EVOLUTION



APPLICATION FORM FOR TRUSTEES AND CORPORATE TRUSTEE APPLICANTS

IMPORTANT INFORMATION

INTRODUCTION

We only sell our products through Financial Advisers as it is important you receive independent financial advice. As it is you who chooses your Financial Adviser, you need to bear in mind that they are acting on your behalf and not on behalf of Utmost International Isle of Man Limited. You are responsible for their actions or omissions.

This document contains links to relevant documents, websites and email addresses. Click on the bold gold words to access these links.

Capitalised terms not defined in this Application Form shall have the meaning given to them in the Policy Conditions.

The Policy Conditions and Policy Schedule for your Bond will be provided to you when your Bond is issued. The Applicant may request a sample copy of the Policy Conditions prior to application from Utmost International Isle of Man Limited's Welcome Team on +44 (0)1624 653 251 or welcome@utmostwealth.com.

HOW TO COMPLETE THIS FORM

Electronic completion

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

Paper completion

If completing a hard copy of this form, please use black or blue ink and BLOCK CAPITALS. If you make a mistake, cross it out, put in the correct details and sign your initials next to the correction. Do not use correction fluid.

For help completing this form, refer to our Guide for Evolution Trutee and Corporate Trustee Applicants.

If you are applying as a corporate trustee, the separate Tax Declaration and Self-Certification for Entitles form will need to be completed and submitted with this application. This separate form is used to identify the various requirements necessary under the Common Reporting Standards and US FATCA, including the entity type and controlling persons (if any).

If you are a trustee on a trust where all the trustees are individuals, the following form will need to be completed Tax Declaration and Self-Certification for Trusts form.

Note the application cannot proceed without this form being fully completed and submitted. To access the forms please visit www.utmostinternational.com

HOW TO SUBMIT THIS FORM

Once completed, arrange for your Financial Adviser to return the completed forms and supporting documentation that are digitally signed and/or scanned by email to us at: newbusiness@utmostwealth.com

Alternatively, if completing a hard copy, ask your Financial Adviser to return by post to Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU.

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	PAGE	SEC	TION	REQUIREMENT COMPLETED
Bond and	2	Α	Bond details	Mandatory
Applicant details	3	В	Politically Exposed Persons details	Mandatory
	3	С	Applicant details	Mandatory
	7	D	Associated party details	Mandatory
	9	Е	Additional Life Assured details	Optional
	9	F	Premium details	Mandatory
	10	G	Regular withdrawals	Optional
	11	Н	Adviser Charge and Investment Adviser Charge	Optional
	13	1	Source of funds	Mandatory
	19	J	Identification requirements	Mandatory
	22	K	Financial adviser details	Mandatory
	24	L	Investment options	Mandatory
Declarations	31	М	Applicant declarations	Mandatory
Additional information	38	N	Bank details and payment methods	Information

inf	ormation	38	N	Bank det	ails and pa	yment met	hods				Inforn	nation				
Д	BOND	DETAIL	_ S										МА	NDAT	OR'	Y
1	Type of contr	surance	Dava	·	al Redemp					Da ua			be co	on E not need ompleted i mption is	f Cap	
3	Illustration re	Provide a copy of the Personal Illustration that you have been given or enter your Personal Illustration reference number here Welcome Team ticket reference									Team a Per you,	Welcome produced sonal Illust a ticket refu und at the ge 1.	ration erence			
4	What is your Full init If you choose chosen comb	ial Char a comb	ge (OR on of initial	Full ongoir and ongoi of three de	ng Charge ing Produc	OR t Manager es.	i	and or	ngoing	of initia	al	this is appli Inter Limit can b	e note that is a product ed by Utm national Isl ed. Advise the applied on H of this	t Char ost e of M r Chai later i	lan rges n
5	Currency of E			US Do	Ongoing (per annum Euro	1)						Bono	your l is establis ot change ncy.	,	,
6	Number of policy of the second	specify ailable f	the notes	number of e investme			Bond will	l auto	omatic	ally de	fault to	the	polic availa a mir of £5 maxi	number of y segment able is sub imum inve 00 in each mum numl y segment	ts ject to estme . The ber of	nt

B	POLITICALLY E	XPOSED PEI	RSONS DETA	.ILS		MANDATORY
as PE pr pc a S clo	nder our current anti-mor sociated with this applica P is a term used to descr ominent public functions slitical or government pos State Owned Corporation ose associates of a PEP sh ovide details in the box b	ation who could ribe someone who con responsibilitiest, a senior mem n, or a board me nould be considuelow of any per	be classed as a P no is currently or ies. For example: iber of the Judici mber of a Centra ered a PEP in the sons that could b	colitically Exposed Penas previously beer a Head of State, a leary or the Military, and Bank. Immediate for own right.	erson ("PEP"). I, entrusted with Inolder of a senior Isenior employee of Isemily members or (as defined above	
as co	relation to this applicatio relevant, information for nfirm below to include b ere are no associated PER	r the PEP is not o ooth employer a	captured elsewh	ere in this application	n form please also	1
 A l	DDITIONAL REQUI	REMENTS F	OR POLITIC.	ALLY EXPOSED	PERSONS	
to	here any party to this app complete and submit a Se estionnaire can be obtain	ource of Wealth	Information Ques	tionnaire alongside	this application. Thi	
	APPLICANT DE	TAILS				MANDATORY
Th fo	aroughout this form the to this Bond, generally Tropplicant becomes a "Policent become	term "Applicant ustees acting o				MANDATORY
Th fo	roughout this form the t r this Bond, generally Tr	term "Applicant ustees acting or icyholder". rustees, they mu	n behalf of a Tru: ust complete Suk	st. When the Bond i	s issued, an	MANDATORY
Th fo Ap	roughout this form the t r this Bond, generally Tro oplicant becomes a "Pol If there are Individual T	term "Applicant ustees acting of icyholder". rustees, they mi nplete Subsection	n behalf of a Trus ust complete Suk on C2.	st. When the Bond i	s issued, an	MANDATORY
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The foot April 1	Iroughout this form the too this Bond, generally Tropplicant becomes a "Policiant becomes a "Policiant becomes a "Policiant becomes a the two there are more than two baction and attach secular the Trustee to be a	term "Applicant ustees acting of icyholder". Trustees, they munplete Subsection STEE APPLI individuals action in the ich in the ich	ust complete Sukon C2. CANTS ng as Trustees or ication.	osection C1. If there to behalf of the Trust, Trustee 2	s issued, an are Corporate please copy this	Question 1 is not required if you are applying on a Capital Redemption basis. Please
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The foot Are Control of the sun o	Iroughout this form the too the thick this Bond, generally Tropplicant becomes a "Policant becomes a "Policant becomes a "Policant becomes a "Policant became the property of	term "Applicant ustees acting or icyholder". Trustees, they mu nplete Subsection STEE APPLI individuals action urely to the appl Trustee 1 Yes	ust complete Subon C2. CANTS ng as Trustees or ication.	osection C1. If there to behalf of the Trust, Trustee 2 Yes	s issued, an are Corporate please copy this	Question 1 is not required if you are applying on a Capital Redemption basis. Please specify the type of Policy
The foot Are If 1 su 1 2 3	Iroughout this form the to this Bond, generally Tropplicant becomes a "Policant becomes a there are Individual Trustees, they must contain the Individual Trustees are more than two bsection and attach security and Individual Trustees to be a Life Assured? Title (Mr, Mrs, Miss or Other) Gender	term "Applicant ustees acting or icyholder". Trustees, they mu nplete Subsection STEE APPLI individuals action urely to the appl Trustee 1 Yes	ust complete Subon C2. CANTS ng as Trustees or ication.	osection C1. If there to behalf of the Trust, Trustee 2 Yes	s issued, an are Corporate please copy this	Question 1 is not required if you are applying on a Capital Redemption basis. Please specify the type of Policy

7 Forenames (in full)

8	Employment status	Employed	Employed	
		Retired/Unemployed	Retired/Unemployed	
	Date of retirement or unemployment	d d m m y y y y	d d m m y y y y	
9	Occupation			Question 9, if retired please provide your
10	Employer			former occupation. Including role e.g.,
	Employer address			Director and industry sector e.g., accountancy and include date
''	Employer address			of retirement or unemployment.
		Postcode	Postcode	
12	Nationality and dual nationality (if applicable)			
13	Date of birth	d d m m y y y y	d d m m y y y y	
14	Country of birth			
15	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)			
		Postcode	Postcode	
16	Full correspondence address			
	If this address is the same as your			
	residential address, tick here	Postcode	Postcode	
	Contact telephone number (international format)			
18	Email address			
	lless there is also a Corpo read and sign Section M .		ubsection C3 . All Trustees will need	
C 2	2 CORPORATE TRU	JSTEE APPLICANTS		
Or		ere is a Corporate Trustee.		
1	Corporate Trustee name			
2	Registered address (PO Boxes and 'care of' addresses are not acceptable)			
			Partondo	

3	Company registration number												
4	Is the company in the process of being dissolved, struck off, wound up or terminated?	Yes	No										
5	Is the company quoted on a recognised stock exchange?	Yes	No										
6	If 'Yes', which one?												
Lis	st all the current directors	of the compar	ny (continue as ne	ecessai	ry on	a se	para	ate s	hee	t).			
F	ULL NAME				DA	TE	ΟF	BIR	ТН				
_					d	d	m	m	У	У	У	У	-
					d	d	m	m	У	У	У	У	-
_					d	d	m	m	У	У	У	У	
_					d	d	m	m	У	У	У	У	-
_					d	d	m	m	У	У	У	у	
_							<u> </u>		J	J	J	<i>J</i>	
	Title (Mr, Mrs, Miss or Other)	Executive Dire	ector	D	irecto	or							
2	Gender	Male	Female		1	Male)		Fe	emal	е		
3	Surname												
4	Maiden name (if applicable)												Question 4 and 5, if not completed we will
5	Previous name or any aliases (if applicable)												assume you have never been known by another name.
6	Forenames (in full)]
7	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)												
			Postcode						Post	code			
8	Nationality and dual nationality (if applicable)												
9	Date of birth	d d m m	у у у у		d d	m	m	У	У	У	у		
10	Country of birth											-]

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Shareholders

If there is a corporate shareholder or any of the shares are held within a Trust, contact our Welcome Team on **+44 (0) 1624 653 251.**

For private companies, provide details of all **shareholders holding 25% or more** of the issued share capital at the date of the application.

