

EVOLUTION

APPLICATION FORM FOR INDIVIDUALS

IMPORTANT INFORMATION

INTRODUCTION

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

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

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

HOW TO COMPLETE THIS FORM

Electronic completion

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

Paper completion

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

For help completing this form, refer to our [Guide for Evolution Individual Applicants](#).

If you are putting your Policy into trust, your trustees will need to complete a separate [Trust Deed and Tax Declaration and Self Certification for Trusts](#).

HOW TO SUBMIT THIS FORM

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

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

	PAGE	SECTION	REQUIREMENT	COMPLETED		
Applicant details	2	A - Applicant Details	Mandatory			
	3	B - Additional Life assured details	Optional			
	3	C - Politically Exposed Persons' details	Mandatory			
Policy details	4	D - Policy and Premium details	Mandatory			
	5	E - Investment options	Mandatory			
	12	F - Regular withdrawals	Optional			
	13	G - Adviser charging	Optional			
Client due diligence	15	H - Employment and Source of Funds	Mandatory			
	21	I - Identification requirements	Mandatory			
Declarations	23	J - Financial adviser's details and declaration	Mandatory			
	24	K - Applicant declarations	Mandatory			
Banking and payment details	31	L - Bank details and payment information	Information			

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

MANDATORY

		Applicant 1				Applicant 2														
1	Role																			
2	Title Mr Mrs Ms etc																			
3	First name(s)																			
4	Surname																			
5	Do you have a maiden name, previous name or alias?	Yes		No		Yes		No												
	If "Yes" provide the other name(s)																			
6	Date of birth	d	d	m	m	y	y	y	y	d	d	m	m	y	y	y	y			
7	Country of birth																			
8	Nationalities/citizenships held																			
9	Country of tax residence																			
10	National Insurance (NI) number																			
11	US Tax Identification Number (TIN)				-			-						-			-			
12	Other tax reference number(s)																			
13	Permanent residential address																			
				Postcode				Postcode												
14	Is correspondence address the same as permanent residential address?	Yes		No		Yes		No												
	If "No" please provide correspondence address																			
				Postcode				Postcode												
15	Contact telephone number																			
16	Email address																			
17	Are you to be a Life Assured?	Yes		No		Yes		No												

Confirm what capacity you are filling this form in, e.g. as Applicant 2, a Deputy or a Power of Attorney

If there are more than two parties to the application, please photocopy this page, complete and attach it securely to the form.

Only complete question 10 if you are a UK tax resident.

Only complete question 11 if you are a US tax resident.

Your telephone number is used as a fraud prevention control.

Question 17 is not required if you are applying on a Capital Redemption basis. Please specify the type of Policy in Subsection **D1**, question 2.

Only complete question 18 or 19 below if you were either born in the US or you are a US citizen and/or resident in the US for tax purposes.

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B ADDITIONAL LIFE ASSURED DETAILS

OPTIONAL

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

Where you are choosing the life assurance option for your bond, you should only complete this section if:

- › the lives assured details are different to the applicant details in Section **A**, or
- › you wish to appoint additional lives assured.

Yes

No

Yes

No

d	d	m	m	y	y	y	y
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d	d	m	m	y	y	y	y
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Postcode

Postcode

Postcode

Postcode

C 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.

Is there anyone associated with this application who could be considered a PEP?

Yes

No

If "Yes", please provide details

D POLICY AND PREMIUM DETAILS

MANDATORY

D1 POLICY DETAILS

1	Personal illustration reference	<input type="text" value="EVO"/>		
2	Type of policy	Life Assurance	Capital Redemption	
3	What is your chosen product management charge?	Initial	Ongoing (per annum)	
		Combination	Initial <input type="text"/>	Ongoing <input type="text"/>
4	Currency of the bond	Pound Sterling	US Dollar	Euro
5	Number of segments	Maximum available	Required number	<input type="text"/>
6	Nature and purpose of investment	Succession Planning	Retirement Planning	
		Other	<input type="text"/>	

Life Assurance contracts end on the death of the last Life Assured. Capital redemption policies have a 99 year term from the Commencement Date.

Minimum segment value is £500 per segment. The number of segments cannot exceed 9,999.

D2 PREMIUM DETAILS

Currency of the premium	Pound Sterling	US Dollar	Euro
Total premium (monetary amount)	<input type="text"/>		

Your bank may charge depending on the payment method chosen.

