

# DELEGATION

## ADDITIONAL SINGLE PREMIUM INVESTMENT

## APPLICATION FORM FOR TRUSTEE AND CORPORATE TRUSTEE POLICYHOLDERS

### BEFORE YOU BEGIN

Only complete this form if you want to make an additional investment into an existing Delegation bond. Before completing this application form, ensure you have read the relevant **Product Guide, Personal Illustration, Key Features Document** and **Guide to Charges**.

### HOW TO COMPLETE THIS FORM

For guidance on completing this form, refer to our **Delegation Additional Single Premium Guide for Trustee and Corporate Trustee Policyholders**.

Complete this form using **black or blue ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. **Do not use correction fluid**.

This application has been split into two parts; mandatory and appendices. Ensure you complete all mandatory questions and, where necessary, the appendices.

Once complete, return this form and any supporting documents to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland**.

### PART 1 - TO BE COMPLETED IN ALL CASES

PAGE	SECTION	COMPLETED
2	A - Policy details	<input type="checkbox"/>
3	B - Premium details	<input type="checkbox"/>
4	C - Source of wealth	<input type="checkbox"/>
6	D - External Manager and/or Custodian (EMC) details	<input type="checkbox"/>
7	E - Identification requirements*	<input type="checkbox"/>
7	F - Politically Exposed Persons	<input type="checkbox"/>
8	G - Financial adviser details*	<input type="checkbox"/>
8	H - Corporate Trustees	<input type="checkbox"/>
9	I - Applicant declaration	<input type="checkbox"/>

\* Financial adviser to complete.

### PART 2 - COMPLETE AS REQUIRED

PAGE	APPENDIX	DESCRIPTION	NO	YES
13	J - Adviser charging	Do you want to set up or amend adviser charges?	<input type="checkbox"/>	<input type="checkbox"/>
15	K - Regular withdrawals	Do you wish to set up or amend withdrawals?	<input type="checkbox"/>	<input type="checkbox"/>
17	L - Trustee details	Have any Trustees updated their personal details?	<input type="checkbox"/>	<input type="checkbox"/>
18	M - Investment options	Fund selection where investment conversion facility has been executed	<input type="checkbox"/>	<input type="checkbox"/>

## A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

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

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

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

ALE PR 0007 | 10/24

PART 1- POLICYHOLDERS MUST COMPLETE IN ALL CASES

A POLICY DETAILS MANDATORY

1 Policy number

2 Provide a copy of the Personal Illustration that you have been given or enter your Personal Illustration reference number here

3 Welcome Team Case ID reference

4 Bond charge

What is your chosen Product Management Charge\*?

Initial chargeOngoing charge

This is not the adviser charge  
(refer to Appendix J for more details on adviser charges).

If the Welcome team produced a Personal Illustration for you, a case ID can be found at the top of page one.

The Product Management Charge for each new premium is based on the total premiums paid, therefore an additional premium may have lower charges than the initial premium.

\*The type of Product Management Charge available to you depends on the date your bond was first established. You should speak to your financial adviser or our Customer Service team for more information.

DELEGATION - APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT  
TRUSTEE AND CORPORATE TRUSTEE POLICYHOLDERS

B PREMIUM DETAILS

MANDATORY

ADDITIONAL SINGLE PREMIUM AMOUNT

£/US\$/€\*

\*Delete as applicable.



We will deduct any initial adviser charges you have specified from the premium amount stated here.

OUR BANK DETAILS

FOR PAYMENTS SENT IN GBP

**Address** Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift Code** CITIIE2X  
**Sort Code** 99-00-51  
**IBAN** IE22CITI99005127954790  
**Account Number** 27954790  
**Account Name** UPE Premium GBP  
**Payment reference** [Client / policy number]

FOR PAYMENTS SENT IN EUR

**Address** Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift Code** CITIIE2X  
**IBAN** IE44CITI99005127954782  
**Account Number** 27954782  
**Account Name** UPE Premium EUR  
**Payment reference** [Client / policy number]

FOR PAYMENTS SENT IN USD

**Address** Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland  
**Swift Code** CITIIE2X  
**IBAN** IE32CITI99005127954804  
**Account Number** 27954804  
**Account Name** UPE Premium USD  
**Payment reference** [Client / policy number]

NON PERSONALISED AND NON UK BANK ACCOUNT DETAILS

Only complete this section if the premium is being paid from a non personalised or non UK bank account.

