

EVOLUTION

APPLICATION FORM FOR EXISTING PENSION SCHEMES

Utmost Wealth Solutions is the brand name used by a number of Utmost Companies. This item has been issued by Utmost International Isle of Man Limited.

All Applicants will need to complete the separate **Tax Information Exchange Pack for Entities**.

USING THE EDITABLE FIELDS?

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

CAPITALISED TERMS

The Capitalised terms will, unless the context otherwise requires, have the meaning as defined in the Policy Terms and Conditions.

IMPORTANT INFORMATION

If you are 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 words and sign your initials next to the correction. **Do not use correction fluid**.

Once completed, arrange for your financial adviser to return this form and any supporting documents to:
Utmost International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Alternatively, completed forms and supporting documentation that are digitally signed and/or scanned, can be emailed to us at: newbusiness@utmostwealth.com

	PAGE	SECTION	REQUIREMENT	TICK SECTION COMPLETED		
Applicant and Policy details	2	A – Policy details	Mandatory			
	4	B – Politically Exposed Persons details	Mandatory			
	4	C – Scheme details	Mandatory			
	5	D – Corporate trustee details	Mandatory			
	8	E – Additional trustees details	Optional			
	8	F – Scheme administrator details	Mandatory			
	11	G – Scheme members details	Mandatory			
	12	H – Additional life assured details	Optional			
	12	I – Premium details	Mandatory			
	13	J – Regular withdrawals	Optional			
	13	K – Adviser charging	Optional			
	16	L – Identification requirements	Mandatory ¹			
	19	M – Financial adviser details	Mandatory ¹			
	20	N – Investment options	Mandatory			
Declarations	28	O – Applicant declaration	Mandatory			
Banking and payment details	34	P – Bank details and payment methods	Information			

¹ Financial adviser to complete.

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

A POLICY DETAILS

MANDATORY

1 Type of contract

☐

Life Assurance

☐

Capital Redemption

Section H does **not** need to be completed if capital redemption is chosen.

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

If the Welcome Team produced a Personal Illustration for you, a ticket reference can be found at the top of page one.

3 Welcome Team ticket reference

4 Utmost International Isle of Man Limited's Product Management Charge

What is your chosen Flex-Charge option?

☐

Full initial charge

OR

☐

Full ongoing charge

OR

☐

Combination of initial and ongoing*

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

%

Initial

%

Ongoing (per annum)

5 Currency of Bond

☐

Sterling

☐

US Dollar

☐

Euro

Once your Bond is established you cannot change the Bond's currency.

6 Number of segments

If you do not specify the number of segments the Bond will automatically default to the maximum available for the investment amount.

The number of segments available is subject to a minimum investment of £500 in each. The maximum number of segments is 9,999.

NATURE AND PURPOSE OF INVESTMENT

IMPORTANT NOTE

The responses provided below are required to meet our obligations under applicable anti-money laundering and countering the financing of terrorism regulations.

Please note that it is your responsibility, after taking any necessary legal or tax advice, from external professional parties such as your appointed financial adviser, to ensure that the product is a suitable investment and remains suitable based on your needs, objectives and risk appetite.

1 What is the investment purpose for selecting this Utmost Policy?

Please select which options apply:

☐

Medium to Long Term Investment to produce an 'income' stream in the form of capital withdrawalsof capital withdrawals

☐

Medium to Long Term Investment for capital growth

☐

Accumulation of pension scheme assets

☐

Consolidation of financial assets into one product

☐

Other

2 What influenced your decision to invest in the Isle of Man rather than your country of residence?

Please select which options apply:

- ☐ Strong regulatory framework overseeing financial services business
- ☐ Investor protection
- ☐ Long history of economic stability
- ☐ Political autonomy and legislative freedom
- ☐ Skilled financial services workforce
- ☐ Favourable tax environment
- ☐ Other

3 How many years do you anticipate holding the Utmost policy?

- 1 to 5 years
- 6 to 10 years
- 11 to 15 years
- 16 to 20 years
- 20 years +
- Unknown at present

4 How many additional premiums do you anticipate making into the policy each year?

- 0
- 1 to 2
- 3 to 4
- 5+
- Unknown at present

5 What percentage of the value of the policy do you expect to withdraw each year?

- 0 %
- 1 - 5%
- 6 - 10%
- 11 - 20%
- 20%+

Other

Unknown at present

6 Do you intend to transfer the policy to another party at some future point? If so, what is their relationship to you?

- Not planning to transfer
- Scheme member
- Unknown at present

Other

B POLITICALLY EXPOSED PERSONS DETAILS**MANDATORY**

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.

See our separate document entitled **Politically Exposed Persons** for more information.

Is there anyone associated with this application who could be considered a PEP? Yes No

If "Yes", please provide details

ADDITIONAL REQUIREMENTS FOR POLITICALLY EXPOSED PERSONS

Where any party to the application is considered a PEP (as defined above), you will be required to complete and submit a **Source of Wealth Information Questionnaire** alongside this application. This questionnaire can be obtained via www.utmostinternational.com or by contacting us.