		Shareholder 1			Shareholder 2	2		
1	Percentage share							
2	Title (Mr, Mrs, Miss or Other)							
3	Gender	Male	Fema	ıle	Male	F	emale	
4	Maiden name (if applicable)							Question 4 and 5, if
5	Previous name or any aliases (if applicable)							not completed we will assume you have never been known by another name.
6	Forenames (in full)							
7	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)							
			Postcod	е		Po	stcode	
8	Nationality and dual nationality (if applicable)							
9	Date of birth	d d m m	у у у	у	d d m m	у	у у у	
10	Country of birth							
		Ch h - l -l 2			Chamahalalan 4	i		
1	Percentage share	Shareholder 3			Shareholder 4			
1	Title (Mr, Mrs, Miss or	Shareholder 3			Shareholder 4	!		
	-	Shareholder 3 Male	Fema	ıle	Shareholder 4		- - emale	
2	Title (Mr, Mrs, Miss or Other) Gender Maiden name		Fema	ıle			Female	Question 4 and 5, if
2	Title (Mr, Mrs, Miss or Other) Gender		Fema	ile			- emale	Question 4 and 5, if not completed we will assume you have never been known by another name.
2 3 4 5	Title (Mr, Mrs, Miss or Other) Gender Maiden name (if applicable) Previous name or any		Fema	ıle			- emale	not completed we will assume you have never been known by another
2 3 4 5	Title (Mr, Mrs, Miss or Other) Gender Maiden name (if applicable) Previous name or any aliases (if applicable)		Fema	ıle			-emale	not completed we will assume you have never been known by another
2 3 4 5	Title (Mr, Mrs, Miss or Other) Gender Maiden name (if applicable) Previous name or any aliases (if applicable) Forenames (in full) Permanent residential address (PO Boxes and 'care of' addresses are		Fema			F		not completed we will assume you have never been known by another
2 3 4 5	Title (Mr, Mrs, Miss or Other) Gender Maiden name (if applicable) Previous name or any aliases (if applicable) Forenames (in full) Permanent residential address (PO Boxes and 'care of' addresses are					F		not completed we will assume you have never been known by another
2 3 4 5 6 7	Title (Mr, Mrs, Miss or Other) Gender Maiden name (if applicable) Previous name or any aliases (if applicable) Forenames (in full) Permanent residential address (PO Boxes and 'care of' addresses are not acceptable) Nationality and dual nationality					Po		not completed we will assume you have never been known by another

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Proof of identity and verification of addresses will be required for the above-named shareholders. The required documents are outlined in Section $\bf J$ of this application. Further details of these requirements are available from us on our website www.utmostinternational.com

C3 TRUST DETAILS

Please be aware that the Trust may be required to be registered on the UK trust registration portal. A link to the UK registration website is here: https://www.gov.uk/guidance/register-your-clients-trust

Q IMPORTANT NOTE

If you are applying as a corporate trustee, the separate Tax Declaration and Self-Certification for Entitles form will need to be completed and submitted with this application. This separate form is used to identify the various requirements necessary under the Common Reporting Standards and US FATCA, including the entity type and controlling persons (if any).

If you are a trustee on a trust where all the trustees are individuals, the following form will need to be completed Tax Declaration and Self-Certification for Trusts form.

Note the application cannot proceed without the relevant form being fully completed and submitted. To access the forms please visit www.utmostinternational.com

1	The Trust was created on Name of the Trust	d d m m y y y y	
3	Correspondence address for Trustees		Use this box to nominate the address for all correspondence.
		Postcode	
		Itmost International Isle of Man Limited, in writing, immediately of any erstand that appropriate evidence of identity will be required.	
6	established? Is this investment in	Yes No	
	respect of employee benefits?	ies ivo	
	ASSOCIATED P	ARTY DETAILS	MANDATORY

D1 SETTLOR DETAILS

Details of the Settlors of the trust and any other persons who have provided funds to the trust must be supplied. If a Settlor is deceased, we only require answers to question 2 to 12 inclusive.

					•		
		Settlor 1		Settlo	r 2		
1	Is the Settlor to be a Life Assured?	Yes	No	,	Yes	No	
2	Title (Mr, Mrs, Miss or Other)						
3	Gender	Male	Female		Male	Female	
4	Surname						
5	Maiden name (if applicable)						

Question 1 is not required if you are applying on a Capital Redemption basis. Please specify the type of Policy in Section A, question 1.

Question 5 and 6, if not completed we will assume you have never been known by another name.

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6	Previous name or any aliases (if applicable)					
7	Forenames (in full)					
8	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)					If deceased, please confirm the Settlors previous residential address.
			Postcode		Postcode	
9	Nationality or dual nationality (if applicable)					
10) Date of birth	d d m m	у у у у	d d m m y	у у у	
11	Country of birth					
12	2 If deceased, date of death	d d m m	у у у у	d d m m y	/ y y y	_
lf t	2 ABSOLUTE BENE the Trust is an Absolute T elow. If the Trust is not an	rust then the Ber Absolute Trust d	neficiaries set ou o not complete.			
1	Is the Beneficiary to be	Absolute Benef	ficiary 1	Absolute Benefic	iary 2	Question 1 is not
	a Life Assured?	Yes	No	Yes	No	required if you are applying on a Capital Redemption basis. Please
2	Title (Mr, Mrs, Miss or Other)					specify the type of Policy in Section A , question 1.
3	Gender	Male	Female	Male	Female	
4	Surname					
5	Maiden name (if applicable)					
6	Previous name or any aliases (if applicable)					
7	Forenames (in full)					
8	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)					

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9 Nationality or dual nationality (if applicable)10 Date of birth

11 Country of birth

E	ADDITIONAL L	IFE ASSURED	D DETAILS				OPTIONAL
Wł sec	ot required if you are ap nere you have chosen th ction if you wish to appo es assured in Subsection	ne Life Assurance pint additional live	option for your	Bond you shou			
		Additional Life	Assured 1	Additiona	l Life Assured 2	2	If you want more
1	Title (Mr, Mrs, Miss or Other)						than two additional lives assured photocopy this
2	Gender	Male	Female	Male	e Fema	ale	page, complete and attach it securely to this
3	Surname						form. You can have a maximum of six lives assured.
4	Maiden name (if applicable)						Questions 4 and 5, if
5	Previous name or any aliases (if applicable)						not completed we will assume the Life Assured has never been known by another name.
6	Forenames (in full)						
7	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)		Dantasala		Dadasal		
8	Nationality or dual nationality (if applicable)		Postcode		Postcod	е	
9	Date of birth	d d m m	ууууу	d d m	m y y y	/ y	
10	Country of birth						
11	Relationship to Applicants						
F	PREMIUM DETA	AILS					MANDATORY
Cu	rrency of the premium	Pound Ste	erling L	JS Dollar	Euro		Your bank may
	tal premium onetary amount)						charge for transferring funds depending on the payment method chosen
Se	e will deduct any Charge e the <mark>Guide for Evolutio</mark> viser for more details.					inancial	
F 1	ACCOUNT DETA	ILS WHERE F	UNDS ARE	BEING REM	1ITTED FRC	M	
Ac	count name						Ital B
	count number						If the Premium is received from an account other than the one specified here, this
D ~	nl, aart aada						may cause a delay in

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processing. The Premium must be remitted from an account in the name of the Applicants.

