

SELECTION

GUIDE FOR SELECTION INDIVIDUAL APPLICANTS

This booklet is for your use and is not required to be returned to Utmost PanEurope dac.

For further help in completing the application form, please contact your financial adviser or our Customer Support team.



0845 602 9281



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

Telephone calls may be recorded.

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

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

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

ALE PR 0043 | 10/22

IMPORTANT INFORMATION

- › Failure to disclose any information which might influence our assessment of your application may invalidate the contract. Any additional information should be supplied on a separate piece of paper and attached to the application form before submission
- › You should check with your adviser that this product is suitable for you and that no taxation, exchange control or insurance legislation prevents you from taking out a Selection bond
- › The **Personal Illustration** provided to you should match the investment details mentioned in the application. If there have been any changes in the investment details between the date of that illustration and the submission of this application, please ask your financial adviser for an updated illustration.

BEFORE YOU BEGIN

This guide has been designed to assist you with completing the application form for individual applicants. Before completing the application form please ensure you have also read the current **Selection Product Guide**, your **Personal Illustration**, **Key Features Document**, **any applicable disclosure documents** and **Guide to Charges**. In addition, your financial adviser will be able to provide you with any relevant supporting literature in relation to your individual circumstances.

The Policy Conditions, which detail the full terms and conditions applicable to you and your bond, can be provided to you by our Customer Support team on request. Once the bond has been issued you will receive a copy of the Policy Conditions and the Policy Schedule for your bond.

WHERE TO SIGN

- › The **financial adviser** will need to sign **page 13**, the '**Introducer's details**' in all cases
- › **Applicant(s)** will need to sign **page 23**, the '**Standard applicant declaration**' in all cases
- › If a '**Platform Adviser**' is nominated the firm(s) must sign **page 19** the '**Platform Adviser declaration**'. If an External Manager or Platform/Platform Adviser is nominated, the **applicant(s)** must sign **page 20**, the '**Policyholder declaration**'
- › If the application form is being signed under a Power of Attorney, we will require a certified copy of the Power of Attorney document. The identity and address of the attorney will also need to be verified in addition to the applicant.

A POLICY DETAILS

ALL applicants must complete this section. Where there are more than two applicants please print/copy page 3 of the application form (and any other relevant pages as necessary) and return with the application form.

Q LIFE ASSURANCE CONTRACT

Life Assurance - If you choose a Life Assurance contract, all the policy segments under your bond will automatically end on the death of the last life assured. At this point the bond will also pay out a small degree of life cover equal to £1 per policy segment still in existence on the death of the last life assured. Up to 6 lives assured can be appointed which can include the policyholder. Once a life assured is appointed they cannot be changed in the future. Please note that if you are not the life assured or you wish to name additional lives assured, you must complete section D on page 4.

CAPITAL REDEMPTION CONTRACT

Capital Redemption - If a Capital Redemption bond is chosen, you do not need to select people to be the 'lives assured'. As the bond does not have to end on anyone's death, it will continue for 99 years, unless it is fully surrendered.

A4 - UTMOST PANEUROPE'S PRODUCT MANAGEMENT CHARGE

Selection uses our Flex-Charge charging structure, enabling you to select your preferred balance between the level of initial (one-off) product management charge and the level of ongoing quarterly product management charges. You will find more information on Flex-Charge in our **Guide to Charges** available from your financial adviser or from our website. Your financial adviser will be able to help you select the option that is best for you.

A5 - CURRENCY OF THE BOND

Premiums must be paid to Utmost PanEurope dac in the same currency that you wish to establish the bond.

A6 - NUMBER OF SEGMENTS

As noted within the application, if you do not specify the number of segments that you would like, the bond will automatically default to the maximum number of segments available for your investment amount.

The minimum value per segment is £500 and you can have a maximum of 9,999 segments.

The number of segments that make up the bond can affect the flexibility, including the taxation of your bond at the time you want to take benefits. As such, it is very important that you discuss this with your financial adviser before submitting your application and take into account not only the size of your investment, but also any future financial objectives.

B POLITICALLY EXPOSED PERSONS

A Politically Exposed Person (PEP) is a term used to describe someone who is currently, or has previously been, entrusted with prominent public functions or responsibilities, for example: a Head of State, a holder of a senior political or government post, 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 are close associates of a PEP should be considered a PEP in their own right.

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

C APPLICANT DETAILS

If there are more than two applicants photocopy page 3 of the application form prior to completion. After completing the additional details, attach it securely to the form.

C7 - WHAT IS THE RELATIONSHIP OF APPLICANT 1 TO APPLICANT 2?

For example a spouse or civil partner.