Name of account holder

Account number

Bank sort code

IBAN

Bank BIC/Swift code  
(required for all banks outside the UK)

Name & address of bank

Postcode

The term 'Non Personalised account' describes any account owned by a corporate entity making payment on behalf of the applicant.



C SOURCE OF WEALTH

MANDATORY

You should tick all appropriate boxes and enter the percentage from each, then answer the relevant questions on the following pages. If necessary, continue on a separate sheet of paper.

SOURCE(S)	TICK BOX	%
Deceased settlor's estate	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Savings from employment income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Property sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Competition or gambling win	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Gift	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Share sale	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Compensation payment	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Company sale or the sale of interest in the company	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Inheritance	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Maturing investments or policy claims	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Pension income	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Other sources	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/>

All investments are assessed on a case by case basis; depending on the answers provided in the application we may request independent evidence of source of wealth. We are able to accept scanned copies of source of wealth evidence. Provide as much detail as possible, if it is unclear how the money was accumulated we will request further information. The additional investment will not be applied until the information is received and a satisfactory risk assessment is completed.

SOURCE INFORMATION

Provide details in regard to the source of your investment in accordance with the table on the following page.

1

2

3

4

5

6

7

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

DELEGATION - APPLICATION FORM FOR ADDITIONAL SINGLE PREMIUM INVESTMENT  
TRUSTEE AND CORPORATE TRUSTEE POLICYHOLDERS

SOURCE(S)	INFORMATION TO BE PROVIDED
Deceased settlor's estate	<ol style="list-style-type: none"> <li>1 Value of estate</li> <li>2 Amount held in trust</li> </ol>
Saving from employment income	<ol style="list-style-type: none"> <li>1 Name of employer</li> <li>2 Postcode of employer</li> <li>3 Nature of employer's business</li> <li>4 Income last year (approximately)</li> <li>5 Bonus last year (approximately)</li> </ol>
Property sale	<ol style="list-style-type: none"> <li>1 Address of property sold (including postcode)</li> <li>2 Amount personally received</li> <li>3 Date of purchase</li> <li>4 Date of sale</li> </ol>
Competition or gambling win	<ol style="list-style-type: none"> <li>1 Description of win</li> <li>2 Total amount won</li> <li>3 Date of win</li> <li>4 Name of organisation</li> </ol>
Gift	<ol style="list-style-type: none"> <li>1 Amount of gift</li> <li>2 Who the gift was from</li> <li>3 Their address (including postcode)</li> <li>4 Relationship to the person</li> <li>5 Reason for gift</li> <li>6 How the funds were originally accumulated</li> <li>7 Date gift received</li> </ol>
Share sale	<ol style="list-style-type: none"> <li>1 What shares were held</li> <li>2 Amount of proceeds from sale</li> <li>3 How were they sold (bank, stockbroker etc)</li> <li>4 Provide their address including postcode (bank, stockbroker etc)</li> <li>5 Date shares were sold</li> <li>6 How long were the shares held</li> </ol>
Compensation payment	<ol style="list-style-type: none"> <li>1 Name of payer</li> <li>2 Amount received</li> <li>3 Date amount received</li> <li>4 Reason for payment</li> </ol>
Company sale or the sale of interest in the company	<ol style="list-style-type: none"> <li>1 Name and address of the company (including postcode)</li> <li>2 Company registration number</li> <li>3 Nature of the company's business</li> <li>4 Amount of sales proceeds</li> <li>5 How much beneficial owner received</li> <li>6 Date amount received</li> </ol>
Inheritance	<ol style="list-style-type: none"> <li>1 Name of the person who left the inheritance</li> <li>2 Relationship to this person</li> <li>3 Amount personally received</li> <li>4 Date inheritance received</li> </ol>
Maturing investments or policy claims	<ol style="list-style-type: none"> <li>1 Name of company the proceeds came from</li> <li>2 How long the investment/policy was held</li> <li>3 Amount received</li> <li>4 Date proceeds were received</li> </ol>
Pension income	<ol style="list-style-type: none"> <li>1 Name of pension organisation</li> <li>2 Amount of lump sum</li> <li>3 Date lump sum was received</li> <li>4 Pension income received last year</li> </ol>
Other sources	<ol style="list-style-type: none"> <li>1 Type of income</li> <li>2 Amount received</li> <li>3 Date received</li> <li>4 Details of where the income came from</li> <li>5 Frequency of income</li> </ol>