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

See the [Guide for Evolution Individual Applicants](#) or speak to your financial adviser for more details.

D3 BANK ACCOUNT DETAILS WHERE FUNDS ARE BEING REMITTED FROM

Account name	<input type="text"/>
Account number	<input type="text"/>
Bank sort code	<input type="text"/>
Building Society roll number (if applicable)	<input type="text"/>
Bank BIC/Swift code (required for all banks outside the UK)	<input type="text"/>
IBAN	<input type="text"/>

If the Premium is received from an account other than the one specified here, this may cause a delay in processing. The Premium must be remitted from an account in the name of the Applicant(s).

Name & address of bank		
		Postcode

How long has this account been held?	<input type="text"/>	<input type="text"/>	Years
Reason the account name is not in the Applicant's name, if applicable			

E 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.

E1 WHO WILL DIRECT INVESTMENT

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

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

Please choose relevant option:

1 Self-direct

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

Yes No

If "Yes" then Subsection **E2** and **E3** must be completed.

2 Investment Adviser

The Policyholder 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 **E2, E3** (if you wish to provide any initial investment instructions) and **E5** must be completed and signed.

3 External Manager

The Policyholder 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 **E2, E4** and **E6** must be completed.

4 Platform Adviser

The Policyholder 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 **E2, E4** and **E7** must be completed.

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

E2 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. Please only instruct cash value or percentage, not both.

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.

E3 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	%
<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"/>
<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

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.

Funds purchases and percentage based cash retentions must total 100%. 

Where you instruct us to retain a cash value on the Dealing Account, the security purchases must total 100%. 

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.

E4 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 only required if nominating an External Manager or Platform Adviser.

E5 NOMINATION OF AN INVESTMENT ADVISER

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.


1	Name of firm or individual to be nominated as Investment Adviser	
2	Address of Investment Adviser's firm	
		Postcode
3	Contact name	
4	Email address	
5	Telephone number (international format)	
6	Facsimile number (international format)	
7	Regulatory body name	
8	Registration number with regulatory body	

9 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.

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.

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.

Investment Adviser Charge (IAC)

If the Applicant(s) have selected to pay your fees from the Bond please ensure Subsection **G2** is completed.

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 Subsection I confirm that:

- › Any Investment Adviser Charges to be taken in relation to Subsection **G2** 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 **G2** 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 **G2**, adverse tax consequences could arise for the Policyholder. Utmost International Isle of Man Limited will not be held responsible for any adverse tax consequences that may occur under such circumstances neither will they be held responsible should the nature of the investment advice itself be retrospectively challenged by HMRC.
- › Where I believe any advice given is not investment advice or no longer constitutes investment advice, I will immediately inform Utmost International Isle of Man Limited who will cancel any ongoing Investment Adviser Charges detailed in this document.

Investment Adviser

Print full name of signatory

SIGNATURE

Investment Adviser 
to sign here.

Date

d	d	m	m	y	y	y	y
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The Applicant should now proceed to the next section.

E6 NOMINATION OF AN EXTERNAL MANAGER (E.G. DISCRETIONARY FUND MANAGER "DFM")

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

1	Name of firm	<input type="text"/>
2	Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		<input type="text"/> Postcode
3	Contact name	<input type="text"/>
4	Email address	<input type="text"/>
5	Telephone number (international format)	<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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6	Facsimile number (international format)	<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"/> <input type="text"/> <input type="text"/> <input type="text"/>
7	Regulatory body name	<input type="text"/>
8	Registration number with regulatory body	<input type="text"/>


9 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 the next section.

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.

E7 NOMINATION OF PLATFORM AND PLATFORM ADVISER

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

1	Name of the Platform	<input type="text"/>
2	Name of Platform Adviser firm	<input type="text"/>
3	Address of Platform Adviser	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		<input type="text"/> Postcode
4	Email address	<input type="text"/>
5	Telephone number (international format)	<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"/> <input type="text"/> <input type="text"/> <input type="text"/>
6	Facsimile number (international format)	<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"/> <input type="text"/> <input type="text"/> <input type="text"/>
7	Regulatory body name	<input type="text"/>
8	Registration number with regulatory body	<input type="text"/>


Details only
required for Platform
Adviser, NOT the
Platform. 

9 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.