C SCHEME DETAILS**MANDATORY**

- 1 What type of scheme is applying? ☐ Personal pension scheme including SIPPs
☐ Occupational pension schemes including SSAS
☐ QROPS
☐ QNUPS
- 2 Are the trustees for this scheme in the UK or the Isle of Man (IOM)? ☐ UK ☐ IOM
- 3 If the scheme trustees are in the IOM, has this scheme received (or applied for) QROPS status? ☐ Yes ☐ No

If the scheme trustees are in the IOM (not UK) make sure you complete questions 10 and 11 on this page.

4 Scheme was created on

d

d

m

m

y

y

y

y

5 What is the HMRC pension tax reference number?
 (If applicable)

6 Scheme name

7 Name and address of the scheme provider

Postcode

-

8 Correspondence address

Postcode

-

				-					

				—			
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To be answered for Isle of Man schemes only

☐ Yes ☐ No

11 In the box below, provide details of any contributions made by the member, or any third party, whilst the member was resident overseas (including any transfers made from other overseas schemes).

E.g. Name of Pension Provider, country and amount transferred.

Please note that we may request additional information in such cases.

PROVIDE DETAILS OF THE SCHEME'S BANK/BUILDING SOCIETY ACCOUNT

[illegible]

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[illegible][illegible][illegible]

				-			
--	--	--	--	---	--	--	--

[illegible]

--	--

Years

If you have any questions regarding payments, contact our Welcome Team on **+44 (0)1624 653 251**.

D CORPORATE TRUSTEE DETAILS MANDATORY

MANDATORY

Only to be completed if there is a Corporate Trustee.

☐ Yes ☐ No

3 Registered address
(PO Boxes and 'care of'
addresses are not acceptable)

Postcode

4 Company Registration number

5 Is the company in the process
of being dissolved, struck off,
wound up or terminated? ☐ Yes ☐ No

6 Is the company quoted on a
recognised stock exchange? ☐ Yes ☐ No

7 If yes, which one?

D1 CORPORATE TRUSTEE - COMPANY DIRECTORS

List all the current directors of the company (continue as necessary on a separate sheet).

Full name	Date of birth
1	d d m m y y y y
2	d d m m y y y y
3	d d m m y y y y
4	d d m m y y y y

From the list above, supply the details of two directors, including at least one executive director, and provide suitable verification of identity and residential address.

	Executive Director	Director
1 Title (Mr, Mrs, Miss or Other)		
2 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3 Surname		
4 Does the Executive Director/ Director have a maiden name, previous name or alias? If "Yes" provide the other name(s)	Yes No	Yes No
5 Forenames (in full)		
6 Nationality		
7 Date of birth	d d m m y y y y	d d m m y y y y
8 Country of birth		
9 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)		
Postcode		

D2 CORPORATE TRUSTEE - 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
1 Percentage share	<input type="text"/> %	<input type="text"/> %
2 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Surname	<input type="text"/>	<input type="text"/>
5 Does the Shareholder have a maiden name, previous name or alias?	Yes No	Yes No
If "Yes" provide the other name(s)	<input type="text"/>	<input type="text"/>
6 Forenames (in full)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
7 Nationality	<input type="text"/>	<input type="text"/>
8 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
9 Country of birth	<input type="text"/>	<input type="text"/>
10 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"/>
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"/>
	Shareholder 3	Shareholder 4
1 Percentage share	<input type="text"/> %	<input type="text"/> %
2 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
4 Surname	<input type="text"/>	<input type="text"/>
5 Does the Shareholder have a maiden name, previous name or alias?	Yes No	Yes No
If "Yes" provide the other name(s)	<input type="text"/>	<input type="text"/>
6 Forenames (in full)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
7 Nationality	<input type="text"/>	<input type="text"/>
8 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
9 Country of birth	<input type="text"/>	<input type="text"/>
10 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"/>
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"/>

Proof of identity and verification of address will be required for the above named shareholders. The required documents are outlined in section L of this application. Further details of these requirements are available from us or on our website www.utmostinternational.com.

E ADDITIONAL TRUSTEES (NON MEMBER) DETAILS **OPTIONAL**

	Additional Trustee 1	Additional Trustee 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3 Surname	<input type="text"/>	<input type="text"/>
4 Does the Trustee have a maiden name, previous name or alias? If "Yes" provide the other name(s)	Yes No <input type="text"/>	Yes No <input type="text"/>
5 Forenames (in full)	<input type="text"/>	<input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
8 Country of birth	<input type="text"/>	<input type="text"/>
9 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
10 Is this individual also the scheme administrator?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If there are more than two additional trustees, photocopy this page, complete and attach it securely to this form.

F SCHEME ADMINISTRATOR DETAILS **MANDATORY**

1 Scheme administrator name	<input type="text"/>
2 Registered address (PO Boxes and 'care of' addresses are not acceptable)	<input type="text"/>
Postcode	<input type="text"/>
3 Company Registration number	<input type="text"/>
4 Is the company in the process of being dissolved, struck off, wound up or terminated?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5 Is the company quoted on a recognised stock exchange?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6 If yes, which one?	<input type="text"/>

F1 SCHEME ADMINISTRATOR - COMPANY DIRECTORS

List all the current directors of the company (continue as necessary on a separate sheet).