**D EXTERNAL MANAGER AND/OR CUSTODIAN (EMC) DETAILS**

**MANDATORY**

Where the investment conversion facility has not been actioned, you must complete this section in all cases to provide us with the details of the EMC who will manage your additional investment and in what proportion.



If you have executed the investment conversion facility and an EMC is no longer appointed to manage your investment, you may leave this section blank and complete Appendix M with your chosen fund/cash deposit details.

If you have executed the investment conversion facility and an EMC is appointed to manage your investment, you should complete this section if you would like your appointed EMC, or a new EMC, to manage your additional single premium.

**D1 EXISTING SINGLE EMC**

Tick this box if you currently have only one EMC linked to the bond and you would like your additional single premium to be managed by them. ☐

If you currently have more than one EMC linked to your bond, complete section D2 below.

**D2 MULTIPLE OR NEW EMC**

In the case of multiple EMCs, complete this section if you:

- 1 currently have multiple EMCs appointed to your bond** and would like to split the additional premium between them.
- 2 currently have multiple EMCs appointed to your bond** and would like the entire additional premium to be allocated to just one of them.

**In the case of a new EMC:**

If you wish to nominate a new EMC to manage part, or all, of this additional premium, complete the box below as well as the standalone **Nomination of External Manager and/or Custodian Form**.

Name of the External Manager firm			Percentage of premium to be allocated
	Contact name		%
	Contact telephone		
	Contact email		
	Contact name		%
	Contact telephone		
	Contact email		

100% of the additional single premium, less any initial bond charges, must be invested. Ensure the percentage allocations noted above reflect this i.e. 60% and 40%.



- › If you are investing part, or all, of your investment with an existing EMC, your existing investment objective and your EMC's investment strategy will apply to this premium unless the investment conversion facility has been executed or you wish to change the investment objective. To provide a new investment objective, complete and return the **Delegation Change of Investment Objective and/or Risk Profile form** and return to us.
- › If you are nominating a new EMC to be appointed to manage part, or all, of the additional investment you will need to provide your investment objective and attitude to risk when you complete the standalone **Delegation Nomination of External Manager and/or Custodian Form**
- › The appointment or replacement of an EMC is subject to our agreement
- › It is important to remember that there is a limit of one EMC appointment or switch in each rolling 12 month period
- › Each additional EMC appointed incurs a quarterly administration fee.

E

IDENTIFICATION REQUIREMENTS

MANDATORY

Under Anti-Money Laundering regulations, we are required to verify the identity and address of all individuals related to a contract (e.g. trustees, directors etc.) together with the satisfactory evidence of the proper appointment of the trustees.

It is likely that we already hold appropriate documentation on our files, however if this is not the case or any individuals' details have changed, we will require you to provide the relevant documentation as detailed in our **Anti-Money Laundering and Source of Wealth Pack**, which is available on our website.

In addition to the above, we may also already hold appropriate tax information on file. If this is not the case, we will require completion of the **Tax Information Exchange Self-Certification form for Entities**, also available on our website [www.utmostinternational.com](http://www.utmostinternational.com).

