utmost™

PRE-CONTRACTUAL INFORMATION DUTIES – INSURANCE DISTRIBUTION

Under the terms and for the purposes set out in article 31 of the Legal Framework for the Distribution of Insurance and Reinsurance, approved in annex to Law no. 7/2019, of 16 January, Utmost Wealth Portugal, Unipessoal, Lda., with registered office at Spaces Marquês de Pombal, Praça Marquês de Pombal, n.º 14, Sala 215, 1250-162, Lisbon, Portugal, legal person and registration number at the Commercial Registry Office 518965465, registered since 29 May 2026 with the ASF - Insurance and Pension Funds Supervisory Authority, under the number 426596630 (registration that can be confirmed through the ASF website available at www.asf.com.pt), authorized to carry out the activity of insurance distribution in Life business, including insurance-based investment products, in the category of insurance agent (hereinafter, referred to as 'UWP'), hereby declares:

a) UWP is part of the Utmost group, but is not owned, directly or indirectly, by any insurance company;
b) UWP does not hold any qualifying holdings in insurance company(ies);
c) The insurance distribution activity is pursued by UWP in the name and on behalf of Utmost group entities (such as Urmost PanEurope DAC and Utmost Luxembourg., S.A.) in the life insurance business, involving the promotion and presentation of insurance products and the provision of assistance throughout the term of the policies;
d) UWP is not, however, authorized to enter into insurance contracts in the name and on behalf of the Insurers, nor to assume any risks or liabilities on behalf of them, which are guaranteed exclusively by the Insurers themselves;
e) UWP also has no power to collect insurance premiums, nor power to transfer funds to Customers;
f) UWP does not have any contractual obligation to carry out the business of insurance distribution exclusively for the Insurers;
g) As part of its insurance distribution business, UWP is obliged to provide advice to the Customer and, for this purpose, prior to entering into any contract, it shall provide the Customer with a personalized recommendation, adjusted to the type of Customer, the information provided and the complexity of the recommended contract, and shall base its advice on an impartial and personal analysis;
h) UWP does not provide Customers with periodic suitability assessment;
i) UWP's remuneration in return for the insurance distribution activity consists of a commission. The Customer has the right to request information about the remuneration earned by UWP for the distribution service provided, and UWP is therefore required to provide such information to the Customer at its request;
j) Where applicable, UWP will inform the Customer of the names of other intermediaries involved in the proposed contract. If other insurance intermediaries are involved in the same insurance contract, they are all jointly and severally liable to the insured persons, policyholders and insurance companies for the acts of distribution carried out;
k) Under the applicable legal terms, UWP has implemented Customer handling and complaint management policies, which can be consulted at https://utmostinternational.com/wealth-solutions/our-wealth-solutions/portugal/our-solutions-portugal-en.
l) Complaints about the insurance distribution services provided by UWP may be submitted directly to UWP, through the email complaint.pt@utmostgroup.lu, and may also be submitted to the ASF - Insurance and Pension Funds Supervisory Authority, directly (www.asf.com.pt) or through the Complaints Book (https://www.livroreclamacoes.pt/Inicio/);
m) The submission of complaints is without prejudice to the right of the Customer to recourse to the courts of law or alternative dispute resolution bodies. To this end, UWP has joined the following alternative dispute resolution bodies:
   Centro de Informação, Mediação e Arbitragem de Seguros (CIMPAS)
   Centro de Arbitragem de Conflitos de Consumo de Lisboa (CACCL);
n) UWP also has also implemented policies for the prevention, communication and management of conflicts of interest within the scope of its insurance distribution activity.

This document does not exempt the Customer from consulting the legally required pre-contractual and contractual information.