Full name	Date of birth
1	d d m m y y y y
2	d d m m y y y y
3	d d m m y y y y
4	d d m m y y y y

From the list above, supply the details of two directors, including at least one executive director. You will need to provide suitable verification of their identity and residential address at Section L.

	Executive Director	Director
1 Title (Mr, Mrs, Miss or Other)		
2 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3 Surname		
4 Does the Executive Director/ Director have a maiden name, previous name or alias? If "Yes" provide the other name(s)	Yes No	Yes No
5 Forenames (in full)		
6 Nationality		
7 Date of birth	d d m m y y y y	d d m m y y y y
8 Country of birth		
9 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)		
Postcode		

F2 SCHEME ADMINISTRATOR - 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
1 Percentage share	%	%
2 Title (Mr, Mrs, Miss or Other)		
3 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female

4 Surname																
5 Does the Shareholder have a maiden name, previous name or alias?	Yes				No				Yes				No			
If "Yes" provide the other name(s)																
6 Forenames (in full)																
7 Nationality																
8 Date of birth	d	d	m	m	y	y	y	y	d	d	m	m	y	y	y	y
9 Country of birth																
10 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)																
Postcode					-								-			

	Shareholder 3								Shareholder 4									
1 Percentage share									%									%
2 Title (Mr, Mrs, Miss or Other)																		
3 Gender	<input type="checkbox"/> Male				<input type="checkbox"/> Female					<input type="checkbox"/> Male				<input type="checkbox"/> Female				
4 Surname																		
5 Does the Shareholder have a maiden name, previous name or alias?	Yes				No				Yes				No					
If "Yes" provide the other name(s)																		
6 Forenames (in full)																		
7 Nationality																		
8 Date of birth	d	d	m	m	y	y	y	y	d	d	m	m	y	y	y	y		
9 Country of birth																		
10 Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)																		
Postcode					-								-					

Proof of identity and verification of address will be required for the above named shareholders. The required documents are outlined in section L of this application. Further details of these requirements are available from us or on our website www.utminternational.com.

G SCHEME MEMBERS DETAILS

MANDATORY

Provide the details of all underlying members for the scheme.

Member 1 of

1	Is the member to be a life assured?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2	Title (Mr, Mrs, Miss or Other)	<input type="text"/>	
3	Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
5	Does the member have a maiden name, previous name or alias?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes" provide the other name(s)	<input type="text"/>	
4	Surname	<input type="text"/>	
5	Forenames (in full)	<input type="text"/>	
7	Nationality	<input type="text"/>	
8	Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	
9	Country of birth	<input type="text"/>	
10	Permanent residential address (PO Boxes and 'care of' addresses are not acceptable)	<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"/>	
11	Is this member also a trustee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, are they required to sign?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12	Is this member also the scheme administrator?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
13	Employment status	<input type="checkbox"/> Employed	<input type="checkbox"/> Retired/Unemployed
	Date of Retirement/ Unemployment	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	
14	Occupation	<input type="text"/>	
15	Last year's annual income/salary	<input type="text"/>	
16	If you receive income other than from your occupation, please provide full details here. (eg dividend, investment, rental income including their nature and source)	<input type="text"/>	
17	Employer	<input type="text"/>	
18	Employer Address	<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"/>	

If there is more than one scheme member photocopy this page, complete and attach it securely to this form.

If question 5 is not completed we will assume you have never been known by another name.

H ADDITIONAL LIFE ASSURED DETAILS**OPTIONAL**

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

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

- › the lives assured details are different to the member details provided in section **G**, or
- › you wish to appoint additional lives assured.

	Life Assured 1	Life Assured 2
1 Title (Mr, Mrs, Miss or Other)	<input type="text"/>	<input type="text"/>
2 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3 Surname	<input type="text"/>	<input type="text"/>
4 Does the Life Assured have a maiden name, previous name or alias? If "Yes" provide the other name(s)	Yes No <input type="text"/>	Yes No <input type="text"/>
5 Forenames (in full)	<input type="text"/>	<input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
8 Country of birth	<input type="text"/>	<input type="text"/>
9 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"/>
10 Relationship to members	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

If you wish to appoint more than two additional lives assured, photocopy this page and attach it securely to this form. A maximum of six lives assured is permitted.

I PREMIUM DETAILS**MANDATORY**

Currency of Premium ☐ Pound Sterling ☐ US Dollar ☐ Euro

Total premium (monetary amount)

Your bank may charge depending on the payment method chosen.

We will deduct any charges you have specified from the premium amount stated here.
Speak to your financial adviser for more details.

J REGULAR WITHDRAWALS**OPTIONAL**

Complete this section if you wish to set up regular withdrawals from the start of your Bond.

Regular withdrawals will be taken equally across all policy segments.

Minimum £200 per payment (or currency equivalent). Payments will only be made in the currency of the Bond.