Bank sort code

Building Society roll number (if applicable)

(re ou IB/ Na	equired for all banks itside the UK) AN ame and address					
		Years	Post	code		
C	REGULAR WITH	DRAWALS				OPTIONAL
nc ac	te we will require an orig count is in the name of th	inal or suitably certified e Trustee(s) acting on l	d bank statement to	prove the receiving	bank	
W	here an Applicant is a PE	P withdrawals will only	y be paid to the so	urce bank account.		
Re	gular withdrawals will be	taken equally across	all policy segments	S.		
		ment (or currency equ	iivalent). Payments	will only be made in	the	
		Annual percentage of	of premium Ann	ual monetary amou	nt	The annual
1	Amount of withdrawal		% OR			percentage or monetary amount specified will be
2	omplete this section if you wish to set up regular withdrawals from the start of your Bond. Please once we will require an original or suitably certified bank statement to prove the receiving bank eccount is in the name of the Trustee(s) acting on behalf of the Trust. This bank statement must be atted within the last six months. Where an Applicant is a PEP withdrawals will only be paid to the source bank account. Linimum GBP200 per payment (or currency equivalent). Payments will only be made in the currency of the Bond. Annual percentage of premium Annual monetary amount Annual monetary amount Frequency of withdrawals Monthly Quarterly Half-yearly Yearly					
3	Payment start date	d d m m y	y y y OR			
		As soon as pos	ssible (30 days afte	er inception)		
4	Withdrawal receiving ac	ccount (please tick rele	evant box)			
	the account the Pre	emium is remitted fror	n as detailed in Sul	osection F1 OR		
	an alternative acco	unt (Please provide d	etails overleaf. Not	applicable to PEPs.)		
Te be	yment method will be BA legraphic Transfer for oth levied by our bankers fo the Bond.	ner currencies or for p	ayments to banks o	outside of the UK. A (Charge will	

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 Department at claims@utmostwealth.com

G '	DETAILS OF AN	ALTERNATIVE AC	COUN	T THAT	WIT	H D R A	AWA	LS	WILL	BE SENT TO	
Ac	count name										
Ac	count number									_	
Ва	nk sort code										
rol	ilding Society I number applicable)									When requesting withdrawals be paid to an account other than	2
(re	nk BIC or SWIFT code quired for all banks tside the UK) AN									the account the Premiu is remitted from (as detailed in Section F1), an original or suitably certified bank stateme dated within the last six months must be	
	me and address bank									submitted to prove the alternative bank accou is in the name of the Trustees.	
				Posto	ode					_	
	w long has the account en held?	Years									
	ADVISER CHARG	GING								OPTIONAL	
_	ADVISER CHARG	E (AC)									
	mplete this Subsection it going Adviser Charge pa							/or			
	r detailed information ab olution and Estate Plann			hese may	be app	olicable	e to y	ou, s	ee the	•	
	IMPORTANT NOTE	<u> </u>									
	The taxation of bonds he depend on the basis upour liste of Man Limited is unadverse tax consequences.	on which the entity decl able to provide advice i	ares its a n this reg	nnual acc gard and a	ounts. I ccepts	Jtmost no res	t Inter ponsi	natio ibility	nal		
lni	tial Adviser Charge										
Tic	k one of the following pa	ayment options:									
1	Initial Adviser Charge to OR	be deducted from the F	Premium	prior to th	e capita	al being	g inve	ested		The amount confirmed here should be the net amount	2
	Initial Adviser Charge to	be deducted from the	Bond af	ter the ca	pital ha	s beer	n inve	sted		excluding VAT.	
2	Specify the amount as e	either a monetary figure	or a per	centage v	alue:					If VAT is to be applied, please tick under question 3.	
	Monetary amount			% of Prer	nium					question o.	
			OR			%					
3	Does the initial Adviser ((If yes, this will be applie stated in question two o	ed in addition to that		Yes		No					

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Ongoing Adviser Charge

	omplete this Section if you would lingoing advice.	ike to make reg	gular payments [.]	to your Financial .	Adviser for	The amount confirmed here should be the net amount excluding VAT.	
1	Frequency of payments Me	onthly	Quarterly	Half-yearly	Yearly	If VAT is to be applied,	
2	Specify the total annual amount a	as either a mon	netary figure or a	a percentage of th	ne Bond value:	please tick under question 4.	
	Annual monetary amount		Annual %	01		State the total percentage of Bond	
3	Ongoing Adviser Charge start da	ate	OR d d r	%	у	value or monetary amount you wish to pay per year. For example, if you wish to pay 0.1% payable on a half-yearly	
4	Does the ongoing Adviser Charg (If yes, this will be applied in add			oon as possible lys after inception)		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	
	stated in question two of this Sec	ction)				should state is £1,000.	

H2 INVESTMENT ADVISER CHARGE (IAC)

This Subsection should be completed if you would like your nominated Investment Adviser (including any nominated Platform Adviser) to be paid from the value of your Bond.

Ongoing Investment Adviser Charge

How should the Investment Adviser be paid?

Facilitated by the External Manager nominated in Subsection K6

Facilitated by Utmost International Isle of Man Limited

If you have selected "Facilitated by Utmost International Isle of Man Limited", please complete the questions below.

Only complete the following questions if you would like Utmost International Isle of Man Limited to facilitate an ongoing Investment Adviser Charge payable to the Investment Adviser or Platform Adviser nominated in Subsection **K5** or **K7** as applicable.

IMPORTANT NOTE

Charges relating specifically to the investment advice you are receiving (from an Investment Adviser, External Manager or Platform Adviser) can be requested in this Subsection. This type of Charge will need to be illustrated accordingly. However, these Charges will not form part of your 5% annual tax-deferred entitlement.

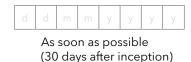
Any agreed Investment Adviser Charges to be paid from the value of your Bond will be deducted equally across all Policy segments. It is important to note that Investment Adviser Charges can only be paid in the currency of your Bond.

All Charges including Investment Adviser Charges will be debited from the Dealing Account and therefore it must be closely monitored to ensure it does not become overdrawn.

Please be aware that throughout this Section, the monetary amount or percentage should be entered **excluding** VAT. If the Investment Adviser Charge attracts VAT, tick the relevant box to indicate VAT applies. For example, if the IAC is 1% plus VAT, enter 1% rather than 1.2% assuming 20% VAT is included, and tick the box to indicate that VAT applies.

1	Frequency	Monthly	Qu	arterly	Half-year	ly Yearly
2	Specify the total annual amo	ount as either a	monetar	y figure or	a percentage	of the Bond value:
	Annual monetary amount			Annual %		
			OR		%	

3 Ongoing IAC start date



4 Does the ongoing IAC attract VAT? (If yes, this will be applied in addition to that stated in **question 2** of this Section)

Yes No

For detailed information about how Investment Adviser Charges may impact the Bond, see the Evolution and Estate Planning Bond Charges Guide available on our website www.utmostinternational.com or from your financial adviser on request.

To set up an Adviser Charge payable to your Financial Adviser you need to complete Subsection G1.

I SOURCE OF FUNDS MANDATORY

11 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost International is required to record details of how the funds being invested have been accumulated. Where your funds come from more than one source, you should complete all relevant sections to give us the full picture of their origin.

Documentary evidence requirements:

1. Deceased Settlor's estate

For details of our documentary evidence requirements refer to our Anti-Money Laundering and Source of Wealth Requirements document available via www.utmostinternational.com or from our Welcome Team.

Deceased's full name	
Date of death	d d m m y y y y
Details of the estate, tell us about the assets of the estate (e.g. cash, property, shares etc.)	
Amount left to Will Trust	Currency Amount
Relationship to Applicants	
Date received by Trustees	d d m m y y y y
Name of solicitor or lawyer (who dealt with the estate)	
Solicitor or lawyer's firm name	
Solicitor or lawyer's firm address	

Evidence required:

Original or suitably certified copy of **one** of the following:

- Grant of Probate (with a copy of the Will) which must include the value of the estate and the testamentary trust; or
- > Signed letter from the regulated solicitor dealing with the estate on letterhead paper confirming the information supplied in this application.

Please also complete relevant subsections to show where estate assets were originally accumulated from.

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EVOLUTION

If a Settlor is deceased we do not require details of employment or annual income.

2. Savings from employm	ent income	(including salary	, bonus and	fees)	Evidence required:
Total amount of savings accumulated	Currency		Amount		Original or suitably certified copy of one of the following:
Number of years income accumulated	У	ears			Last three months' payslips; or
Institution holding the funds					Three months' account statements showing
Name of account where earned income accumulated					declared income being credited; or
Account number					 Letter on headed paper from employer confirming Settlor's full
Sort code		_			name, address and last two years annualised earned income and
Length of time funds have been in this account	у	ears	months		where applicable bonus payments; or
Main occupation during the accumulation period (e.g. Director)					Copy of latest accounts if self-employed.
Industry or business sector					If the Settlor has
Main employer's name					retired please include their pre-retirement occupation. Please check
Employer's address			Posto	code	that the occupation is not in a high risk or very high risk industry. See Anti-Money Laundering and Source of Wealth Requirements document for information on industry classifications.
Average annual salary over the accumulation period	Currency		Amount		
Average annual bonus over the accumulation period	Currency		Amount		
3. Compensation paymen	t				
Name of organisation					Evidence required:
or individual that paid compensation Reason for compensation					Original or suitably certified copy of one of the following:
·					 Letter on company headed paper or
Country where compensation was awarded					court order from compensating

- compensating body validating the information in this application; or > Signed letter on
- company headed paper from the solicitor or lawyer handling the compensation validating the information in this application.

Amount

Currency

Total amount received

Date received

4. Competition win

Name of competition organiser Description of competition

Country where competition was held

Total amount won

Date of win

Currency	Amount	
d d m	m y y y y	

Evidence required:

Original or suitably certified copy of one of the following:

- › A signed letter from the organisation providing the proceeds of the win on letter-headed paper confirming full name and address of winner, date of win and value of winnings; or
-) Bank statement showing deposit of winnings in Settlor's name and referencing the organisation providing the proceeds of the win.