Investment Adviser Charge (IAC) for Platform Advisers

Where a Platform Adviser is nominated, the Platform Adviser will automatically be appointed as the Bond's Investment Adviser. If the Applicant(s) have selected to pay the Platform Adviser's fees from the Bond please ensure Subsection **G2** is completed.

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 **G2** 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 **G2** 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 **G2**, 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.

d	d	m	m	y	y	y	y
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G ADVISER CHARGING

OPTIONAL

G1 ADVISER CHARGE (AC)

Complete this Subsection if you would like us to facilitate an initial Adviser Charge and/or ongoing Adviser Charge payments to your Financial Adviser detailed in Section J.

For detailed information about Adviser Charges and how these may be applicable to you, see the [Guide to Charges](#)

IMPORTANT NOTE

Adviser Charges paid to the Financial Adviser from the value of the Bond will affect the Policyholder's 5% annual tax deferred entitlement. Tax rules may change in the future and are subject to individual circumstances.

If you are placing the Bond into trust and wish to pay ongoing Adviser Charges, your trustees will need to complete an [Adviser Charges Pack](#), available from your Financial Adviser on request.

All Adviser Charges are paid in the currency of the Bond.

Initial Adviser Charge

Tick one of the following payment options:

- 1 Initial Adviser Charge to be deducted from the Premium prior to the capital being invested.

OR

Initial Adviser Charge to be deducted from the Bond after the capital has been invested.

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

Monetary amount

% of Premium

OR

 %

- 3 Does the initial Adviser Charge attract VAT?
(If yes, this will be applied in addition to that stated in **question two** of this Section)

Yes

No

The amount confirmed here should be the net amount **excluding** VAT.

If VAT is to be applied, please tick under question 3.

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 Yearly

- 2 Specify the total **annual** amount as either a monetary figure or a percentage of the Bond value:

Annual monetary amount

Annual %

OR

 %

- 3 Ongoing Adviser Charge start date

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

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

Yes

No

The amount confirmed here should be the net amount **excluding** VAT.

If VAT is to be applied, please tick under question 4.

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.

G2 INVESTMENT ADVISER CHARGE (IAC)

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

Ongoing Investment Adviser Charge

How should the Investment Adviser be paid?

Facilitated by the External Manager nominated in Subsection E6

Facilitated by Utmost International Isle of Man Limited

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

Only complete the following questions if you would like Utmost International Isle of Man Limited to facilitate an ongoing Investment Adviser Charge payable to the Investment Adviser or Platform Adviser nominated in Subsection E5 or E7 as applicable.

IMPORTANT NOTE

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

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

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

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

- | | | | | | |
|----------|-----------|---------|-----------|-------------|--------|
| 1 | Frequency | Monthly | 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 <input style="width: 90%;" type="text"/>	OR	Annual % <input style="width: 90%;" type="text"/> %
---	-----------	---

3 Ongoing IAC start date

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

As soon as possible
(30 days after inception)

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

Yes	No
-----	----

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

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

H EMPLOYMENT AND SOURCE OF FUNDS**MANDATORY****H1 EMPLOYMENT DETAILS**

Role	Applicant 1			
1 Employment status	Employed	Self Employed	Employed	Self Employed
	Retired	Unemployed	Retired	Unemployed
	Homemaker		Homemaker	
Date of retirement or unemployment or became homemaker	<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>	
2 Occupation				
3 Last year's annual income/salary	Currency		Currency	
	Amount		Amount	
4 Do you receive income other than from your occupation?	Yes	No	Yes	No
If "Yes" please provide details including amount and source				
5 Employer/business name				
6 Employer/business Address				
	Postcode		Postcode	



Include previous occupation where you are retired, unemployed or a homemaker.

Income details are required for Know Your Client and AML requirements and failure to complete will result in a delay in processing the application.

H2 ACTIVITY WHICH GENERATED AMOUNT TO BE INVESTED

Utmost International is required to record details of how the funds being invested have been accumulated.

Where your funds come from more than one source, you should complete all relevant sections to give us the full picture of its origin.

Documentary evidence requirements:

All investments are assessed on a case-by-case basis. Independently certified documentary evidence of source of funds may be required in order to proceed with the application.