1	Amount of withdrawal (per annum)	Annual percentage of premium	<input type="text"/>	%	or	Annual monetary amount	<input type="text"/>
2	Frequency of withdrawals	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half-yearly	<input type="checkbox"/> Yearly		
3	Payment start date	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y					
		<input type="checkbox"/> As soon as possible (30 days after inception)					

The annual percentage/monetary amount specified will be divided by the frequency you specify.

Requested withdrawal payment will be made to the scheme bank account as confirmed in Section C.

Payment method will be BACS transfer for sterling payments to UK clearing banks only or Telegraphic Transfer for other currencies or banks outside the UK. A charge will be levied by our bankers for Telegraphic Transfer payments which will be deducted from the value of the Bond.

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 cease, we will require an instruction at that point to be sent to the Claims Department at claims@utmostwealth.com

K ADVISER CHARGING**OPTIONAL**

Complete this section if you would like us to facilitate an initial Adviser Charge and/or ongoing Adviser Charge payments to your financial adviser.

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

**IMPORTANT NOTE**

You should, together with your adviser, ensure that any charges for advice meet the requirements set down by HM Revenue & Customs for authorised scheme payments. Any Adviser Charge payments should only be for genuinely commercial remuneration arrangements between the member and adviser appropriate to the service provided in relation to the pension scheme. Please be aware that any Adviser Charge payments taken from the Bond for advice not related to the pension scheme, such as advice on other assets, would be an unauthorised payment.

For pension schemes other than UK registered pension schemes, Adviser Charges paid to the financial adviser from the value of the Bond may affect the Policyholder's 5% annual tax-deferred entitlement. Tax rules may change in the future and are subject to individual circumstances.


K1 ADVISER CHARGE (AC)

Initial Adviser Charge

Tick one of the following payment options:

1 **Outside of the Bond** - the payment will be made prior to the capital being invested.☐

OR

Inside of the Bond - the payment will be made after the capital has been invested.☐ This amount should be specified **excluding VAT**.

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 ☐ No(If yes, this will be applied in addition to that stated in **question two** of this section)

Ongoing Adviser Charge

Complete this section if you would like to make regular payments to your financial adviser for ongoing advice.

1 Frequency of payments ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly2 Specify the total **annual** amount as either a monetary figure or a percentage of the Bond value:**Annual** monetary amount (£/US\$/€)**Annual** % of Bond value


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

3 Ongoing adviser charge start date

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

☐ As soon as possible
(30 days after inception)

4 Does the ongoing Adviser Charge attract VAT?

☐ Yes☐ No(If yes, this will be applied in addition to that stated in **question two** of this section) State the total percentage of Bond value or monetary amount you wish to pay per year. For example, if you wish to pay 0.1% payable on a half-yearly basis, the annual amount you should state here is 0.2%. Alternatively, if you wish to pay £500 on a half-yearly basis, the annual amount you should state is £1,000.

K2 INVESTMENT ADVISER CHARGE (IAC)

Only complete this subsection if you would like us to facilitate an ongoing Investment Adviser Charge payable to the Investment Adviser nominated in Subsection N5.

For detailed information about how Investment Adviser Charges may impact the Bond, see the **Guide to Charges Evolution and Estate Planning Bond** 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 Section K1.



IMPORTANT NOTE

Charges relating specifically to the investment advice you are receiving (from a 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.

Ongoing Investment Adviser Charge

Request for Utmost International Isle of Man Limited to facilitate an ongoing Investment Adviser Charge.

- 1 Frequency Monthly Quarterly Half-yearly Yearly
- 2 Specify the total **annual** amount as either a monetary figure or a percentage of the Bond value:

Annual monetary amount (Bond currency)

OR

Annual %

 %

- 3 Ongoing IAC start date

d	d	m	m	y	y	y	y
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As soon as possible
(30 days after inception)

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

You must enter the
chosen monetary
amount in the currency
of your Bond.



L IDENTIFICATION REQUIREMENTS**MANDATORY**

Under Isle of Man anti-money laundering regulations we are required to verify the identity and address of all individual(s) 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. 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. Scheme Trustee, Scheme Member, Scheme Administrator, Shareholder, Executive Director/Director, Trustee 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 licence
(with photograph)

Where the individual does not hold an item from Part 1, indicate why in the box below and supply a second document from Part 2.

For corporate trustees we will require identification verification for two directors and individual shareholders that hold 25% or more of the issued share capital.

Contact our Welcome Team on **(+44) 01624 653 251** for information regarding what documentary evidence may be required for a corporate trustee.

PART 2 - VERIFICATION OF ADDRESS

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

- 1 Whose address is being verified?
- 2 A recent utility bill dated and certified within the last six months
- 3 A recent 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 tax assessment document
- 7 Rates or council tax bill dated and certified within the last year
- 8 An account statement from bank or credit card dated and certified within the last six months

Mobile phone bills and store card statements are not acceptable.

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 true likeness of the client who I have met.