5. Gift

Full name of person who gave the gift ("donor") Date of birth

Nationality

Address

Relationship to Settlor

Reason for gift

Description of gift

Total amount received

Date received

d d m m y y y y	
Postcode	
Currency Amount	
d d m m y y y y	

Evidence required:



Original or suitably certified copies of all of the following:

- › A valid identification documentation for the donor (even if it is not coming from their account); and
- > Letter from the donor explaining the reason for the gift and source of funds behind the gift; and
- › Documentary evidence as to the donor's source of funds as set out in the **Anti-Money Laundering** and Source of Wealth Requirements.

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6. Inheritance		Evidence required:
Deceased's full name		Original or suitably certified copy of one of the following:
Relationship to Settlor		Grant of Probate (with a
Date of death	d d m m y y y y	copy of the Will) which must include the value of the estate; or
Details of the inheritance, tell us about the assets forming the inheritance (eg. cash, property, shares etc.)		 A signed letter from the regulated solicitor dealing with the estate on letter headed paper confirming the information supplied in
Amount received	Currency Amount	this application.
Date received	d d m m y y y y	
Name of solicitor or lawyer (who dealt with the estate) Solicitor or lawyer's firm name		
Solicitor or lawyer's firm address		
	Postcode	
7. Loan		Evidence required:
Name of loan provider		Original or suitably certified copy of one of
Address of loan provider	Postcode	the following: A signed letter from the lender on letter-headed paper confirming the name of borrower, amount of loan and date of draw-down; or A loan statement
Total amount borrowed	Currency Amount	confirming the details provided in this form.
Date of loan	d d m m y y y y	
Purpose of Ioan		

8. Maturing policy/policy claim/replacement policy/pension

If the source of Funds is the sale of an investment rather than maturity, please complete 9 instead.

Name of policy provider	
Address of policy provider	
	Postcode
Policyholder's full name	
Length of time policy held	years months
Reason for policy claim or replacement policy	
(if applicable)	
Total amount received	Currency Amount
Date received	d d m m y y y y
If a surrender penalty was applied, please indicate the amount	

Evidence required:

Original or suitably certified copy of **one** of the following:

- > Letter on company headed paper from previous product provider regarding notification of proceeds of claim under the policy; or
- > Closing statement from previous product provider.

9. Sale of asset portfolio or investment

Net amount received

If the source of Funds is a maturing investment rather than one that you are choosing to sell, please complete 8 instead.

Description of asset portfolio or investment (e.g. government bonds, equities etc.) Name of the company that held it Registered address		
of company		
		Postcode
Account name		
Length of time asset portfolio or investment held	years months	3
Date of sale	d d m m y y y y	

Currency

Evidence required:



Original or suitably certified copy of **one** of the following:

- › Legal sale document; or
- > Copy of contract note.

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Amount

10. Company sale or sale of interest in company Evidence required: Original or suitably Company name certified copy of one of the following: Industry/business sector › Signed letter on company headed paper from a solicitor Address of company or lawyer validating the information confirmed in this section of the application form; or > Signed letter on company headed paper from a regulated accountant validating The Settlor's connection the information with the company, for example: in this section of owner, partner or shareholder the application form; or Copy of contract Date of sale of sale and bank statement in the name of the Applicant Sale amount Currency Amount showing payment of the proceeds into an Net amount received i.e. the account in the name of Amount Currency the Applicant. amount the Settlor received after any deductions such as fees and taxes. 11. Property sale Evidence required: Original or suitably If the Settlor is not the beneficial owner of this property, please select a different option for source certified copy of one of of funds that is more appropriate the following: > Signed letter on headed Address of property sold paper from the solicitor;

- or lawyer handling the sale or from a regulated accountant; or
- › Copy of contract of sale detailing the details included in the application form.

(including postcode if

months years

Length of time property owned

Currency

Date of sale

Currency Amount

Amount

Net amount the Settlor received from sale

Total sale amount

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12. Other income source	res	Evidence required:
Description of the activity that generated the funds Role in relation to above activities		Original or suitably certified copy of one of the following: Appropriate, independent supporting
Period over which the activities occurred Country in which the activity occurred		documentation which validates the information provided in this section of the application form; or
Date received	years months	 Signed letter from a person with personal
Proceeds received from the activity	Currency Amount	knowledge of the activities described and in a position subject to anti-money laundering regulation, for example a regulated accountant or lawyer.

All investments are assessed on a case-by-case basis. Depending on the answers provided in the application we may request independent evidence of source of funds. We can accept original or suitably certified copies of source of Funds evidence. Guidance on how to certify documents is available in our Anti-Money Laundering and Document Certification Requirements document. Please provide as much detail as possible. If it is not clear how the funds were accumulated we will need to request further information and the Bond will not be issued until the requested information is received and a satisfactory risk assessment is completed.

J IDENTIFICATION REQUIREMENTS

MANDATORY

Note: Financial adviser to complete this section.

Under Isle of Man anti-money laundering regulations we are required to verify the identity and address of all Applicants related to a contract. Refer to our Anti-Money Laundering and Source of Wealth Requirements for more information.

Below you will find the standard minimum requirements. If necessary copy Parts 1 and 2, as all parties to the Bond and the Trust must be identified.

For corporate trustees we will require identification verification for two directors and **individual shareholders that hold 25% or more** of the issued share capital. Refer to the **Guide for Evolution Trustee and Corporate Trustee Applicants** for information regarding what documentary evidence may be required for a corporate trustee.

In some circumstances we may request additional information.

We require one suitably certified document from Part 1 together with one suitably certified document from Part 2.

PART 1 PERSONAL IDENTITY

Please confirm who is being identified in each section e.g. Trustee 1, Executive Director, Director, Shareholder, Settlor etc. If there are more than four parties please copy this section and securely attach to the application.

1 Who is being identified?				
----------------------------	--	--	--	--

- 2 Valid passport
- 3 National ID card (with photograph)
- 4 A current driving licence¹ (with photograph)

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Where the driving licence does not confirm nationality this will be requested.

APPLICATION FORM FOR TRUSTEES AND CORPORATE TRUSTEE APPLICANTS EVOLUTION

Re	eference Number				
lss	suing Entity²				
lss	sue Date	d d m m y y y y	d d m m y y y y	d d m m y y y y	d d m m y y y y
Ex	xpiry Date	d d m m y y y y	d d m m y y y y	d d m m y y y y	d d m m y y y y
	here the Applicant does no art 2.	ot hold an item from Part	1, indicate why in the bo	ox below and supply a se	econd document from
(Where a driving licence to be current, valid and	e is used to verify identit d issued from a recognis e		to verify address. The dr	iving licence needs
 P.	ART 2 VERIFICATIOI	N OF ADDRESS			
et	ease confirm who is being c. If there are more than f Whose address is being				
	verified?				
2	A recent ³ utility bill dated and certified within the last six months				
3	A recent ³ mortgage statement, giving the residential address				
4	A current driving licence				
5	A state pension, benefit or other government produced document showing benefit entitlement				
6	A recent ³ tax assessment document				
7	Rates or council tax bill dated and certified within the last year				
8	A recent ³ account statement from bank or credit card showing at least one transaction				

 $\label{problem} \mbox{Mobile phone bills and store card statements are not acceptable.}$

 $^{^{\}rm 2}~$ To include entity name and country where the document was issued.

³ Recent generally means not more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, recent means the most recently issued document (for example mortgage statements are usually issued annually).

Reference number		
Issuing entity ⁴		

PART 3 - CORPORATE TRUSTEES/TRUSTS

Corporates including corporate trustees

A copy of the Certificate of Incorporation

Company Memorandum and Articles of Association Evidence of the registered office of the Company Copy of annual reports and accounts (only required where not a public company)

An authorised signatory list

A list of all shareholders holding 25% or more of the issued share capital A certified copy of the Board Resolution appointing the authorised signatories (for public registered companies only)

Trusts

The Trust Deed, including any supplementary deeds, showing the proper appointment of the Trustees and classes of beneficiaries

For Will Trusts a copy of the Will together with Grant of Probate

PART 4 - HOW HAS THE CUSTOMER DUE DILIGENCE (CDD) BEEN OBTAINED

Please confirm which items of CDD have been provided and how they were obtained by ticking the relevant boxes.

Please note 'Obtained via a third party who has met the Applicant face to face' also includes via live video stream.

Obtained by the Financial Adviser directly from the Applicant

Obtained via a third party who has met the Applicant face to face

Provided direct to Utmost by the Applicant

Valid identity documents

Valid proof of residential address

Source of funds documents

Source of wealth documents and information

Certification Requirements

Identity verification

I certify that this document is a true copy of the original which I have sighted and the photograph represents a good likeness of the Applicant who I have met.

Source of funds, source of wealth and address verification

I certify that this document is a true copy of the original which I have sighted.

⁴ To include entity name and country where the document was issued.