1. Savings from employment income (including salary, bonus and fees)

Total amount received	Currency	<input type="text"/>	Amount	<input type="text"/>	
Number of years income accumulated	<input type="text"/> <input type="text"/>	years			
Institution holding the funds	<input type="text"/>				
Name of account where earned income accumulated	<input type="text"/>				
Account number	<input type="text"/>				
Sort code	<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"/>
Length of time funds have been in this account	<input type="text"/> <input type="text"/>	years	<input type="text"/> <input type="text"/>	months	
Main occupation during the accumulation period (e.g. Director)	<input type="text"/>				
Industry/Business sector	<input type="text"/>				
Main employer's name	<input type="text"/>				
Employer's address	<input type="text"/>				
	<input type="text"/>				
	Postcode			Country	
Date employment commenced	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	d	d	m	m	y
Average annual salary over the accumulation period	Currency	<input type="text"/>	Amount	<input type="text"/>	
Average annual bonus over the accumulation period	Currency	<input type="text"/>	Amount	<input type="text"/>	

2. Compensation payment

Name of organisation or individual that paid compensation	<input type="text"/>				
Reason for compensation	<input type="text"/>				
Country compensation was awarded	<input type="text"/>				
Total amount received	Currency	<input type="text"/>	Amount	<input type="text"/>	
Date received	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	d	d	m	m	y

3. Competition win

Name of competition
organiser

Description of competition

Country competition was
held in

Total amount won

Currency

Amount

Date of win

d

d

m

m

y

y

y

y

4. Gift

Full name of person who
gave the gift

Date of birth

d

d

m

m

y

y

y

y

Nationality

Address

Postcode

Country

Relationship to applicant

Reason for gift

Description of gift

Total amount received

Currency

Amount

Date received

d

d

m

m

y

y

y

y

Details of the activity that
generated the amount received

Country gift was accumulated in

5. Inheritance

Deceased's full name	<input type="text"/>									
Relationship to applicant	<input type="text"/>									
Date of death	<table><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>		d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y			
Details of the inheritance Tell us about the assets forming the inheritance (eg. cash, property, shares etc.)	<input type="text"/>									
Amount received	Currency <input type="text"/>	Amount <input type="text"/>								
Date received	<table><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>		d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y			
Details of the activity that generated the amount received	<input type="text"/>									
Country inheritance was accumulated in	<input type="text"/>									
Solicitor/lawyer's (who dealt with the estate) name	<input type="text"/>									
Solicitor/lawyer's firm name	<input type="text"/>									
Solicitor/lawyer's firm address	<input type="text"/>									
	<input type="text"/>									
	Postcode <input type="text"/>	Country <input type="text"/>								

6. Loan

Name of loan provider	<input type="text"/>									
Address of loan provider	<input type="text"/>									
	<input type="text"/>									
	Postcode <input type="text"/>	Country <input type="text"/>								
Total amount borrowed	Currency <input type="text"/>	Amount <input type="text"/>								
Date of loan	<table><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>		d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y			
Purpose of loan	<input type="text"/>									

7. Maturing policy/policy claim/replacement policy/pension**If the source of funds is the sale of an investment rather than maturity, please complete 8 instead.**

Name of policy provider	<input type="text"/>	
Address of policy provider	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Policyholder's full name	<input type="text"/>	
Length of time policy held	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Amount of the original investment	<input type="text"/>	
Details of the activity that generated the original investment	<input type="text"/>	
Reason for policy claim or replacement policy (if applicable)	<input type="text"/>	
Total amount received	Currency <input type="text"/>	Amount <input type="text"/>
Surrender penalty (if applicable)	<input type="text"/>	
Date received	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	

8. Sale of asset portfolio or investment**If the source of funds is a maturing investment rather than one that you are choosing to sell, please complete 7 instead.**

Description of asset portfolio or investment (e.g. government bonds, equities etc.)	<input type="text"/>	
Name of the company that held it	<input type="text"/>	
Registered address of company	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Account name	<input type="text"/>	
Length of time asset portfolio or investment held	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months
Amount of the original investment	<input type="text"/>	
Details of the activity that generated the original investment	<input type="text"/>	
Date of sale	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>	
Net amount received	Currency <input type="text"/>	Amount <input type="text"/>

9. Company sale or sale of interest in company

Company name	<input type="text"/>		
Industry/business sector	<input type="text"/>		
Address of company	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>	
Your connection with the company For example: owner, partner or shareholder	<input type="text"/>		
Date connection with the company began	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>		
Average year dividend/income from the company over the previous three years	<input type="text"/>		
Date of sale	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>		
Sale amount	Currency	<input type="text"/>	Amount <input type="text"/>
Net amount received i.e. the amount you have received after any deductions such as fees and taxes.	Currency	<input type="text"/>	Amount <input type="text"/>

10. Property sale

If you are not the beneficial owner of this property, please select a different option for source of funds that is more appropriate.