Address verification

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

PART 3 - ADDITIONAL VERIFICATION

THE FOLLOWING DOCUMENTS WILL BE REQUIRED

SCHEME TRUSTEE		SCHEME ADMINISTRATOR	
A Certificate of Incorporation	<input type="checkbox"/>	A Certificate of Incorporation	<input type="checkbox"/>
Evidence of the registered address	<input type="checkbox"/>	Evidence of the registered address	<input type="checkbox"/>
Board resolution appointing authorised signatories, and signatory list (public registered companies only)	<input type="checkbox"/>	Board resolution appointing authorised signatories, and signatory list (public registered companies only)	<input type="checkbox"/>
Attach a certified copy of the latest annual report and accounts		<input type="checkbox"/>	Attached

PART 4 - SCHEME VERIFICATION

PLEASE SUPPLY ALL OF THE FOLLOWING DOCUMENTS

The Pension Agreement and any Supplementary Deeds showing the proper appointment of the trustees and classes of beneficiaries	<input type="checkbox"/>
A certified copy of an authorised signatory list (where applicable)	<input type="checkbox"/>

PART 5 - HOW HAS THE CUSTOMER DUE DILIGENCE ("CDD") BEEN OBTAINED

This section must be completed in all instances by the Financial Adviser/Suitable Certifier.

SECTION 1(A) - PROVISION OF CUSTOMER DUE DILIGENCE "CDD"

To allow us to understand how the CDD provided has been obtained, please select one of the following options:

- 1 All elements of CDD provided were obtained by me directly from the customer
- 2 Some elements of CDD provided were obtained by me directly from the customer
- 3 None of the CDD provided was obtained by me directly from the customer

If option 2 or option 3 have been selected, please complete Section 1(b).

SECTION 1(B) - THIRD PARTIES PROVIDING CDD

Where some or all elements of CDD have been provided by third parties, please complete the following details explaining what those CDD items are and who provided them.

CDD ITEM PROVIDED (E.G. DETAILS OF PASSPORT, BANK STATEMENT OR UTILITY BILL)	FULL NAME OF THE THIRD PARTY PROVIDING THE CDD	RELATIONSHIP OF THE THIRD PARTY TO THE CUSTOMER (E.G. SOLICITOR, ACCOUNTANT)

Where third parties have been named above, please provide their full details in section 3 below.

SECTION 2(A) - CUSTOMER MEETINGS

To allow us to understand who and by what means the customer has been met, please select one of the following options:

- 1 I met the customer in person on

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---
- 2 I met the customer face to face via live video stream on

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---
- 3 I have not met the customer but they have been met in person by a third party
- 4 I have not met the customer but they have been met via live video stream by a third party
- 5 The customer has not been met by any party

If option 3, 4 or 5 have been selected, please complete Section 2(b).

SECTION 2(B) - THIRD PARTIES WHO HAVE MET CUSTOMERS

Where a third party has met the customer, please provide the details of the third party and the circumstances of the meeting.

FULL NAME OF THE THIRD PARTY WHO MET THE CUSTOMER	HOW THE THIRD PARTY MET THE CUSTOMER (I.E. IN PERSON OR VIA LIVE VIDEO STREAM)	DATE THE THIRD PARTY MET THE CUSTOMER								RELATIONSHIP OF THE THIRD PARTY TO THE CUSTOMER (E.G. SOLICITOR, ACCOUNTANT ETC.)
		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	

Where third parties have been named above, please provide their full details in section 3 below.

If option 5 in Section 2(a) has been selected, indicating the customer has not been met by any party, please provide an explanation in the box below why the customer has not been met.

SECTION 3 - DETAILS OF THIRD PARTIES

Where third parties have been named in sections 1(b) and/or 2(b), please provide their full details below so we may determine the individual's regulatory status.

Full Name of Individual

Occupation

Date of Birth

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

Residential Address		
	Postcode	Country
Registered Company Name		
Registered Company Address		
	Postcode	Country
Associated Professional Body		
Professional Body Membership Reference		

If more than one third party has been named in section 1(b) and/or 2(b), please take a copy of Section 3 and complete the details of the additional third party.

How to certify documents is outlined in the document **Anti-Money Laundering and Document Certification Requirements**.

M	FINANCIAL ADVISER DETAILS	MANDATORY
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Note: Financial adviser to complete this section.

- 1 Who was the advice given to? ☐ Trustees ☐ the member (for personal pensions and SIPP cases)
If the advice was given to the member, did that member approach the trustees to request this application? ☐ Yes ☐ No
- 2 Which country was the advice leading to this application given in?
- 3 Which country was this application signed in?
- 4 The basis on which the advice was offered is ☐ Independent ☐ Restricted
- 5 Name of regulatory body
- 6 Regulatory body membership number
e.g. FCA number
- 7 Telephone number
- 8 Email address
- 9 Name of your usual Utmost Regional Sales Manager
- 10 Please confirm how you would like to receive the policy document for onward transmission to the Applicant(s)

☐ via post to the address provided
☐ via email to the address provided

FINANCIAL ADVISER DECLARATION

Print full name

I declare that:

- › I have taken reasonable steps to ensure that the funding is legitimate and in line with the Applicant's circumstances.
- › To the best of my knowledge, all the information provided with this form and application is true and complete and that I will provide further information if required.
- › I have not made any changes to the application form after the Applicant(s) signed it.
- › I have had sight of the original documents used to identify the Applicant(s).
- › Where I have obtained the CDD documents in Part 1, Part 2, Part 3 and Part 4 of Section L I certify that they are true copies of the originals which I have sighted and the photograph represents a true likeness of the Applicant(s) who I have met.