PART 5 - THIRD-PARTY DETAILS

If you have not met the person being identified face to face or customer due diligence (CDD) has been obtained via a third party who has met the person being identified face to face, please provide the following details:

ui	nd party who has met the person be	eing identified race to race, please provide the follow	ing details.
		Third-Party Details	
CI	ame of individual who obtained the DD or met the person being identified te to face	d	
0	ccupation that qualifies the individual certify CDD		
Da	ate of birth	d d m m y y y y	
Re	sidential address		
		Postcode	
Re	gistered company name		
Re	gistered company address		
		Postcode	
K	FINANCIAL ADVISER DE	TAILS	MANDATORY
	ote: Financial adviser to complete this	s section.	
1	How and when were you introduced to the Applicant?		
2	Please confirm how you met the	e met the Applicant in person	
	Applicant I have	e met the Applicant face-to-face via secure live o stream	
	I have	e not met the Applicant face-to-face	
3	Is the Applicant Yes acting as a nominee for someone else?	No	
	(if 'Yes' give details)		
4	Which country was the advice leading to this		
5	application given in? Which country was this		
-	application signed in?		

	The basis on which the advice was offered is (UK advisers only) Name of your	Independent Restricted		
′	regulatory body			
	Regulatory body membership number			
9	Name of your usual Regional Sales			
	Manager			
10	Please confirm how you would like to	via post to your address as detailed; OR		
	receive the Bond	via email to your email-address as detailed		
	documentation for onward transmission to the Applicant.	via emain to your emain address as detailed		
FI	Adviser Charge (AC) If the Applicant(s) have NANCIAL ADVISER	ve selected to pay these fees from the Bond please ensure Subsection H ²	1 is completed.	
Pri	nt full name			
Tel	ephone number			
Em	ail address			
Ιd	eclare that:			
	nave taken reasonable ste rcumstances.	eps to ensure that the funding is legitimate and in line with the Applicant's		
		ge, all the information provided with this application form is true and ovide further information if required.		
) []	nave not made any chang	es to the application form after the Applicant has signed it.		
>	nave had sight of the orig	inal documents used to identify the Applicants.		
aı		CDD documents listed in Part 1, 2 and 3 of Section $\bf J$, I certify that they nals which I have sighted and the photograph represents a good likeness are met.		
		Financial adviser		
SIC	GNATURE		Financial adviser to sign here.	Q
Da	te	d d m m y y y y		
coi ad	ancial adviser mpany name and dress (company mp if possible)			

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L INVESTMENT OPTIONS

MANDATORY

You may only choose one of the four investment options for your Bond. Therefore please only complete those sections applicable to your investment selection.

L1 WHO WILL DIRECT INVESTMENT

Utmost International Isle of Man Limited is not responsible for any reduction in the value of investments arising directly or indirectly from Policyholder investment decisions or those of a properly appointed third party (such as but not limited to, an External Manager or Platform Adviser ("EMC").

Investment decisions and instructions in relation to the Utmost Bond's linked assets can be provided by the Policyholder, or by an authorised third party.

Please choose relevant option:

1 Self-direct

The Applicant will provide investment instructions directly to Utmost International Isle of Man Limited

Yes No

If 'Yes' then Subsection L2 and L3 must be completed before continuing at Section M.

2 Investment Adviser

The Applicant nominates an external person to advise them in relation to the choice of assets linked to the Utmost Bond, in accordance with the terms of appointment. The Investment Adviser will provide investment instructions directly to Utmost International Isle of Man Limited.

Yes No

If 'Yes' then Subsection **L2**, **L3** (if you wish to provide any initial investment instructions) and **L5** must be completed and signed before continuing at Section **M**.

3 External Manager

The Applicant nominates an external investment firm, such as a discretionary fund manager, to either manage or advise on assets linked to the Utmost Bond. The External Manager will provide its services via an external account, utilising the services of a Custodian (the party that holds the investment assets and cash).

Yes No

If 'Yes' then Subsection L2, L4 and L6 must be completed before continuing at Section M.

4 Platform Adviser

The Applicant nominates an external firm to carry out transactions on an external Platform account linked to the Utmost Bond. The Platform Adviser will manage or advise on the assets held on the Platform, in addition to managing and/or advising on the Utmost Bond's linked assets held off Platform, such as cash held in the Dealing Account.

Yes No

If 'Yes' then Subsection **L2**, **L4** and **L7** must be completed and signed before continuing at Section **M**.

L2 DEALING ACCOUNT

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

This amount will be used to cover Charges and withdrawals and will be retained net of any initial Bond Charges.

In each instance, the
nominee must have the
necessary regulatory
authorisations to
perform these services.
The nominee will be
asked to confirm this.

If no Funds are

selected, then from

within the portfolio, we will automatically sell Units from the highest

value Fund, that is liquid

Nomination of investments to cover an overdrawn Dealing Account

All transactions (including Charges and withdrawals) will go through the Dealing Account, and it may become overdrawn. In these circumstances, we reserve the right to sell sufficient investments to clear the negative debit balance.

Indicate in the boxes below which investments you would like us to sell in these circumstances. **Note:** You cannot specify a deposit account.

Note: You cannot specify a deposit	account.			at the time of sale. If an
Full Fund name			%	eMC has been selected we may set up a regular
				payment from the External Account.
				If more than one
				Fund is selected, each Fund sale will be subject to the prevailing
				dealing fees.
L3 INITIAL DEALING INST	RUCTION			
Indicate the investments you wish t investments will form the assets und				
Full name of investment	Fund reference /SEDOL/ISIN	Currency of investment	%	Certain investments or require completion of an Investor Declaration Form which is available
				from your financial adviser on request.
				Any missing Q information will result
				in a delay in investment Requests to link the
				value of the Bond to any investment in which
				we have not previously traded will first 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.

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Refer to our website www.utmostinternational.com for details of the investments available and the relevant SEDOL or ISIN codes. Ensure that the full name of investment and Fund references are provided.

L 4	ATTITUDE TO RIS	SK A	ND	IN۷	/ES	ТМЕ	N	ТС	ВJ	ЕC	TI	VES	5												
sh	ur investment strategy and ould have received. If this restment strategy below. T	has c	hang	jeď, p	lease	e pro	vide	e de	tails	of t	the i	evis	ed	attit	ude	e to	risl	k and							
 L 5	NOMINATION OF	- A N	1 I N	VES	ТМ	ENT	Α	DV	ISE	ER															
No	omination of an Investme	ent A	dvis	er																					
	nly to be completed in ca			an lı	nvest	men	t Ac	dvis	er is	to	be r	nom	ina	ted.	The	e In	ives	stmer	nt						
	lviser must sign this Subs	ectio	,n. 																	1					
1	individual to be																								
	nominated as Investment Adviser																								
2	Address of Investment Adviser's firm																								
										Po	stco	de													
3	Contact name																								
4	Email address																								
5	Telephone number (international format)																								
6	Facsimile number (international format)																								
7	Regulatory body name																								
8	Registration number with regulatory body																				Pl	ease t	eave blick one	of the	
9	The above is nominated	l to b	е арг	point	ed o	n:															ty	pe of	service If no b	you	
	A Discretionary basis. The Funds without any speci										mer	nt d	ecis	sion	s or	n th	е				ar	e ticke	ed, the eturne	form	
	An Advisory basis. Each be the result of prior dis agreement.	n inve	stme	nt ins	struc	tion r	nac	de b	y th	e In							1				th in	is will	cause a	a delay	,
	is nomination is made in nited and the Investment									en L	Jtmo	ost I	nte	rnat	tion	al I	sle	of M	lan						
) , , , , , , , , , , , , , , , , , , ,	~1	,, .	C)																					
	Investment Adviser C If the Applicant(s) hav	_			oay t	hese	fee	es fro	om t	the	Bon	d p	lea	se e	nsu	re S	Sub	secti	ion F	H2 i	is co	ompl	eted.		

Investment Adviser Declaration

To be completed by the Investment Adviser

I, the Investment Adviser named in this Subsection:

- > Have read and understood the terms of the appointment as outlined in this Subsection.
- Confirm that I have the authorisation necessary to act as an Investment Adviser under the legislation and regulations in
- > I will remain so authorised and comply with the rules of the appropriate regulatory body, whilst acting as Investment Adviser to this Bond.
- I confirm that I will notify Utmost International Isle of Man Limited immediately of any changes to my authorisation including any disciplinary action taken against me.

By signing this section I confirm that:

- Any Investment Adviser Charges to be taken in relation to Subsection **H2** will, in my opinion, constitute Charges for investment advice given in relation to the Bond that issued as a result of this application.
- > I understand that investment advice cannot include financial advice or any advice provided to the Policyholder to take out the product.
- If I cannot separate the type of advice I am giving between general and investment advice, or between different products the Applicant has, then such advice will need to be deducted as an Adviser Charge which will be taken as a Policyholder withdrawal.
- I confirm that any Investment Adviser Charge requested to be paid in this form under Subsection **H2** does not contain any such 'bundled' Charges.
- Should advice be given other than investment advice but paid for from the Bond as an Investment Adviser Charge, as per Subsection H2, adverse tax consequences could arise for the Policyholder. Utmost International Isle of Man Limited will not be held responsible for any adverse tax consequences that may occur under such circumstances neither will they be held responsible should the nature of the investment advice itself be retrospectively challenged by HMRC.
- Where I believe any advice given is not investment advice or no longer constitutes investment advice, I will immediately inform Utmost International Isle of Man Limited who will cancel any ongoing Investment Adviser Charges detailed in this document.

	Investment Adviser		
Print full name of signatory			
SIGNATURE		Investment Adviser to sign here.	Q
Date	d d m m y y y y		

The Applicant should now proceed to Section M.