Address of property sold (including postcode if applicable)	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>	
Length of time property owned	<input type="text"/> <input type="text"/> years	<input type="text"/> <input type="text"/> months	
Source of funds for the original property purchase	<input type="text"/>		
Was the property your main residence?	Yes	No	
If "Yes" was an alternative main residence purchased?	Yes	No	
If "Yes" please confirm Purchase price	<input type="text"/>		
Address of new residence	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>	
Date of sale	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>		
Total sale amount	Currency	<input type="text"/>	Amount <input type="text"/>
Net amount applicant received from sale	Currency	<input type="text"/>	Amount <input type="text"/>

11. Other income sources

Description of the activity that generated the funds	<input type="text"/>		
Role in relation to above activities	<input type="text"/>		
Period over which the activities occurred	<input type="text"/>		
Country in which the activity occurred	<input type="text"/>		
Date received	<input type="text"/>	<input type="text"/> years	<input type="text"/>
		<input type="text"/> months	
Proceeds received from the activity	Currency	<input type="text"/>	Amount <input type="text"/>

I IDENTIFICATION REQUIREMENTS**MANDATORY**

This Section is required to verify the identity of the Applicants and to be filled by the intermediary in conjunction with the Applicant.

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

All identification papers must be certified by the intermediary or a Lawyer or a Notary Public and include a photograph of the Applicant(s).

Below you will find the standard minimum requirements. In some circumstances we may request additional information.

For individuals we require one suitably certified document from Part 1, together with one suitably certified document from Part 2. Mobile phone bills and store card statements are not acceptable.

PART 1 PERSONAL IDENTITY

Role	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	Valid passport			
2	National ID card (with photograph)			
3	A current driving licence ¹ (with photograph)			
	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Reference Number		<input type="text"/>	<input type="text"/>	<input type="text"/>
Issuing Entity ²		<input type="text"/>	<input type="text"/>	<input type="text"/>
Issue Date		<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry Date		<input type="text"/>	<input type="text"/>	<input type="text"/>

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

¹ Where the driving licence does not confirm nationality this will be requested.

² To include country where the document was issued.



Where driving licence is used to verify identity it cannot also be used to verify address. Driving licence needs to be current, valid and issued from a **recognised jurisdiction**.

PART 2 VERIFICATION OF ADDRESS

Applicant 1

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- 1 A recent³ utility bill dated and certified within the last six months
- 2 A recent³ mortgage statement, giving the residential address
- 3 A current driving licence
- 4 A state pension, benefit or other government produced document showing benefit entitlement
- 5 A recent³ tax assessment document
- 6 Rates or council tax bill dated and certified within the last year
- 7 A recent³ account statement from bank or credit card showing at least one transaction

Applicant 1

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Reference Number

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Issuing Entity⁴

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PART 3 - HOW HAS THE CUSTOMER DUE DILIGENCE (CDD) BEEN OBTAINED

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

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

**Obtained by the
Financial Adviser
directly from the client**

**Obtained via a third
party who has met the
client face to face**

**Provided direct to
Utmost by the client**

Valid identity document(s)

Valid proof of residential address

³ Recent generally means no more than six months old, if issued on a monthly basis. If the document is issued less frequently, e.g. annually, recent means the most recently issued document (for example mortgage statements are usually issued annually).

⁴ To include country where the document was issued.

PART 4 - THIRD PARTY DETAILS

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

Third-Party Details

Name of individual(s) that obtained the CDD or met the client face to face

Occupation that qualifies the individual to certify CDD

Date of birth

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

Residential Address

Registered company name

Registered company address

J	FINANCIAL ADVISER'S DETAILS AND DECLARATION	MANDATORY
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Note: Financial Adviser to complete this section.

- 1 Please confirm how you met the Applicant(s)
- I have met the Applicant(s) in person
- I have met the Applicant(s) face-to-face via secure live video stream
- I have not met the Applicant(s) face to face

- 2 Are the Applicant(s) acting as a nominee for someone else? (If yes, give details)
- Yes No

- 3 Which country was the advice leading to this application given in?