Certifier and authorised
signatory

SIGNATURE

Financial adviser
to sign here.

Date

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

Financial adviser
company name and
address (company
stamp if possible)

N 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.

N1 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:

Self-direct

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

Yes

No

If "Yes" then Subsection **N2** and **N3** must be completed before continuing at Section **O**.

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 **N2**, **N3** (if you wish to provide any initial investment instructions) and **N5** must be completed and signed before continuing at Section **O**.

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

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 **N2**, **N4** and **N6** must be completed before continuing at Section **O**.

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 **N2**, **N4** and **N7** must be completed and signed before continuing at Section **O**.

N2 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.

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.

Full Fund name

%

<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"/>

If no Funds are selected, then from within the portfolio, we will automatically sell Units from the highest value Fund, that is liquid at the time of sale. If an 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.

N3 INITIAL DEALING INSTRUCTION

Indicate the investments you wish to be purchased (e.g., Funds and/or cash deposits). These investments will form the assets underlying the Bond. The combined total should equal 100%.

Full name of investment	Fund reference /SEDOL/ISIN	Currency of investment	%

Certain investments require completion of an **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 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.

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.

N4 ATTITUDE TO RISK AND INVESTMENT OBJECTIVES

Your investment strategy and risk profiling information are included within the Personal Illustration you should have received. If this has changed, please provide details of the revised attitude to risk and investment strategy below. This is particularly important if nominating an External Manager or Platform Adviser.

N5 NOMINATION OF AN INVESTMENT ADVISER


Only to be completed in cases where an Investment Adviser is to be nominated. The Investment Adviser must sign this Subsection.

Name of firm or individual to be nominated as Investment Adviser	<input type="text"/>	
Address of Investment Adviser's firm	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
Contact name	<input type="text"/>	
Email address	<input type="text"/>	
Telephone number (international format)	<input type="text"/>	
Facsimile number (international format)	<input type="text"/>	
Regulatory body name	<input type="text"/>	
Registration number with regulatory body	<input type="text"/>	

The above is nominated to be appointed on:

A **Discretionary basis**. The Investment Adviser will make investment decisions on the Funds without any specific consultation with the Applicant.

An **Advisory basis**. Each investment instruction made by the Investment Adviser will be the result of prior discussions with the Applicant and in accordance with their agreement.

Do not leave blank.  Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned and this will cause a delay in processing your request.

This nomination is made in line with the terms agreed between Utmost International Isle of Man Limited and the Investment Adviser and is subject to change.

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 **K2** 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 **K2** 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 **K2**, 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 AdviserPrint full name of
signatory**SIGNATURE**

Date

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

Investment Adviser
to sign here.The Applicant should now proceed to Section **O**.

N6 NOMINATION OF AN EXTERNAL MANAGER

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

Name of firm

Address

Contact name

Email address

Telephone number
(international format)Facsimile number
(international format)

Regulatory body name

Registration number with
regulatory body

															Postcode				

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--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--


The above is nominated to be appointed on:

A **Discretionary basis**. The External Manager will make investment decisions on the Funds without any specific consultation with the Applicant.

An **Advisory basis**. Each investment instruction made by the External Manager will be the result of prior discussions with the Applicant and in accordance with their agreement.

This nomination is made in line with the terms agreed between Utmost International Isle of Man Limited and the External Manager and is subject to change.

The Applicant should now proceed to Section **O**.

Do not leave blank. 
Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned, and this will cause a delay in processing your request.

N7 NOMINATION OF PLATFORM AND PLATFORM ADVISER

If you will be nominating a Platform Discretionary Fund Manager ("Platform DFM") you must appoint them via the Platform and not on this form.

Only to be completed in cases where a Platform and Platform Adviser are to be nominated. The Platform Adviser must sign this Subsection.

Name of the Platform	<input type="text"/>
Name of Platform Adviser firm	<input type="text"/>
Address of Platform Adviser	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/> Postcode
Email address	<input type="text"/>
Telephone number (international format)	<input type="text"/>
Facsimile number (international format)	<input type="text"/>
Regulatory body name	<input type="text"/>
Registration number with regulatory body	<input type="text"/>

Details only required for Platform Adviser, NOT the Platform.

The above is nominated to be appointed on:

A Discretionary basis. The Platform Adviser will make investment decisions on the Funds without any specific consultation with the Applicant.

An Advisory basis. Each investment instruction made by the Platform Adviser will be the result of prior discussions with the Applicant and in accordance with their agreement.

This nomination is made in line with the terms agreed between Utmost International Isle of Man Limited and the Platform and Platform Adviser and is subject to change.

Do not leave blank. Please tick one of the boxes to indicate the type of service you require. If no boxes are ticked, the form will be returned and this will cause a delay in processing your request.