L6 NOMINATION OF AN EXTERNAL MANAGER (E.G. DISCRETIONARY FUND MANAGER "DFM")

Only to be completed in cases where an External Manager is to be nominated.

1	Name of firm	
2	Address	
		Postcode
3	Contact name	

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4	Email address		
5	Telephone number (international format)		
6	Facsimile number (international format)		
7	Regulatory body name		
8	Registration number with regulatory body		Do not leave blank. OPlease tick one of the
9	The above is nominated	to be appointed on:	boxes to indicate the type of service you
	Funds without any spec An Advisory basis. Each	he External Manager will make investment decisions on the ific consultation with the Applicant. investment instruction made by the External Manager will be the swith the Applicant and in accordance with their agreement.	require. If no boxes are ticked, the form will be returned, and this will cause a delay in processing your
		line with the terms agreed between Utmost International Isle of Man lanager and is subject to change.	request.
	e Applicant should now _l		
 L 7	7 NOMINATION OF	F PLATFORM AND PLATFORM ADVISER	
_			
		tion in cases where a Platform and Platform Adviser are to be dviser must sign this Subsection.	
1	Name of the Platform		
2	Name of Platform Adviser firm		
3	Address of Platform Adviser		
	Advisei		
			Details only required for Platform
		Postcode	Adviser, NOT the Platform.
4	Email address		
5	Telephone number (international format)		
6	Facsimile number (international format)		
7	Regulatory body name		
8	Registration number with regulatory body		Do not leave blank. OPlease tick one of the
9	The above is nominated	I to be appointed on:	boxes to indicate the type of service you
Th	Funds without any spec An Advisory basis . Each result of prior discussion	the Platform Adviser will make investment decisions on the ific consultation with the Applicant. Investment instruction made by the Platform Adviser will be the as with the Applicant and in accordance with their agreement. In with the terms agreed between Utmost International Isle of Man	require. If no boxes are ticked, the form will be returned and this will cause a delay in processing your request.
Lir	mited and the Platform a	nd Platform Adviser and is subject to change.	
(Investment Advisor (Charge (IAC) for Platform Advisers	
	Where a Platform Ad	viser is nominated, the Platform Adviser will automatically be appointed a f the Applicant(s) have selected to pay the Platform Adviser's fees from th	

Platform Adviser Declaration

To be completed by the Platform Adviser.

I, the Platform Adviser named in this Subsection:

- > Have read and understood the terms of the appointment as outlined in this Subsection.
- Confirm that I have the authorisation necessary to act as a Platform Adviser under the legislation and regulations in
- I will remain so authorised and comply with the rules of the appropriate regulatory body, whilst acting as Platform Adviser to this Bond.
- I confirm that I will notify Utmost International Isle of Man Limited immediately of any changes to my authorisation including any disciplinary action taken against me.

By signing this Subsection, I confirm that:

- I am an authorised signatory of the Platform Adviser and agree on behalf of the Platform Adviser to manage and/or advise on (as applicable) Utmost International Isle of Man Limited's account with the named Platform.
- > Where the Conditions of this appointment conflict with the Platform Adviser's standard terms and conditions applicable to its operation of the Platform Account, these Conditions will prevail.
- > Where Charges for financial advice or investment advice are agreed, I am not permitted to take such Charges from the Platform unless Utmost International Isle of Man Limited has given prior written consent.
- Any Charges to be taken in relation to Subsection **H2** will, in my opinion, constitute Charges for investment advice given in relation to the Bond that issued on foot of this application.
- > I understand that investment advice cannot include financial advice or any advice provided to the Policyholder to take out the product.
- If I cannot separate the type of advice I am giving between general and investment advice, or between different products the Applicant has, then such advice will need to be deducted as an Adviser Charge which will be taken as a Policyholder withdrawal.
- I confirm that any Investment Adviser Charge requested to be paid in this form under Subsection **H2** does not contain any such 'bundled' Charges.
- > Should advice be given other than investment advice but paid for from the Bond as an Investment Adviser Charge, as per Subsection **H2**, adverse tax consequences could arise for the Policyholder. Utmost International Isle of Man Limited will not be held responsible for any adverse tax consequences that may occur under such circumstances neither will they be held responsible should the nature of the investment advice itself be retrospectively challenged by HMRC.
- Where I believe any advice given is not investment advice or no longer constitutes investment advice, I will immediately inform Utmost International Isle of Man Limited who will cancel any ongoing Investment Adviser Charges detailed in this document.
- > I am not permitted to arrange any transfers of cash or investments into or out of the Platform Account, except where cash is to be returned to the Utmost International Isle of Man Limited Bond, to a bank account designated in writing by Utmost International Isle of Man Limited, or as a part of supporting regular trading or settlement activity.
- I agree and understand that any appointment will be on terms agreed between the Platform and Utmost International Isle of Man Limited, and that the operation of the Platform Account is subject to those 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:
 - By way of this appointment, the Platform Adviser is only being authorised to buy and sell
 assets within the Platform Account on behalf of Utmost International Isle of Man Limited,
 unless written authorisation stating otherwise is provided by Utmost International Isle of
 Man Limited
 - All investments must be in accordance with the Investment Parameters provided to the Platform Adviser by Utmost International Isle of Man Limited.
 - Utmost International Isle of Man Limited reserves the right to update the Investment Parameters from time to time.
 - Utmost International Isle of Man Limited is not responsible for monitoring the assets held within the Platform Account or for any costs resulting from a breach of these restrictions.

- Utmost International Isle of Man Limited always reserves the right to refuse to accept individual assets for investment and to override instructions given by the Platform Adviser in relation to investment or any other function of the Platform Account.
- Utmost International Isle of Man Limited may at any time at its sole discretion give
 instructions directly to the Platform without notice and without requiring the Platform
 Adviser's approval. If instructions given by Utmost International Isle of Man Limited conflict
 with instructions given by the Platform Adviser, Utmost International Isle of Man Limited's
 instructions shall have priority.
- The Platform Account is legally owned by Utmost International Isle of Man Limited, and Utmost International Isle of Man Limited is the sole beneficial owner of all assets within the Platform Account. Neither the Platform Adviser nor the Policyholder have any claim or ownership over the Platform Account, or the assets held within.
- The Platform Adviser is being appointed by Utmost International Isle of Man Limited to instruct trades directly with the Platform on a restricted basis.
- Manufacturing costs relating to trading transactions, custody fees and discretionary Fund management costs can be charged to the Platform Account as an investment expense.
- Changes to the basis of this appointment, between discretionary, advisory or otherwise, may only be made with Utmost International Isle of Man Limited'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 DFM. Written evidence of the instruction and/or agreement must be retained and made available to Utmost International Isle of Man Limited on request. The Platform Adviser will retain its responsibility for adherence to the Investment Parameters even where a Platform DFM is selected.
- The Platform 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 Platform Account without Utmost International Isle of Man Limited's prior written authority.

I agree and understand that:

- By accepting this nomination, that if appointed by Utmost International Isle of Man Limited, I will be appointed to manage Utmost International Isle of Man Limited's underlying assets in respect of this Bond including the Dealing Account.
- It will be my 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.
- I am solely responsible for ensuring that I act within the limits of the authority set out in this nomination and the terms agreed with the Platform.
- I accept 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 promises to reimburse Utmost International Isle of Man Limited for any costs, claims, damages or liabilities incurred by Utmost International Isle of Man Limited as a result of acting in my appointed capacity.
- I promise not to make or bring any formal or informal legal claims, complaints, or proceedings against Utmost International Isle of Man Limited in respect of my activities under this limited investment authority.

	Platform Adviser		
Print full name of signatory			
SIGNATURE		Platform Adviser to sign here.	Q
Date	d d m m y y y y		

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APPLICANT DECLARATIONS

It is important that each Applicant reads this section carefully. This application forms the basis of Utmost International Isle of Man Limited's agreement with the Applicant, along with the Policy Conditions.

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

Before signing, each Applicant should also read the Evolution Key Features, Evolution Product Guide, Evolution and Estate Planning Bond Charges Guide, Personal Illustration the Evolution Key Information Document - Capital Redemption and the Evolution Key Information Document

- Life where applicable, which explain the key features of and the specific Charges applicable to Evolution. The Applicant should not rely on any statements made by the financial adviser that are not supported in the listed literature. The Applicant's financial adviser will provide these documents and copies are also available from Utmost International Isle of Man Limited.

Utmost International Isle of Man Limited proposes that the laws of the Isle of Man shall apply to any contract relating to this application and that the Isle of Man Courts shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter the Isle of Man Court's jurisdiction shall be at the discretion of Utmost International Isle of Man Limited.

Evolution will be issued in accordance with the Policy Conditions and Policy Schedule which will be issued by Utmost International Isle of Man Limited upon acceptance of this application.

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

Utmost International Isle of Man Limited will only issue the Applicant's Bond once Utmost International Isle of Man Limited have received all the information and documentation required to satisfy regulatory requirements relating to anti-money laundering and the prevention of tax evasion.

MANDATORY

The Applicant may request a sample copy of the Policy Conditions prior to application from Utmost International Isle of Man Limited's Welcome Team on +44 (0)1624 653 251 or welcome@utmostwealth.com.

M1 HOW UTMOST INTERNATIONAL USES THE APPLICANT'S INFORMATION

Utmost International Isle of Man Limited uses the information the Applicant provides, about themselves and other people, to provide them with Utmost International Isle of Man Limited's products and services.