- 4 Which country was this application signed in?

- 5 The basis on which the advice was offered is (UK advisers only)

Independent Restricted

- 6 Name of regulatory body

- 7 Regulatory body membership number e.g FCA number

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- 8 Name of your usual Regional Sales Manager

Adviser Charge (AC)

If the Applicant(s) have selected to pay your fees from the Bond please ensure Subsection **G1** is completed.

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 client'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 client has 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 and 2 of Section I I certify that they are true copies of the originals which I have sighted and the photograph represents a good likeness of the Applicant(s) who I have met.

Certifier and authorised
signatory

SIGNATURE

Date

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

Telephone number

Email address

Financial adviser
company name and
address
Financial adviser
to sign here.If signing using
DocuSign please
provide the certificate
with the application.

K APPLICANT DECLARATIONS

MANDATORY

The 'Applicant' refers to the persons applying for this bond, who also will be the 'Policyholder' of the bond once established.

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

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

Before signing, the Applicant should also read the **Evolution Key Features Document**, **Evolution Product Guide**, **Evolution and Estate Planning Bond Charges Guide**, the **Personal Illustration** and the **Evolution Key Information Document** where applicable, which explain the key features of and the specific charges applicable to Evolution. They will assist the Applicant to be sure statements made by the financial adviser are not relied upon if they are not supported in the literature. The Applicant's financial adviser will provide these documents and copies are also available from Utmost International Isle of Man Limited.

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

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

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

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

K1 HOW UTMOST INTERNATIONAL ISLE OF MAN LIMITED USES THE APPLICANT'S INFORMATION

Utmost International Isle of Man Limited uses the information the Applicant provides, about themselves and other people, to provide Utmost International Isle of Man Limited's products and services. In order to support Utmost International Isle of Man Limited's products and services, Utmost International Isle of Man Limited transfers information between different entities within Utmost's immediate operating group and to appointed data processors, but Utmost International Isle of Man Limited 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 Applicant's personal information to others for marketing purposes.

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

The Applicant acknowledges that:

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

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

K2 ANTI-MONEY LAUNDERING AND TAX EVASION PROVISIONS

Source of Funds - Statement of Truth

The Applicant truthfully confirms that:

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

Disclosure of information to Tax and other Government Authorities

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

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 Applicant's home country tax and/or other government authorities the Applicant's identity and any relevant information considered necessary or appropriate, at 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 Applicant understands and agrees that under the duty of utmost good faith the information the Applicant supplies in this application form, 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 International Isle of Man Limited.

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

The Applicant agrees to inform Utmost International Isle of Man Limited immediately should any information within this application change, and understands that the Applicant is obliged to do so.

K3 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 policy as set out in the Evolution Policy Conditions which Utmost International Isle of Man Limited reserves the right to change from time to time. Utmost International Isle of Man Limited also has the right at its discretion to refuse to accept individual assets for investment in the Bond.
- › If assets other than the restricted range are linked to the Bond, it could be deemed highly personalised and may be subject to penal taxation. Utmost International Isle of Man Limited is not responsible for monitoring the Bond's assets or for any cost resulting from a breach of these restrictions.
- › Utmost International Isle of Man Limited reserves the right to realise assets to clear an overdrawn position on any part of the Bond at any time.
- › Utmost International Isle of Man Limited's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets underlying the Bond. Utmost International Isle of Man Limited reserves the right to delay settlement or reinvestment at its discretion.

K4 PROVISIONS RELATED TO INVESTMENT ADVISER OR EMC NOMINATION

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

In this Section the term "EMC" refers to an External Manager, Platform and/or Platform Adviser as applicable, nominated in Subsections **E6** or **E7**, 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 **E5** 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 **E6** or **E7** 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 **E5**, **E6** or **E7** can be terminated by Utmost International Isle of Man Limited at the Applicant's request or otherwise by the Investment Adviser, EMC or Utmost International Isle of Man Limited at any time by giving written notice to all other parties.
- › The Applicant is aware the appointment of an Investment Adviser or EMC will be based on terms agreed between the Investment Adviser or EMC and Utmost International Isle of Man Limited.