If you are unsure whether we already hold the necessary documents/information contact our Customer Service team on **+44 (0) 203 038 3941**.

This information is required to satisfy Anti-Money Laundering regulations.

F

POLITICALLY EXPOSED PERSONS

Under our current anti-money laundering obligations we are required to identify persons associated with this application who could be classed as a Politically Exposed Person (PEP). A PEP is a term used to describe someone who is currently, or has previously been, entrusted with prominent public functions or responsibilities, for example: a Head of State, a holder of a senior political or government post, a senior member of the Judiciary or the Military, a senior employee of a State Owned Corporation, or a board member of a Central Bank. Immediate family members or close associates of a PEP should be considered a PEP in their own right.

Provide details in the box below of any persons that could be considered a PEP (as defined above) in relation to this application. Non-completion confirms that there are no associated PEPs:

See our separate document entitled **'Information on Politically Exposed Persons'** which is available from your financial adviser. This includes a list of those parties considered to be immediate family members.


**G** FINANCIAL ADVISER DETAILS

MANDATORY

The Financial Adviser confirms that this application was signed in the United Kingdom.

1	Financial Adviser firm name	<input type="text"/>
2	Regulatory body membership number e.g. FCA number	<input type="text"/>
3	Name of regulatory body	<input type="text"/>
4	Firm address	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5	Basis of advice	<input type="checkbox"/> Independent advice <input type="checkbox"/> Restricted advice
6	Certifier and authorised signatory	<input type="text"/>
7	Print full name	<input type="text"/>
8	Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
9	Telephone number	<input type="text"/>
10	Email address	<input type="text"/>

SIGNATURE

**H** CORPORATE TRUSTEES

This section is to be completed if you are a Corporate Trustee applying for an additional single premium.  
Using the box provided, tick to confirm that there are no changes to the directorship or shareholders' information. ☐ No changes  
If there have been any changes, refer to page 16.



I APPLICANT DECLARATION

MANDATORY

In this declaration the 'Applicant' refers to the trustee applicant, the corporate trustee applicant(s), its directors, officers and authorised signatories who are applying for an additional investment into their existing Delegation bond.

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

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

Before signing, the Applicant should also read the Product Guide, Delegation bond Guide to Charges, Key Features Document and Personal Illustration which explain the key features of and the specific charges applicable to Delegation. They will assist the Applicant to be sure the Applicant has not relied upon any statement made by the financial adviser which is not supported in the literature. The financial adviser will provide these documents and copies are also available from Utmost PanEurope dac.

Utmost PanEurope proposes that the laws of England and Wales shall apply to any contract relating to this application and that the Courts of England and Wales shall be the sole forum to consider disputes in relation to any contract arising from this application. Any decision to alter jurisdiction of the Courts of England and Wales shall be at the discretion of Utmost PanEurope.

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

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

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

---

ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

---

Source of Funds – Statement of Truth

**The Applicant truthfully confirms that:**

- i) all funds invested in the bond applied for have been or will be properly declared to the relevant tax authorities in the jurisdiction of the Applicant's tax residence and/or any other jurisdictions as necessary or appropriate in accordance with applicable laws and regulations, and
- ii) none of the funds invested derive, directly or indirectly, from illegal activities or sources and/or tax evasion or conduct which will or may be regarded as such.

**Potential Consequences of Misleading Utmost PanEurope**

**The Applicant fully acknowledges and agrees** that if Utmost PanEurope discovers that the Applicant misled Utmost PanEurope in respect of any part of the statements confirmed above, that Utmost PanEurope shall, to the fullest extent permitted by applicable law and regulation, without limiting Utmost PanEurope's legal remedies or options, have the contractual ability to:

- i) terminate the bond immediately and, regardless of the actual date of bond termination, impose the maximum encashment and any other relevant charges which may be imposed on the Applicant under the bond as if the bond had been encashed immediately after issue. Such charges shall be applied to the extent that they cover any costs, expenses or losses caused by Utmost PanEurope being misled, without limiting Utmost PanEurope's ability to seek additional recompense from the Applicant in respect of any shortfall.
- ii) notify relevant government authorities and provide all information considered necessary or appropriate at Utmost PanEurope's discretion concerning the Applicant and/or the bond; and
- iii) if considered appropriate after consultation with government authorities and/or legal counsel, either
  - a) subject to satisfying Utmost PanEurope's further reasonable requirements, refund the Applicant's premium(s) and other amounts paid to Utmost PanEurope to the date of such termination less applicable encashment and other charges in accordance with clause (i) above (the 'Refund Amount'), or
  - b) if legally required to do so by competent government authorities, freeze or pay over to relevant government authorities all or a portion of the Refund Amount or take such other actions as competent government authorities may legally require.

## Disclosure of information to Tax and other Government Authorities

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

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

Utmost PanEurope's obligations under the policy, including the payment of benefits, will be suspended either in whole or in part, to the extent that performance of any policy obligation may expose Utmost PanEurope to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

## Confirmations and acknowledgments

**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, and where relevant the appendices, together with any supporting information completed or given by the Applicant in the Applicant's name, shall form the basis of the contract with Utmost PanEurope.

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

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

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

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

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

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

**The Applicant accepts** that the selection of investments is the responsibility of the appointed EMC to the bond and Utmost PanEurope make no representations or guarantees in relation to the future performance of any assets linked to the bond and accordingly has no legal responsibility in respect of future performance of such linked assets.

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

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

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

**The Applicant confirms** that the trust has the power to enter into the contract applied for.

**The Applicant confirms and declares** that the information given regarding the settlor, including where they were tax resident when the trust was established is correct.

---

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

---

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

More details about how Utmost PanEurope uses your information, the Applicant's rights over this information and how the Applicant can exercise their rights can be found in the applicable Privacy Notice. The Privacy Notice is published on our website [www.utmostinternational.com/privacy-statements](http://www.utmostinternational.com/privacy-statements) or available on request by contacting us on **+44 (0) 203 038 3941**.

### **The Applicant acknowledges that:**

Utmost PanEurope will store, process or pass on the Applicant's data whether or not the Applicant's application is accepted.

Utmost PanEurope will, in the event of the death of the life assured or Applicant (as applicable), obtain necessary evidence as to the cause and circumstances relating to the death should it wish to do so.

---

## ADVISER CHARGES

---

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

**The Applicant authorises** Utmost PanEurope to pay the adviser charges as set out in this agreement. Where the Applicant has indicated that the ongoing adviser charge attracts VAT, Utmost PanEurope is also authorised to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.

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

- › Any withdrawal that exceeds the 5% annual tax-deferred entitlement will cause a chargeable event, and the Applicant may be subject to UK Income Tax
- › When paid to a financial adviser the charge will be treated, for tax purposes, as a withdrawal to the Applicant from the bond
- › The Applicant should contact their financial adviser in the first instance to discuss anything regarding adviser charges paid to them
- › Utmost PanEurope cannot cancel an adviser charge after it has been paid, even if the Applicant decides to cancel the additional premium during the cancellation period
- › The adviser charges apply to the bond as a whole and will not be reduced if one or more policy segments is surrendered, unless the Applicant specifically requests this to happen at the time of the segment surrender
- › If the application is not proceeded with, the Applicant will be refunded the additional premium in full, less any adviser charges; any adviser charges that the Applicant paid/owed will be the Applicant's responsibility to settle
- › Where the bond remains linked to an Externally Managed Account, any fund based adviser charge payments will be based on the last available fund value for the External Managed Account held on Utmost PanEurope's records
- › Due to timing differences, there may be significant market movements between the date when Utmost PanEurope's records were last updated with the fund value of the External Managed Account and the date the adviser charge is calculated
- › Where the Applicant requires any adjustment in adviser charges paid by Utmost PanEurope, Utmost PanEurope will not be responsible for making such adjustments and the Applicant will liaise directly with the adviser.