C15

Complete this section if you wish to apply for online access to the Utmost Wealth website allowing you to view your policy information. It is essential that you provide a personal code which can be made up of a mixture of letters, numbers and symbols. Your personal code must have a minimum of four characters with a maximum of 13. Personal codes are also case sensitive. Once your bond is in force and policy documentation sent, you will receive login details to the email address provided on the application form. Your personal code is an added security measure and will be required when logging into the Utmost Wealth website for the first time.

C16, C17, C18 & C19

These questions are to satisfy our reporting obligations.

D ADDITIONAL LIFE ASSURED DETAILS (NOT REQUIRED IF YOU ARE APPLYING ON A CAPITAL REDEMPTION BASIS)

This section will only be required if you are applying on a life assurance basis and you wish to either name different lives assured from the applicant(s) or name additional lives assured. If the applicant is to be the life assured ensure you have ticked box C1. If you wish to name more than four alternative lives, please copy page 4 of the application, complete and securely attach to the form as necessary.

E PREMIUM DETAILS

The total payment as detailed in section E1, should include any initial adviser charge amount that you would like us to facilitate on your behalf, outside the bond, before the remaining premium is invested. For example if you are sending us a total payment of £200,000 and you would like us to facilitate a payment of £2,000 from that amount to your adviser, please enter '£200,000' not '£198,000', in the box provided. Please ensure that payments are sent by Telegraphic Transfer (international payment).

Due to current low interest rates we do not pay credit interest on premiums received prior to bond issue. For more information please contact our Customer Support team on **0845 602 9281**.

If you exercise your right to cancel the bond within the 30 day cooling off period, we will return to you the lower of either your total premium reduced to take into account any charges, including adviser charges OR the current policy value.

Your bond will not start until we have received all outstanding requirements, including cleared funds.

F REGULAR WITHDRAWALS

Regular withdrawals will be taken equally across all policy segments within your bond.

The payment method used will be BACS transfer for sterling payments to UK clearing banks only. Payments made by BACS take 3 to 5 working days to clear through the banking system. We will use a Telegraphic Transfer for currencies other than sterling or banks outside the UK. A charge will be levied by our bankers for Telegraphic Transfer payments which will be deducted from the value of the bond.

Withdrawals paid to third parties are only considered under exceptional circumstances; in this instance, we will require additional information. For more information contact our Customer Support team on **0845 602 9281**.

You should consider the amount of cash that you will need to set aside in the Dealing Account to cover any regular withdrawals that you take. For further details on setting aside money to cover charges and withdrawals please speak to your financial adviser.

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 us at: **info@utmostwealthsolutions.ie**

G ADVISER CHARGING

Adviser charges are agreed between you and your financial adviser to pay for the advice you receive. These charges should match the information shown in the Personal Illustration provided to you, by your financial adviser. You can choose to pay your adviser charges in one of the following ways facilitated by us:

- › Outside of the bond – The initial adviser charge is paid as an amount through Utmost PanEurope dac before the premium is invested into the bond. The net premium received, after payment of the charge, must meet the minimum investment requirements
- › Inside the bond – The adviser charges are paid to your financial adviser through Utmost PanEurope dac on an initial, ongoing or ad hoc basis from the bond, after the full premium has been invested.



Any adviser charges agreed to be paid from the bond to your financial adviser will be treated as a withdrawal and form part of your 5% annual tax-deferred entitlement. Please refer to our **Guide to Charges** for more information.

Adviser charges which you have agreed to pay from your bond can only be made through a partial surrender (withdrawal across all segments).

For detailed information about adviser charges and how these may be applicable to you please see the **Guide to Charges** available on our website www.utmostinternational.com or from your financial adviser on request. Your financial adviser will also be able to answer any questions you may have.

You should consider the amount of premium that you will need to set aside to cover any adviser charges you have agreed. For further details on setting aside money to cover charges and withdrawals please speak to your financial adviser.

H SOURCE OF WEALTH

Source of wealth describes the activities that have generated the applicant(s) funds. All investments are assessed on a case-by-case basis; depending on the answers provided we may request independent evidence of source of wealth.

Using the table below, will help confirm the necessary details within the application form along with details of where the funds have been held since receipt.

SOURCE(S)	INFORMATION TO BE PROVIDED
Savings from employment income	<ol style="list-style-type: none"> 1 Name of employer 2 Postcode of employer 3 Nature of employer's business 4 Income last year (approximately) 5 Bonus last year (approximately)
Property sale	<ol style="list-style-type: none"> 1 Address of property sold (including postcode) 2 Amount personally received 3 Date of purchase 4 Date of sale
Competition or gambling win	<ol style="list-style-type: none"> 1 Description of win 2 Total amount won 3 Date of win 4 Name of organisation
Gift	<ol style="list-style-type: none"> 1 Who the gift was from 2 Their address (including postcode) 3 Relationship to the person 4 Reason for gift 5 How the funds were originally accumulated 6 Date gift received 7 Amount of gift
Share sale	<ol style="list-style-type: none"> 1 What shares were held 2 Amount of proceeds from sale 3 How they were sold (bank, stockbroker etc) 4 Their address including postcode (bank, stockbroker etc) 5 Date shares were sold 6 How long the shares were held