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 **K2** 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 **K2** 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 **K2**, 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.

Print full name of
signatory

SIGNATURE

Date

Platform Adviser

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

Platform Adviser to
sign here.



O APPLICANT DECLARATION

MANDATORY

The 'Applicants' refers to the persons applying for this Bond, who also will be the 'Policyholders' of the Bond once established.

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

If the Applicants, or any member, do not understand any part of this application, they should ask the financial adviser for guidance.

Before signing, each Applicant should also read the **Key Features of Evolution**, **Evolution Product Guide**, **Guide to Charges Evolution and Estate Planning Bond**, the **Personal Illustration** and the **Key Information Document** where applicable, which explain the key features of and the specific Charges applicable to Evolution. An Applicant should not rely on any statements made by the financial adviser that are not supported in the listed literature.

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 Applicants by the financial adviser. Should there be any inconsistencies the Applicants should ask the financial adviser for an updated illustration.

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

The Applicants may request a copy of the Policy Conditions at any time from Utmost International Isle of Man Limited's Welcome Team on +44(0)1624 653 251.

O1 ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of funds – statement of truth

The Applicants truthfully confirm 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 Applicants' 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 and/or tax evasion or conduct which will or may be regarded as such.

Potential consequences of misleading Utmost International Isle of Man Limited

The Applicants fully acknowledge and agree that if Utmost International Isle of Man Limited discovers that the Applicants misled Utmost International Isle of Man Limited in respect of any part of the statements confirmed above, 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 the Bond termination, impose the maximum encashment and any other relevant charges which may be imposed on the Applicants 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 International Isle of Man Limited being misled, without limiting Utmost International Isle of Man Limited's ability to seek additional recompense from the Applicants 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 Applicants 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 Applicants' premium(s) 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 clause (i) above (the 'Refund Amount'), 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.

Disclosure of information to tax and other government authorities

The Applicants have been advised that Utmost Group plc and Utmost International Isle of Man Limited have a longstanding policy of co-operating 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.

In cases where Utmost International Isle of Man Limited suspects that the funds invested in the Bond are wholly or partly derived from illegal activities/sources and/or tax evasion, then 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 ability to disclose to the Applicants' home country tax and/or other government authorities, the Applicants' identity and any relevant information considered necessary or appropriate, in Utmost International Isle of Man Limited's discretion, concerning the Bond.

Utmost International Isle of Man Limited'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 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.

Confirmations and acknowledgements

The Applicants understand and agree that this contract is of the utmost good faith and that the information the Applicants supply in this application form, together with any supporting information completed or given by the Applicants in the Applicants' name, shall form the basis of the contract with Utmost International Isle of Man Limited.

The Applicants agree that if it subsequently comes to light that any information supplied to Utmost International Isle of Man Limited by the Applicants or on the Applicants' behalf was misleading or incomplete, then this might invalidate the Applicants' contract and adversely affect the Applicants' right to the payment of policy benefits. The Applicants understand the requirement to provide accurate and relevant information in the Applicants' dealings with Utmost International Isle of Man Limited is continuous and binding upon the Applicants or any subsequent holder of the policy.

The Applicants agree to inform Utmost International Isle of Man Limited immediately should any information within this application change, and understand that the Applicants are obliged to do so.

The Applicants understand 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 Applicants accept that:

- › The selection of investments is the responsibility of the Scheme trustees (or, where appropriate, that of the Applicants' investment adviser or any appointed EMC).
- › Utmost International Isle of Man Limited has no legal responsibility in respect of future performance of such linked assets.

The Applicants confirm that the firm named in section **M** will be acting as the financial adviser on an ongoing basis and the Applicants agree that Utmost International Isle of Man Limited is able to disclose all information relating to the Applicants' Bond to this financial adviser. The Applicants understand that if the Applicants decide to change the Applicants' financial adviser it is the Applicants' responsibility to tell Utmost International Isle of Man Limited in writing of this change.

The Applicants agree that a copy of the Applicants' agreement given in this Declaration will have the validity of the original. The Applicants understand that the financial adviser is acting as the Applicants' agent and not an agent of Utmost International Isle of Man Limited.

The Applicants confirm that the Scheme has the power to enter into the contract applied for.

The Applicants confirm that, to the best of the Applicants' knowledge and belief, the members are not subject to any legislation which would make such an investment unlawful.

The Applicants understand and declare that Utmost International Isle of Man Limited will, as appropriate, report the Applicants' policy under the various exchange of information agreements including the Foreign Account Tax Compliance Act ("FACTA") and the Common Reporting Standard ("CRS").

O2 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 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 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.

O3 PROVISIONS RELATED TO INVESTMENT ADVISER OF 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 **N6** or **N7**, 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 **N5** 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 **K5** or **K6** 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 **N5**, **N6** or **N7** can be terminated by Utmost International Isle of Man Limited at the Policyholder'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 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 Policyholder's financial adviser and/or the Policyholder 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 that they will make investment decisions in relation to the Bond without any specific consultation with the Policyholders.