By signing this box below, the Applicant confirms that:

- › The adviser charges set out in this form match the Personal Illustration received by the Applicant from their financial adviser
- › It will create legally binding obligations on the Applicant in connection with the Applicant’s bond
- › This instruction is subject to the terms and conditions of the Applicant’s bond
- › Where the Applicant requires any adjustment in adviser charges by Utmost PanEurope, Utmost PanEurope will not be responsible for making such adjustments and the Applicant will liaise directly with their financial adviser.

	Trustee 1/ Authorised signatory	Trustee 2/ Authorised signatory	
SIGNATURE	<div></div>	<div></div>	SIGNATURE
Print full name	<div></div> <div></div>	<div></div> <div></div>	<div><div><div></div></div><div>If there are more than four Trustees, photocopy this page and after signing the additional copies attach it securely to the form.</div></div>
Date	<div>d d m m y y y y</div>	<div>d d m m y y y y</div>	
	Trustee 3/ Authorised signatory	Trustee 4/ Authorised signatory	
SIGNATURE	<div></div>	<div></div>	SIGNATURE
Print full name	<div></div> <div></div>	<div></div> <div></div>	
Date	<div>d d m m y y y y</div>	<div>d d m m y y y y</div>	

## PART 2- COMPLETE AS REQUIRED

### APPENDIX J - ADVISER CHARGING



#### IMPORTANT NOTE

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

#### INITIAL ADVISER CHARGE

Do you wish for Utmost PanEurope dac to facilitate an initial adviser charge?

☐ Yes

If yes, tick one of the following payment options:

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

☐

OR

**Inside of the bond** - payment deducted from the value of the additional single premium following investment.

☐

2 Specify the amount as either a monetary figure or a percentage value:

Monetary amount (£/US\$/€)

% of premium

	.			or		%
--	---	--	--	----	--	---

3 Does the initial adviser charge attract VAT? ☐ Yes

(If yes, this will be applied in addition to that stated in **question 2** of this section)

If your investment is being made by way of an in-specie transfer, the cash element you send to cover three months' worth of known charges and withdrawals should also cover this initial charge.

This amount should be specified **excluding VAT**.

#### ONGOING ADVISER CHARGE & EXISTING PAYMENT ARRANGEMENTS

Do you wish for Utmost PanEurope dac to facilitate an ongoing adviser charge?

☐ Yes

#### EXISTING PAYMENT ARRANGEMENTS

This section should be completed wherever there is an existing arrangement to pay ongoing adviser charges from your policy.

1 Existing adviser charges paid from this policy should:

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

☐

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

☐

ONGOING ADVISER CHARGE

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

- i) This additional premium investment only ☐
- ii) All premiums ☐
- iii) Specific premiums in the table below ☐


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

2 Frequency of payments ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

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

Annual monetary amount (£/US\$/€)

	.		
--	---	--	--

OR

Annual % of premium(s) stated in question 1

								%
--	--	--	--	--	--	--	--	---

4 Ongoing adviser charge start date

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

☐ As soon as possible

☐ In line with existing adviser charges

5 Does the ongoing adviser charge attract VAT?  
(If yes, this will be applied in addition to that stated in **question 3** of this section)

☐ Yes

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

APPENDIX K - REGULAR WITHDRAWALS


Complete section K1 if you wish to set up regular withdrawals or amend an existing withdrawal instruction currently in place. The minimum amount per payment is £400 (or currency equivalent). Payments will only be made in the currency of the bond.

For new instructions you will need to supply bank details within section K2. You can also use section K2 to change the bank details on an existing instruction.


K1 SET UP WITHDRAWALS / AMEND EXISTING WITHDRAWALS


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

We currently take withdrawals but would like to amend this figure ☐

If you have any existing withdrawals, these will cease and be replaced with the new amount/percentage stated below. 

