

## Change in Investment Pathway Form

1. Your Personal Details	
Full name and Title	
Residential Address	
Plan Number	
Telephone Number	
Email address (if you are happy for us to contact you by email)	

2. Investment Pathway Details	
Please complete this section if, having reviewed the Pathways, an option better fits your plans than your current selected Pathway. Only one option can be selected.	
Tick one	Investment Pathway choices
<b>Investment Pathway I</b> "I have no plans to touch my money in the next 5 years" <input type="checkbox"/>	Your money will be invested in the <b>Multi-Asset Growth fund</b> when you start your Utmost Drawdown and will remain in that fund unless you change to another Investment Pathway.
<b>Investment Pathway II</b> "I plan to use my money to set up a guaranteed income (annuity) within the next 5 years" <input type="checkbox"/>	Your money will be invested in the <b>Multi-Asset Cautious fund</b> when you start your Utmost Drawdown and will remain in that fund unless you change to another Investment Pathway.
<b>Investment Pathway III</b> "I plan to start taking my money as a long-term income in the next 5 years" <input type="checkbox"/>	Your money will be invested using the <b>Investing By Age Strategy</b> which aims to help you grow your savings while you are younger, by investing more of your money in shares. As you get older, your money gradually shifts into more conservative investments such as government bonds and cash, with the aim of protecting you from significant falls in the value of your savings.  <b>At age 55:</b> You will be invested 100% in the <b>Multi-Asset Moderate fund</b> .  <b>Age 55 to 65:</b> From age 55, and each year over the next 10 years, 10% of your value will transfer to the <b>Multi-Asset Cautious fund</b> .  <b>Age 65 to 75:</b> You will be 100% invested in the <b>Multi-Asset Cautious fund</b> from age 65 to 75.  <b>Age 75 to 85:</b> From age 75, 10% of your value will transfer to the <b>Money Market fund</b> each year until you are fully invested in cash by age 85.  <b>Age 85 and older:</b> You are fully invested in cash by age 85 and will remain in the <b>Money Market fund</b> .
<b>Investment Pathway IV</b> "I plan to take all my money out within the next 5 years" <input type="checkbox"/>	Your money will be invested in the <b>Multi-Asset Cautious fund</b> when you start your Utmost Drawdown and will remain in that fund unless you change to another Investment Pathway.

### 3. Important Information regarding your change in Investment Pathway

You should consider which of the Investment Pathways best fits your needs. In this form we provide information about how your savings would be moved between the funds which are linked to them, and where you can find further information.

All investments carry a level of risk and you should ensure you are comfortable with that level. If you are not sure, we recommend that you speak to an Independent Financial Adviser.

If we receive an instruction to change your Investment Pathway prior to 5:00pm on a working day, the change will be based on the close of business prices of the underlying unit-linked funds for the following working day. Instructions that are received after 5:00pm on a working day will use the close of business price in two working days' time.

The Investment Pathways use our Multi-Asset funds and Investing By Age Strategy. More information is available on our website [www.utmost.co.uk](http://www.utmost.co.uk).

Here you can also find:

- Information about the risk profile of our unit-linked funds as well as how they perform compared with similar funds
- fund factsheets which explain what each fund aims to do
- a guide which explains how our unit-linked funds work and how we manage them.

If you do not have access to the website, call us on 0330 159 1530 and we will provide you with the information.

### 4. Declaration - please sign and date below

I declare that the instructions given in this form shall be irrevocable.

Print name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_

REST ASSURED

Calls may be recorded for training or monitoring purposes.

Contact us at: Walton Street, Aylesbury, Bucks, HP21 7QW Tel : 0330 159 1530 Fax : 0845 835 5765 : [www.utmost.co.uk](http://www.utmost.co.uk)  
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