- › Any assets purchased as a result of an instruction received from an Investment Adviser shall be purchased at the open market buying price as shown in the contract note issued by the vendor or stockbroker, less any discount Utmost International Isle of Man Limited has negotiated.
- › The Applicant's financial adviser and/or the Applicant can also obtain valuation statements directly from an EMC.

The Applicant understands and agrees that:

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

Provisions applicable to EMC nomination

- › Utmost International Isle of Man Limited will not be responsible for any loss or liability to the External Account, resulting from the EMC's appointment, or from services rendered or procured, by the EMC to Utmost International Isle of Man Limited.
- › Utmost International Isle of Man Limited will recover any necessary money from the External Account to cover Utmost International Isle of Man Limited's fees and expenses, as detailed in the Policy Schedule and Evolution Policy Conditions.
- › Utmost International Isle of Man Limited has the right to place trading instructions directly with the External Manager or Platform at any time without requiring the Applicant's approval. This may affect the value of the Bond. Where there are conflicting instructions, Utmost International Isle of Man Limited's instructions override the Applicant's or the EMC's instructions.
- › The Applicant has no legal right to the investments held by an EMC. Apart from agreeing or rejecting recommendations given to the Applicant, where an advisory basis has been selected, the Applicant may not give any direct instructions to an EMC regarding the investments, including instructions relating to the selection of assets or with respect to withdrawals or surrenders.
- › Further the Applicant may not give any legal charge, pledge or lien over the External Account, nor may the Applicant instruct the EMC to give any guarantee, indemnity, or counterindemnity in favour of any person or company.
- › Utmost International Isle of Man Limited will extend a Limited Power of Authority ("LPOA") on the Applicant's behalf which enables the Applicant to agree certain charges, (not linked to advice) investment strategy and risk profile with the EMC. If the Applicant is nominating a Platform and Platform Adviser, the Applicant is also given limited powers to agree the appointment of a Platform DFM who hold agreements with the Platform and Platform Adviser. Utmost International Isle of Man Limited retains the right to decline any such appointment.
- › An EMC will be responsible for ensuring compliance with the objectives and risk information provided by the Applicant to the EMC via a separate Investment Mandate document.
- › The range of assets available is restricted in line with **Utmost International Isle of Man Limited's Investment Parameters**.
- › If assets other than the restricted range are linked to the Bond, it could be deemed highly personalised and may be subject to penal taxation.
- › Utmost International Isle of Man Limited is not responsible for monitoring the Bond's assets or for any cost resulting from a breach of any restrictions.
- › Utmost International Isle of Man Limited's ability to sell, reinvest or pay cash in a timely manner can be restricted by certain types of assets underlying the Bond. Utmost International Isle of Man Limited reserves the right to delay settlement or reinvestment at its discretion.

The Applicant agrees and understands that:

- › An EMC may take charges for services other than advice, including those for transaction and/or custody services provided, as detailed under the standard charges section of their terms and conditions or as agreed separately with the Applicant.
- › An EMC is authorised by Utmost International Isle of Man Limited to deduct such charges for transactions and/or custody services directly from the External Account and make any separate investment management service payments on its behalf.

The Applicant promises to:

- › Be responsible for reimbursing Utmost International Isle of Man Limited for any costs, losses and/or expenses incurred by Utmost International Isle of Man Limited as a result of any legal claims, complaints or proceedings brought by any party in respect of loss arising from the services and performance of an EMC.

K5 ADVISER CHARGES AND INVESTMENT ADVISER CHARGES

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

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

Adviser Charge**The Applicant understands and accepts that:**

- › When paid to a financial adviser, an Adviser Charge will be treated for tax purposes, as a withdrawal by the Applicant from the Bond.
- › The Applicant should contact their financial adviser in the first instance to discuss anything regarding Adviser Charges paid to them.
- › 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.
- › Utmost International Isle of Man Limited cannot cancel an Adviser Charge after it has been paid, even if the Applicant decides to cancel the Bond during the cancellation period.
- › Any Adviser Charges to be paid as a fixed monetary amount will not be reduced if the Applicant takes a withdrawal or surrenders one or more policy segments, unless the Applicant specifically requests this to happen at the time of the policy segment surrender.
- › Where any ongoing Adviser Charge attracts VAT, the Applicant authorises Utmost International Isle of Man Limited to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.

