHARGE

Do you want Utmost PanEurope dac to facilitate an initial adviser charge?  Yes

Tick one of the following payment options:

1 **Outside of the bond** - payment will be made prior to the capital being invested, with the remaining balance being invested as an additional premium into the bond.

OR

**Inside of the bond** - payment will be deducted from the value of the additional single premium following investment (not available for all pre-RDR bonds).

2a Specify the amount as a monetary figure:

Monetary amount (£/US\$/€)

|  |   |  |  |
|--|---|--|--|
|  | . |  |  |
|--|---|--|--|

The amount should be specified excluding VAT.

2b 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)

ONGOING ADVISER CHARGE & EXISTING PAYMENT ARRANGEMENTS

Do you want Utmost PanEurope dac to facilitate an ongoing adviser charge?  Yes

IMPORTANT NOTES

Adviser charges that are to be paid from the bond to the financial adviser will form part of the 5% annual tax-deferred entitlement and may have potential tax consequences.

If the bond is already paying an ongoing investment adviser charge (IAC), payable to an investment adviser for advice provided on underlying investments, and the fee is a percentage of bond value, this charge will automatically be applied to the additional premium following investment.

EXISTING PAYMENT ARRANGEMENTS

This section should be completed when there is an existing arrangement to pay ongoing remuneration from your bond.

Ongoing adviser remuneration refers to all charge arrangements regardless of whether the arrangement was entered into before or after the Retail Distribution Review (i.e. whether it is commission or adviser charging).

Where you have an existing arrangement in place to pay renewal commission from your bond, on premiums invested before 31 December 2012, any adviser charges requested in this form will not automatically replace this arrangement.

If this section is not completed, and there is an existing arrangement in place to pay ongoing remuneration from the bond, your instruction will not be processed until confirmation has been received.

1 Existing adviser remuneration paid from this bond should:

i) continue to be paid, in addition to the charge(s) requested in this pack

ii) be replaced with the charge(s) requested in this pack

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ONGOING ADVISER CHARGE

1 The ongoing adviser charge requested here should be applied to:

- i) this additional premium investment only
- ii) all premiums
- iii) all premiums invested from 1 January 2013
- iv) specific premiums in the table below

|  |
|--|
|  |
|  |
|  |
|  |

If an adviser charge is based on a percentage of the bond value, note that in cases where the value of the bond rises, the adviser charge when added to any 'income' taken, may cause the tax-deferred entitlement to be exceeded, resulting in a chargeable gain.

2 Frequency of payments  Monthly  Quarterly  Half-yearly  Yearly

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

Annual monetary amount (£/US\$/€)  .   OR Annual % of premium(s) stated in question 1  %

State the total percentage of bond value or monetary amount you wish to pay per year. For example, if you wish to pay 0.1% payable on a half-yearly basis, the annual amount you should state here is 0.2%. Alternatively, if you wish to pay £500 on a half-yearly basis, the annual amount you should state is £1,000.

4 Ongoing adviser charge start date 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| d | d | m | m | y | y | y | y |
|---|---|---|---|---|---|---|---|

  
 As soon as possible  
 In line with existing adviser charges

5 Does the ongoing adviser charge attract VAT? (If yes, this will be applied in addition to that stated in **question 3** of this section)  Yes  No

If applicable, VAT can be added to ongoing or ad hoc charges for advice to your financial adviser or Investment Adviser. If the VAT rate changes in the future, we will automatically adjust the level of VAT without requesting a new agreement from you. Importantly, if the VAT rate should change, we will use the rate at the date we make the payment. VAT added to an adviser charge that is paid from the bond to your financial adviser will be treated as a withdrawal from the bond and will form part of your 5% annual tax-deferred entitlement.

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**APPENDIX J - REGULAR WITHDRAWALS**


Complete section A if you wish to set up a regular withdrawal 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.

If you have opted for an end date on your client Personal Illustration, note that this is for illustrative purposes only. When you wish for withdrawals to stop, we will require an instruction at that point to be sent to the Claims team by email at [info@utmostwealthsolutions.ie](mailto:info@utmostwealthsolutions.ie).

**A - SET UP WITHDRAWALS / AMEND EXISTING WITHDRAWALS**

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


I currently take withdrawals and I 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 **Annual percentage of premiums**  % **or** **Annual monetary amount**

2 Frequency of payments  Monthly  Quarterly  Half-yearly  Yearly

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. 

**B - WITHDRAWAL BANK/BUILDING SOCIETY DETAILS**

Tick as appropriate:

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

1 Name of account holder

2 Account number (for BACS payments this must be 8 digits)

3 Bank sort code  -  -  (must be 6 digits)

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 EEA)

7 Bank/Building Society name

8 Address

Postcode  -

Further customer due diligence may be required for foreign payments. 

If an IBAN is not supplied for an EEA account, due to EEA 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 Customer Service team on 0845 602 9281.**

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**APPENDIX K - POLICYHOLDER DETAILS**

Only complete this page if your details have changed since the time of application.

|   | Policyholder 1                            | Policyholder 2                            |
|---|---|---|
| <b>1</b> Title (Mr, Mrs, Miss or Other)   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| <b>2</b> Surname  | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| <b>3</b> Forenames (in full)  | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| <b>4</b> Permanent residential address<br>(PO Boxes and 'care of' addresses are not acceptable)   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| Postcode  | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| <b>5</b> Correspondence address<br>If your correspondence address is the same as your residential address, tick here. <input style="width: 20px; height: 15px;" type="checkbox"/> | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
|   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| Postcode  | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| <b>6</b> Contact telephone number   | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |
| <b>7</b> Email address  | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> |

If there are more than two policyholders photocopy this section, complete all the details for the additional policyholders and attach securely to this form.

If your anti-money laundering information differs to what we hold on file, ensure you provide us with up to date documentation.