If an Investment Adviser or EMC is appointed on an advisory basis that each investment instruction made by the Investment Adviser or EMC will be made subject to prior discussions between the Investment Adviser or EMC and Policyholder. 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.

O4 ADVISER CHARGES AND INVESTMENT ADVISER CHARGES

Where the Applicants have requested Utmost International Isle of Man Limited to facilitate the payment of Adviser Charges, the Applicants authorise Utmost International Isle of Man Limited to pay the Adviser Charges as set out in section **K**. Where the Applicants have indicated that the ongoing Adviser Charge attracts VAT, Utmost International Isle of Man Limited is also authorised to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicants.

The Applicants confirm that any adviser charge payments made in respect of this Bond are in consideration of a genuine commercial remuneration arrangement between them and their adviser in relation to their pension scheme.

Adviser Charges

The Applicants understand and accept that where the Adviser Charge is being facilitated from their Bond:

- › The Adviser Charge will only be paid when there is sufficient value, and assets that can be sold, in the Bond to cover the payment in full.
- › For pension schemes which are not UK registered pension schemes, if the total withdrawals taken from the Bond, including any Adviser Charge payments, exceeds 5% per annum of the premium(s) paid, then a chargeable event may arise and the Applicant (or the settlor, beneficiary, or trustees of the scheme if applicable) may be subject to UK Income Tax on any excess over the 5% annual tax-deferred entitlement.
- › 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 Applicants specifically request this to happen at the time of the segment surrender.
- › The Applicants can cancel the instruction to pay any future Adviser Charges due from the Bond at any time by writing to the address shown on page 1 of this application pack.
- › If the Applicants change the adviser shown in section **M** and **N5**, cancel payment of any Adviser Charges from the Bond, cancel the application for the Bond or any additional premium(s) within the cancellation period, assign the Bond or in any other situation where it is not reasonably possible for Utmost International Isle of Man Limited to facilitate a payment it will be the Applicants' responsibility to settle any outstanding Adviser Charges directly with the adviser.
- › The Applicants should contact their adviser in the first instance to discuss any Adviser Charges the Applicants believe should not have been applied to the Bond.
- › The Applicants cannot cancel an Adviser Charge after it has been paid, even if the Bond is cancelled during the cancellation period, and the Applicants acknowledge they will need to contact the adviser to discuss whether a refund is payable in full or in part.
- › This instruction is subject to the terms and conditions of the Bond.

Where the Bond is linked to an External Account, the Applicants acknowledge and agree that:

- › Any fund based Adviser Charge payments will be based on the last available fund value 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 fund value of the External Account and the date the Adviser Charge is calculated as a percentage of the whole of the Bond value.
- › Where the Applicants require any adjustment in Adviser Charges paid by Utmost International Isle of Man Limited, Utmost International Isle of Man Limited will not be responsible for making such adjustments and the Applicants will liaise directly with the adviser.
- › The actual amounts paid by Utmost International Isle of Man Limited as Adviser Charges will be treated as withdrawals from the Bond and will be used in any chargeable event calculations.

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.

05 HOW WE USE THE APPLICANTS' INFORMATION

Utmost International Isle of Man Limited uses the information the Applicants provide, about themselves and other people, to provide its products and services. In order to support its products and services, Utmost International Isle of Man Limited transfers information between different entities within its 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 International Isle of Man Limited does not carry out marketing using the information or transfer, or sell, the Applicants' personal information to others for marketing purposes.

More details about how Utmost International Isle of Man Limited uses the Applicants' information, the Applicants' rights over this information and how the Applicants can exercise the rights can be found in the applicable Privacy Notice. The Privacy Notices are published on Utmost International Isle of Man Limited's website at www.utmostinternational.com/privacy-statements/ or the Applicants can ring +44 (0)1624 643 345 and request a copy.

The Applicants acknowledge that:

Utmost International Isle of Man Limited will store, process or pass the Applicants' data whether or not the Applicants' application is accepted.

Utmost International Isle of Man Limited will in the event of the death of the Applicant or life assured as applicable obtain necessary evidence as to the cause and circumstances relating to Applicant's or Life Assured's death should it wish to do so.

AUTHORISED SIGNATORY DETAILS

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

(number)

SCHEME SIGNATORIES

	Authorised Signatory 1	Authorised Signatory 2
SIGNATURE	<div></div>	<div></div>
Print full name	<div></div> <div></div>	<div></div> <div></div>
Date	<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>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div></div>

	Authorised Signatory 3	Authorised Signatory 4
SIGNATURE	<div></div>	<div></div>
Print full name	<div></div> <div></div>	<div></div> <div></div>
Date	<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>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div></div>

If there are more than four scheme signatories photocopy this page and after signing the additional copies attach them securely to the form.

P BANK DETAILS AND PAYMENT METHODS

INFORMATION

Payment should only be transferred, from the scheme bank account, 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.

P1 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 Applicant's name is referenced on all payments, if the Bond number is known please include also.

Example:

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

P2 TELEGRAPHIC TRANSFER DETAILS

Payments from account and currency detailed in Section C.

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:	[Scheme name / proposal number]

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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. 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.

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