- In order to support Utmost International Isle of Man Limited's products and services, Utmost International Isle of Man Limited transfers information between different entities within Utmost's immediate operating group and to appointed data processors.
- > Utmost International Isle of Man Limited does not carry out marketing using the information nor does it transfer or sell, the Applicant's personal information to others for marketing purposes.
- More details about how Utmost International Isle of Man Limited uses the Applicant's information, the Applicant's rights over this information and how the Applicant can exercise those rights can be found in the applicable Privacy Notice. Utmost International Isle of Man Limited publishes its Privacy Notices on Utmost International Isle of Man Limited's website at www.utmostinternational.com/privacy-statements or the Applicant can ring Utmost International Isle of Man Limited on +44 (0) 1624 643 345 and request a copy.

The Applicant acknowledges that:

- Utmost International Isle of Man Limited will store, process and/or pass on the Applicant's data whether or not the Applicant's application is accepted.
- > Utmost International Isle of Man Limited will, in the event of the death of an Applicant or Life Assured (as applicable), obtain necessary evidence as to the cause and circumstances relating to that Applicant's or Life Assured's death should it wish to do so.

M2 ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - statement of truth

The Applicant truthfully confirms that:

- 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.
- > None of the funds invested derive, directly or indirectly, from illegal activities or sources, tax evasion, and/or conduct which will, or may be, regarded as such.

Disclosure of information to tax and other government authorities

The Applicant has been advised and understands that:

- Utmost Group plc and Utmost International Isle of Man Limited have a long-standing 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.
- If Utmost International Isle of Man Limited suspects that the funds invested in the Bond are wholly or partly derived from illegal activities or sources and/or tax evasion, then:
 - Utmost International Isle of Man Limited will at its discretion, to the fullest extent permitted by applicable law and regulation, 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, concerning the Bond.
 - Such action will not limit Utmost International Isle of Man Limited's legal remedies or options.
- > Utmost International Isle of Man Limited's obligations under the Bond, including the payment of Benefits, will be suspended either in whole or in part, to the extent that performance of any Bond obligation may expose Utmost International Isle of Man Limited 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.
- The Applicant understands and agrees that Utmost International Isle of Man Limited will, as appropriate, report the Applicant's Bond under the various exchange of information agreements including the Foreign Account Tax Compliance Act ("FATCA") and the Common Reporting Standard ("CRS").

M3 INVESTMENT RELATED PROVISIONS

The Applicant understands and agrees that:

- Investment involves risk, this risk rests with the Applicant.
- > Utmost International Isle of Man Limited is and must remain, the beneficial owner of all assets linked to the Bond.
- > The Applicant has no legal right to the investments underlying the Bond.
- The range of assets available is restricted in line with Utmost International Isle of Man Limited's Investment Parameters and the type of assets applicable to the contract as set out in the Evolution Policy Conditions which Utmost International Isle of Man Limited reserves the right to change from time to time. Utmost International Isle of Man Limited also has the right at its discretion to refuse to accept individual assets for investment in the Bond.
- 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. Utmost International Isle of Man Limited is not responsible for monitoring the Bond's assets or for any cost resulting from a breach of these restrictions.
- > Utmost International Isle of Man Limited reserves the right to realise assets to clear an overdrawn position on any part of the Bond at any time.
- > Utmost International Isle of Man Limited's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets underlying the Bond. Utmost International Isle of Man Limited reserves the right to delay settlement or reinvestment at its discretion.

M4 PROVISIONS RELATED TO INVESTMENT ADVISER OR EMC NOMINATION

This Subsection only applies where an Investment Adviser or EMC has been nominated.

In this Section the term "EMC" refers to an External Manager, Platform and/or Platform Adviser as applicable, nominated in Subsections **L6** or **L7**, to provide services on an advisory or discretionary basis. Utmost International Isle of Man Limited retains the right to decline the appointment of any nominated Investment Adviser or EMC.

The Applicant confirms that the below statements have been explained to the Applicant by the financial adviser and that the Applicant understands and agrees to them.

The Applicant requests and agrees that:

- Any nominated Investment Adviser is appointed in accordance with the Applicant's wishes set out in Subsection L5 to give investment instructions to Utmost International Isle of Man.
- Any nominated EMC is appointed in accordance with the Applicant's wishes set out in Subsection L6 or L7 to advise on and/or manage an External Account to which the performance of the Bond is linked.
- Any appointments made under the nominations in Subsections L5, L6 or L7 can be terminated by Utmost International Isle of Man Limited at the Applicant's request or otherwise by the Investment Adviser, EMC or Utmost International Isle of Man Limited at any time by giving written notice to all other parties.
- > The Applicant is aware the appointment of an Investment Adviser or EMC will be based on terms agreed between the Investment Adviser or EMC and Utmost International Isle of Man Limited.
- Any assets purchased as a result of an instruction received from an Investment Adviser shall be purchased at the open market buying price as shown in the contract note issued by the vendor or stockbroker, less any discount Utmost International Isle of Man Limited has negotiated.
- > The Applicant's financial adviser and/or the Applicant can also obtain valuation statements directly from an EMC.

The Applicant understands and agrees that:

- If an Investment Adviser or EMC is appointed on a discretionary basis, they will make investment decisions in relation to the Bond without any specific consultation with the Applicant.
- If an Investment Adviser or EMC is appointed on an advisory basis, each investment instruction made by the Investment Adviser or EMC will be made subject to prior discussions between the Investment Adviser or EMC, and Applicant. The Applicant authorises and requests the Investment Adviser or EMC to retain evidence of this agreement and authorises the Investment Adviser or EMC to share copies of such evidence, if requested to do so by Utmost International Isle of Man Limited.
- > The Investment Adviser or EMC has confirmed to the Applicant that they have the necessary regulatory authorisations to perform the service they have been nominated to perform.
- > There are additional risks associated with the appointment of an Investment Adviser or EMC, in particular, where the EMC is responsible for the selection and/or safekeeping of the assets linked to the Bond.
- > The Investment Adviser or EMC has explained Utmost International Isle of Man Limited's Charges associated with its appointment.

Provisions applicable to EMC nomination

- Utmost International Isle of Man Limited will not be responsible for any loss or liability to the External Account, resulting from the EMC's appointment, or from services rendered or procured, by the EMC to Utmost International Isle of Man Limited.
- > Utmost International Isle of Man Limited will recover any necessary money from the External Account to cover Utmost International Isle of Man Limited's fees and expenses, as detailed in the Policy Schedule and Evolution Policy Conditions.
- Utmost International Isle of Man Limited has the right to place trading instructions directly with the External Manager or Platform at any time without requiring the Applicant's approval. This may affect the value of the Bond. Where there are conflicting instructions, Utmost International Isle of Man Limited's instructions override the Applicant's or the EMC's instructions.
- The Applicant has no legal right to the investments held by an EMC. Apart from agreeing or rejecting recommendations given to the Applicant, where an advisory basis has been selected,

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the Applicant may not give any direct instructions to an EMC regarding the investments, including instructions relating to the selection of assets or with respect to withdrawals or surrenders.

- > Further the Applicant may not give any legal charge, pledge or lien over the External Account, nor may the Applicant instruct the EMC to give any guarantee, indemnity, or counterindemnity in favour of any person or company.
- > Utmost International Isle of Man Limited will extend a Limited Power of Authority ("LPOA") on the Applicant's behalf which enables the Applicant to agree certain charges, (not linked to advice) investment strategy and risk profile with the EMC. If the Applicant is nominating a Platform and Platform Adviser, the Applicant is also given limited powers to agree the appointment of a Platform DFM who hold agreements with the Platform and Platform Adviser. Utmost International Isle of Man Limited retains the right to decline any such appointment.
- An EMC will be responsible for ensuring compliance with the objectives and risk information provided by the Applicant to the EMC via a separate Investment Mandate document.
- > The range of assets available is restricted in line with Utmost International Isle of Man Limited'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.
- > Utmost International Isle of Man Limited is not responsible for monitoring the Bond's assets or for any cost resulting from a breach of any restrictions.
- > Utmost International Isle of Man Limited's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets underlying the Bond. Utmost International Isle of Man Limited reserves the right to delay settlement or reinvestment at its discretion.

The Applicant agrees and understands that:

- An 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 the Applicant.
- An EMC is authorised by Utmost International Isle of Man Limited to deduct such charges for transactions and/or custody services directly from the External Account and make any separate investment management service payments on its behalf.

The Applicant promises to:

Be responsible for reimbursing Utmost International Isle of Man Limited for any costs, losses and/or expenses incurred by Utmost International Isle of Man Limited 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 an EMC.

M5 ADVISER CHARGES AND INVESTMENT ADVISER CHARGES

Where the Applicant has requested Utmost International Isle of Man Limited to facilitate the payment of Adviser Charges and/or Investment Adviser Charges, as set-out in Section **H**, the Applicant authorises Utmost International Isle of Man Limited to pay those Charges.

Where the Applicant requires any adjustment to an Adviser Charge or Investment Adviser Charge paid by Utmost International Isle of Man Limited, Utmost International Isle of Man Limited will not be responsible for making such adjustments and the Applicant will liaise directly with their adviser.