H SOURCE OF WEALTH Continued

SOURCE(S)	INFORMATION TO BE PROVIDED
Compensation payment	<ol style="list-style-type: none"> 1 Name of payer 2 Amount received 3 Date amount received 4 Reason for payment
Company sale or the sale of your interest in the company	<ol style="list-style-type: none"> 1 Name and address of the company (including postcode) 2 Company registration 3 Nature of the company's business 4 Amount of sale proceeds 5 Amount personally received 6 Date amount received
Inheritance	<ol style="list-style-type: none"> 1 Name of the person who left the inheritance 2 Relationship to this person 3 Amount personally received 4 Date inheritance received
Maturing investments or policy claims	<ol style="list-style-type: none"> 1 Name of company the proceeds came from 2 Length of time investment/policy was held 3 Amount received 4 Date proceeds were received
Pension income	<ol style="list-style-type: none"> 1 Name of pension organisation 2 Amount of lump sum 3 Date lump sum was received 4 Pension income received last year
Other sources	<ol style="list-style-type: none"> 1 Type of income 2 How much it was 3 When it was received by you 4 Details of where the income came from 5 Frequency of income

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

I IDENTIFICATION REQUIREMENTS

Must be completed in all cases.



If you are unable to provide a piece of evidence listed in Part 1 due to exceptional circumstances, you will be required to provide an explanation and two pieces of evidence from Part 2.

If you do not hold one of the documents listed in Part 2, please see our **Anti-Money Laundering and Source of Wealth Pack** for an extended list of standard identity documents. This leaflet can be obtained from your financial adviser or on request from our Customer Support team on **0845 602 9281**.

SUITABLY CERTIFIED COPY DOCUMENTATION

We can accept certification of copy documents as set out in the **Document Certification Requirements** leaflet which can be obtained from your financial adviser or on request from our Customer Support team on **0845 602 9281**.

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

- › a financial adviser
- › a notary public
- › a lawyer or advocate.

For further details on suitable certifiers please refer to the **Anti-Money Laundering and Source of Wealth Pack**. The document must be written and certified in English or accompanied by a translation that is also certified.

J INTRODUCER'S DETAILS

To be completed by the financial adviser in all cases.

K INVESTMENT OPTIONS

OPEN ARCHITECTURE	Open Architecture allows you to link your bond to a variety of external funds and cash deposits from some of the world's leading investment management groups and banking institutions.
EXTERNAL MANAGER	<p>'External Manager' is our coverall phrase for a suitably qualified investment firm which you may wish to nominate to manage a portfolio of assets linked to the value of your bond. The term Platform Adviser refers to the firm you nominate, which is then appointed by us to arrange and/or manage the portfolio held on Platform.</p> <p>You are able to discuss and agree an investment objective and risk profiles directly with your nominated firm as well as receiving direct reporting upon the portfolio linked to the value of your bond. You may nominate an External Manager or Platform Adviser on either a Discretionary or Advisory basis, these options are described on page 9.</p>
PLATFORM/PLATFORM ADVISER	<p>Where your nominated External Manager does not hold custody of the portfolio linked to the value of your bond themselves or with a group nominee firm, they may utilise the custody services of a third party. This section should be used to complete the details of the Custodian with who your nominated External Manager will be holding the portfolio linked to your bond.</p> <p>A Platform will be responsible for the provision of custody and dealing administration services to a portfolio linked to the value of your bond, upon which the nominated Platform Adviser will be appointed by us to liaise directly with the Platform to place trading orders upon the portfolio.</p>

For more information regarding the available investment options please speak to your financial adviser.

L OPEN ARCHITECTURE

Additional note: Where you choose to nominate an external firm section L1 can be left blank.

L1 - FUND SELECTION

Please use this section to specify which funds you would like your bond to be linked to on an Open Architecture investment basis. In order to avoid potential delays in investment, as much detail as possible should be provided.

- › A Dealing Account will be set up within your bond, all transactions are placed through the Dealing Account including but not limited to: regular or ad hoc withdrawals, charges for advice paid to your financial adviser and bond charges.

SEDOL/ISIN are the identifying reference codes given to third party funds which can be held in the Open Architecture option. Ensure the SEDOL or ISIN code is quoted in all instances to avoid potential delays in investment.

L2 - CASH DEPOSITS

Use this section to specify any cash deposits you would like the bond to be linked to.

L3 - OPEN ARCHITECTURE DEALING ACCOUNT

Complete this section if you wish to retain a part of your initial investment in cash within the Dealing Account to cover ongoing deductions.