Investment Adviser Charge**The Applicant understands and accepts that:**

- › Investment Adviser Charges will only be paid when there is sufficient value and assets underlying the Bond that can be sold to cover the payment in full.
- › Any Investment Adviser Charge paid from the value of the Bond will be deducted equally across all policy segments. It is important to note that Investment Adviser Charges can only be paid in the currency of the Bond.
- › Any Investment Adviser Charges to be paid as a fixed monetary amount will not be reduced if the Policyholder takes a withdrawal or surrenders one or more policy segments, unless the Policyholder specifically requests this to happen at the time of the policy segment surrender.
- › Where any ongoing Investment Adviser Charge attracts VAT, the Applicant authorises Utmost International Isle of Man Limited to automatically adjust future payments if the rate of VAT changes without any further authority from the Applicant.
- › The actual amounts paid by Utmost International Isle of Man Limited as Investment Adviser Charges will be treated as non-taxable withdrawals from the Bond and will not be used in any Chargeable event calculations.

- › Utmost International Isle of Man Limited cannot cancel an Investment Adviser Charge after it has been paid, even if the Applicant decides to cancel the Bond during the cancellation period.
- › The Policyholder can cancel the instruction to pay any future Investment Adviser Charges due from the Bond at any time by writing to Utmost International Isle of Man Limited.
- › Until Utmost International Isle of Man Limited receives written notification to cancel an Investment Adviser Charge, Utmost International Isle of Man Limited will continue to make payments to the Investment Adviser or EMC.
- › If the Applicant cancels the Bond within the cancellation period, changes the nominated Investment Adviser or EMC, cancels payment of any Investment Adviser Charges from their Bond, assigns the Bond, or any other situation where it is not reasonably possible for Utmost International Isle of Man Limited to facilitate a payment, it will be the Applicant's responsibility to settle any outstanding Charges directly with the Investment Adviser or EMC.
- › The Policyholder should in the first instance contact their Investment Adviser or EMC to discuss any Investment Adviser Charges they believe should not have been applied to their Bond.

Where the Bond is linked to an External Managed Account

The Applicant acknowledges and agrees that:

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

K6 POTENTIAL CONSEQUENCES OF MISLEADING UTMOST INTERNATIONAL ISLE OF MAN LIMITED

Potential Consequences of Misleading Utmost International Isle of Man Limited

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

- 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 International Isle of Man Limited being misled, without limiting Utmost International Isle of Man Limited's ability to seek additional recompense from the Applicant in respect of any shortfall.
- ii. notify relevant government authorities and provide all information considered necessary or appropriate at Utmost International Isle of Man Limited's discretion concerning the Applicant and/or the bond; and
- iii. if considered appropriate after consultation with government authorities and/or legal counsel, either
 - › subject to satisfying Utmost International Isle of Man Limited's further reasonable requirements, refund the Applicant's premium(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.

K7 GENERAL CONFIRMATIONS AND ACKNOWLEDGEMENTS

The Applicant understands that no policy 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 the application.

The Applicant accepts that:

- › Selection of investments is the Applicant's responsibility, or, where appropriate, that of the Applicant's 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 Applicant confirms that the firm named in Section 'J - Financial Adviser's details' will be acting as the Applicant's financial adviser on an ongoing basis and the Applicant agrees that Utmost International Isle of Man Limited 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 the financial adviser it is the Applicant's responsibility to tell Utmost International Isle of Man Limited in writing of this change.

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 International Isle of Man Limited.

The Applicant confirms and declares that the Applicant is habitually tax resident in the jurisdiction entered in Section A of this application form.

The Applicant understands and agrees that Utmost International Isle of Man Limited 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).

Role	Applicant 1	<input type="text"/>
SIGNATURE	<input type="text"/>	<input type="text"/>
Print full name	<input type="text"/>	<input type="text"/>
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="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

Confirm what capacity you are signing this Declaration in, e.g. as Applicant 2, a Deputy or a Power of Attorney.

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

L BANK DETAILS AND PAYMENT INFORMATION

INFORMATION

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

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).

Cheques must be made payable to Utmost International Isle of Man Limited.

Please ensure that the Applicant(s)' names are referenced on all payments.

Example:

Utmost International Isle of Man Limited, Premium Collection Account re: Mr Example Client

TELEGRAPHIC TRANSFER DETAILS

Payments from account and currency detailed in Subsection D3.

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: RBOSIMDXXXX
Payment reference: [Client name / proposal number]

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

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

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

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

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

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