Adviser Charge

The Applicant understands and accepts that:

- > When paid to a financial adviser, an Adviser Charge will be treated for tax purposes as a withdrawal by the Applicant from the Bond.
- Any withdrawal that exceeds the 5% annual tax-deferred entitlement will cause a chargeable event and the Applicant or a UK resident Settlor may be subject to UK Income Tax.
- > Utmost International Isle of Man Limited cannot cancel an Adviser Charge after it has been paid, even if the Applicant decides to cancel the Bond during the cancellation period.
- Any Adviser Charges to be paid as a fixed monetary amount will not be reduced if the Applicant takes a withdrawal or surrenders one or more policy segments, unless the Applicant specifically requests this to happen at the time of the policy segment surrender.

> Where any ongoing Adviser Charge attracts VAT, the Applicant authorises Utmost International Isle of Man Limited to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.

Investment Adviser Charge

The Applicant understands and accepts that:

- > Investment Adviser Charges will only be paid when there is sufficient value and assets underlying the Bond that can be sold to cover the payment in full.
- Any Investment Adviser Charge paid from the value of the Bond will be deducted equally across all policy segments. It is important to note that Investment Adviser Charges can only be paid in the currency of the Bond.
- Any Investment Adviser Charges to be paid as a fixed monetary amount will not be reduced if the Policyholder takes a withdrawal or surrenders one or more policy segments, unless the Policyholder specifically requests this to happen at the time of the policy segment surrender.
- > Where any ongoing Investment Adviser Charge attracts VAT, the Applicant authorises Utmost International Isle of Man Limited to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.
- > The actual amounts paid by Utmost International Isle of Man Limited as Investment Adviser Charges will be treated as non-taxable withdrawals from the Bond and will not be used in any Chargeable event calculations.
- > Utmost International Isle of Man Limited cannot cancel an Investment Adviser Charge after it has been paid, even if the Applicant decides to cancel the Bond during the cancellation period.
- > The Policyholder can cancel the instruction to pay any future Investment Adviser Charges due from the Bond at any time by writing to Utmost International Isle of Man Limited.
- Until Utmost International Isle of Man Limited receives written notification to cancel an Investment Adviser Charge, Utmost International Isle of Man Limited will continue to make payments to the Investment Adviser or EMC.
- If the Applicant cancels the Bond within the cancellation period, changes the nominated Investment Adviser or EMC, cancels payment of any Investment Adviser Charges from their Bond, assigns the Bond, or any other situation where it is not reasonably possible for Utmost International Isle of Man Limited to facilitate a payment, it will be the Applicant's responsibility to settle any outstanding Charges directly with the Investment Adviser or EMC.
- The Policyholder should in the first instance contact their Investment Adviser or EMC to discuss any Investment Adviser Charges they believe should not have been applied to their Bond.

Where the Bond is linked to an External Managed Account

The Applicant acknowledges and agrees that:

- Any Fund-based Adviser Charge or Investment Adviser Charge payments will be based on the last available value of the investment for the External Managed Account held in Utmost International Isle of Man Limited's records.
- Due to timing differences, there may be significant market movements between the date when Utmost International Isle of Man Limited's records were last updated with the value of the Externally Managed Account and the date the Adviser Charge or Investment Adviser Charge is calculated as a percentage of the whole of the Bond value.

M6 POTENTIAL CONSEQUENCES OF MISLEADING UTMOST INTERNATIONAL ISLE OF MAN LIMITED

The Applicant fully acknowledges and agrees that if Utmost International Isle of Man Limited discovers that the Applicant misled Utmost International Isle of Man Limited in respect of any part of the application, that Utmost International Isle of Man Limited shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost International Isle of Man Limited's legal remedies or options, have the contractual ability to:

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 had been encashed immediately after issue. Such Charges shall be applied to the extent that they cover any costs, expenses or losses caused by

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Utmost International Isle of Man Limited being misled, without limiting Utmost International Isle of Man Limited's ability to seek additional recompense from the Applicant in respect of any shortfall.

- Notify relevant government authorities and provide all information considered necessary or appropriate at Utmost International Isle of Man Limited's discretion concerning the Applicant and/ or the Bond; and
- If considered appropriate after consultation with government authorities and/or legal counsel, either:
 - subject to satisfying Utmost International Isle of Man Limited's further reasonable requirements, refund the Applicant's premium and other amounts paid to Utmost International Isle of Man Limited to the date of such termination, less applicable encashment and other Charges in accordance with the Evolution Policy Conditions; or
 - 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.

M7 GENERAL CONFIRMATIONS AND ACKNOWLEDGEMENTS

The Applicant understands and agrees that:

- > This contract is of the utmost good faith and that the information the Applicant supplies in this application form, together with any supporting information completed or given by the Applicant or in the Applicant's name, shall form the basis of the contract with Utmost International Isle of Man Limited.
- If it subsequently comes to light that any information supplied to Utmost International Isle of Man Limited by an Applicant or on an Applicant's behalf was misleading or incomplete, then this may invalidate the contract and adversely affect the Applicant's rights under the Bond.
- > The Applicant understands the requirement to provide accurate and relevant information in the Applicant's dealings with Utmost International Isle of Man Limited is continuous and binding on the Applicant or any subsequent holder of the Bond.
- > The Applicant agrees to inform Utmost International Isle of Man Limited immediately should any information within this application change and understand that they are obliged to do so.
- The Applicant understands that no contract shall be issued in respect of this application and Utmost International Isle of Man Limited shall be under no obligation in respect of this application until the first premium has been received by Utmost International Isle of Man Limited and Utmost International Isle of Man Limited has expressly confirmed in writing that it accepts this application.

The Applicant accepts that:

- > The selection of investments is the Applicant's responsibility or, where appropriate, that of any appointed Investment Adviser or EMC.
- Utmost International Isle of Man Limited has no legal responsibility in respect of future performance of such linked assets.
- > The investment risk remains with the Policyholder at all times.

The Applicant confirms and understands that:

- \rightarrow The firm named in Section **K** will be acting as the Applicant's financial adviser on an ongoing basis.
- The Applicant agrees that Utmost International Isle of Man Limited is able to disclose all information relating to the Applicant's Bond to the financial adviser.
- > If the Applicant decides to change their financial adviser, it is the Applicant's responsibility to inform Utmost International Isle of Man Limited in writing of this change.
- > The Applicant's financial adviser is acting as the Applicant's agent and not an agent of Utmost International Isle of Man Limited.

The Applicant agrees that:

A copy of this Declaration section will have the validity of the original.

The Applicant confirms that:

The Trust of which they are a Trustee has the power to enter into the contract applied for.

The Applicant confirms and declares that:

> The information given regarding the Settlor is correct.

The Applicant understands and agrees that:

The Applicant will be responsible for reimbursing Utmost International Isle of Man Limited for any costs, losses and/or expenses incurred by Utmost International Isle of Man Limited 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 any nominated Investment Adviser or EMC.

The Applicant confirms that:

The statements made in this Section **M** have been explained to them by their financial adviser and that the Applicant understands and agrees to be bound by them.

By signing this form the Applicant confirms that:

- The Adviser Charges set out in this form match the Personal Illustration received from the Applicants' financial adviser.
- > Legally binding obligations will be placed on the Applicant in connection with the Bond.
- > This instruction is subject to the terms and conditions of the Bond.
- If the application is not proceeded with, the Applicant will be refunded the premium in full, less any Adviser Charges already paid. Any outstanding Charges will be the Applicant's responsibility to settle.

Where there is a Corporate Trustee, confirm the minimum number of authorised signatories that will be required to sign the contract and provide instructions

	Trustee or Authorised signatory 1	Trustee or Authorised signatory 2 (if any)
SIGNATURE		
Print full name		
Date	d d m m y y y y	d d m m y y y y
	Trustee or Authorised signatory 3 (if any)	Trustee or Authorised signatory 4 (if any)
SIGNATURE	Trustee or Authorised signatory 3 (if any)	Trustee or Authorised signatory 4 (if any)
SIGNATURE Print full name		

If there are more than four Trustees or Authorised signatories photocopy this section and after signing the additional copies attach them securely to the form.

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BANK DETAILS AND PAYMENT METHODS

INFORMATION

Payment should only be transferred once the application has been received and we have confirmed that all requirements have been met. No interest will be paid on monies held prior to issue of the Bond.

N1 CHEQUE PAYMENT

Cheques made payable to: 'Utmost International Isle of Man Limited, Premium Collection Account' (account name is required to be printed on the cheque).

Please ensure that the Trustees' and/or Trust name are referenced on all payments, if the Bond number is known please include also.

Example:

Utmost International Isle of Man Limited, Premium Collection Account re: ABC Trustees acting on behalf of XYZ Trust.

N2 TELEGRAPHIC TRANSFER DETAILS

Payments from account and currency detailed in Section F.

Account name: Utmost International Isle of Man Limited, Premium Collection Account

Bank: Royal Bank of Scotland

Bank address: Royal Bank of Scotland International Limited, Floor 2, 2 Athol Street,

Douglas, Isle of Man, IM99 1AN, British Isles

Account number: 58098652 Sort code: 16-58-80

IBAN: GB58 RBOS 1658 8058 0986 52

BIC/Swift code: RBOSIMDXXX

Payment reference: [Applicant name / proposal number]

A WEALTH of DIFFERENCE

www.utmostinternational.com

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

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +44 (0) 1624 643 345. Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.