It is possible for your account to become overdrawn; to avoid this you should consider whether you wish to leave a cash balance within the Dealing Account to cover the bond charges and regular withdrawals. Once the balance of the Dealing Account reaches a negative value, debit interest may be charged and will be applied to the Dealing Account at the end of each calendar quarter. When the balance of the Dealing Account reaches a negative value we will automatically sell units from the highest valued asset.



The purchase or sale of units may incur a dealing charge per transaction. For more information on the Dealing Account and negative balances contact our Customer Support team on **0845 602 9281**.

M EXTERNAL MANAGEMENT AND CUSTODY (EMC)

Where the term 'EMC' is used, this is with reference to any firm nominated within sections M1 and M2 of the application form.

Because Utmost PanEurope dac must at all times retain beneficial ownership of the External Account and all assets within the External Account, the policyholder has only a limited authority in connection with the linked investments within the External Account. As the policyholder you will have the authority to:

- › Agree or reject the trading recommendations given by the EMC, or provide specific trading instructions to the EMC (applicable to advisory service only)
- › Where applicable, confirm to the EMC the investment strategy including the level of risk applied to manage the assets held within the External Account
- › Receive direct reporting from the EMC including but not limited to details of cash balances and safe custody holdings and value within the External Account
- › Receive full disclosure of investment charges and terms
- › Change the adviser charge facilitated from the bond, changing any existing instructions may require a new adviser charges agreement to be completed.

Where any external firm is nominated they will charge their own fees for the services they provide within the bond. You are able to contact the nominated firm directly to obtain details of the charging structure being applied to the portfolio linked to the value of the bond. Such charges may include, but are not limited to the provision of the following services: investment management, custody, transactions, banking or payment fees.

M EXTERNAL MANAGEMENT AND CUSTODY (EMC) (continued)

In this section of the application form, we ask you to choose the basis on which you would like us to appoint the firm you have nominated to manage the portfolio. Below is a brief explanation of each service basis.

A DISCRETIONARY BASIS	The External Manager or Platform Adviser will make investment decisions without any specific consultation with you. The nominated firm has the necessary regulatory authorisation to perform this discretionary service.
AN ADVISORY BASIS	The External Manager or Platform Adviser confirms that each investment decision implemented by them will be the result of prior discussions with you and in line with your agreement or upon instruction from you. The nominated firm must retain evidence of this agreement or such instruction from the policyholder.

M1 - EXTERNAL MANAGER DETAILS

- › This section must be completed if nominating an External Manager. Any missing information might result in a delay in account opening and investment
- › Where the nominated firm is responsible for custody or provides their own nominee service, you must tick question 7 and there is no requirement to complete M2
- › The firm you have nominated in this section must complete and sign section M3.

M2 - PLATFORM AND PLATFORM ADVISER DETAILS

- › This section must be completed if nominating a Platform Adviser and a Platform. Any missing information might result in a delay in account opening and investment
- › The firm you have nominated in this section must complete and sign section M3.

M3 - PLATFORM ADVISER DECLARATION

- › This section must be completed and signed by your Platform Adviser in order for Utmost PanEurope dac to continue with the appointment within your bond. Any missing information may cause delays in account opening and investment
- › The terms within this short declaration apply to your nominated firm and relate to a number of important requirements to be placed upon them by accepting the nomination
- › Utmost PanEurope dac at all times has discretion over the firms which can be nominated and appointed within a bond. Prior to trading with external entities, such as those which might be nominated in sections M1 and M2 of the application form, Utmost PanEurope dac requires thorough Investment Management and Custody contracts to be placed with the nominated firm to ensure accounts linked to a bond are being maintained in a sufficiently controlled environment.

M4 - POLICYHOLDER DECLARATION

The terms and conditions detailed in section M4 are relevant only where you have nominated firms in sections M1 and/or M2, they should be read thoroughly and understood prior to signing at the end of section M4. If you do not understand or have concerns about any part of this declaration please speak to your financial adviser.

The terms and conditions applicable to the bond, whether you have nominated a firm in section M or not, are applicable in all instances. As such you should ensure that you read and understand these terms and conditions prior to signing at the end of section N.

N STANDARD APPLICANT DECLARATION

This declaration is to be read and signed in all instances. This section briefly sets out some of the most important terms of the bond. If you do not understand or have concerns about any part of the declaration please seek legal advice.

Once your bond has been issued you will receive a copy of the Policy Conditions along with your Policy Schedule which fully details all terms and conditions that are applicable to you and your bond.

If you wish to obtain a copy of the Policy Conditions contact our Customer Support team on **0845 602 9281**.

If you would like to request a copy of your personal data we hold or require further information about your rights, contact our Data Privacy Officer at the following address:

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

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.