1	Amount to be withdrawn from the whole bond	<div>Annual percentage of premiums</div> <div><input type="text"/> %</div>	or	<div>Annual monetary amount</div> <div><input type="text"/></div>	
2	Frequency of withdrawals	<div><input type="checkbox"/> Monthly</div>	<div><input type="checkbox"/> Quarterly</div>	<div><input type="checkbox"/> Half-yearly</div>	<div><input type="checkbox"/> Yearly</div>
3	Payment to start	<div><div><div>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div></div></div> <div><input type="checkbox"/> In line with existing withdrawal payments</div> <div><input type="checkbox"/> As soon as possible (30 days after additional premium is applied)</div>			

Changes to your regular withdrawals could potentially cause a chargeable gain. Speak to your financial adviser for further information. 

If you are setting up new withdrawals, the earliest the first withdrawal can be taken is 30 days after the additional single premium documents have been issued. 

K2 WITHDRAWAL BANK/BUILDING SOCIETY DETAILS

Tick as appropriate:

- › We are setting up a new withdrawal instruction and the bank details are below ☐
- › We are amending an existing withdrawal instruction and the bank details have changed as below ☐
- › We are amending an existing withdrawal instruction and the bank details remain the same ☐
- › We are providing you with new bank details for our existing withdrawal instruction ☐

1

Name of account holder

2

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

3

Bank sort code

-  -  (must be 6 digits)

4

Building Society roll number  
(if applicable)

5

Bank BIC/Swift code  
(required for all banks outside the UK)

6

IBAN

7

Bank/Building Society name

8

Address

Postcode

-

9

How long has the account been held?

Years

Further customer due diligence may be required for foreign payments.

If an IBAN is not supplied for an EU bank account, due to EU regulations we will be unable to process your payment.

Payments to third parties are only considered in exceptional circumstances. If you have any questions regarding payments to third parties contact our Customer Service team on **+44 (0) 203 038 3941**.



APPENDIX L - CHANGES TO TRUSTEE DETAILS

To be completed if there have been changes to Trustee details that we are yet to be informed of.

	Trustee 1	Trustee 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forenames (in full)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
4 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5 Personal correspondence address  If your correspondence address is the same as your residential address, tick here. <input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6 Trust correspondence address	<input type="text"/> <input type="text"/> <input type="text"/>	
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
7 Contact telephone number	<input type="text"/>	<input type="text"/>
8 Email address	<input type="text"/>	<input type="text"/>

If there are more than two individual Trustees informing us of changes to their details, photocopy this section and secure to this application.

If any of your details have changed, ensure that you provide us with up to date Anti-Money Laundering documentation.



If there is a Corporate Trustee linked to the Trust, and there have been changes to their details which we are yet to be informed of, contact our Customer Service team on **+44 (0) 203 038 3941** for details of our requirements prior to submitting this application.

## APPENDIX M - INVESTMENT OPTIONS



This section should only be completed where the investment conversion facility has been executed and you wish to invest your additional single premium into funds or cash deposits.

### FUND SELECTION, CASH DEPOSITS AND DEALING ACCOUNT

Complete this section to confirm your investment selection.

#### FUND SELECTION

Full fund name	SEDOL / ISIN	%		

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

Any missing information will result in a delay in investment. Requests to link the value of the bond to any fund in which we have not previously traded will firstly need to go through our Asset Onboarding process. Investment cannot be made until this process is complete. Where relevant, we will purchase accumulation units unless otherwise instructed. If income units are selected, the fund manager will be requested to pay all income as cash which will be credited to the Dealing Account.

#### CASH DEPOSITS

Bank/Building Society	Full name of deposit account	%		

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

#### DEALING ACCOUNT

Cash to be retained in Dealing Account to cover charges and withdrawals.

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

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

NOMINATION OF FUNDS TO COVER OVERDRAWN DEALING ACCOUNT

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

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

Full fund name	%		

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

INVESTMENT ADVISER

If you would like to nominate an Investment Adviser or replace your existing Investment Adviser, you will need to complete a separate **Nomination of Investment Adviser Form**. All forms are available from your financial adviser or from our website at [www.utmostinternational.com](http://www.utmostinternational.com).