

DOING BUSINESS WITH UTMOST INTERNATIONAL ELECTRONIC SUBMISSIONS



The process highlighted in this document applies to Utmost International Isle of Man Limited (former-Quilter International Isle of Man Limited) and Utmost Pan Europe dac (former-Quilter International Ireland dac) products.

We will consider accepting digitally certified documentation, depending on the overall risk rating of your client. Risk ratings are determined by assessing factors derived from the Anti-Money Laundering and Countering the Financing of Terrorism Code 2019 and ascertained at the point of an appropriate trigger.

Digitally signed forms, using Adobe Sign or DocuSign, may also be accepted. This is available to clients of financial adviser firms and corporate trusts who have registered their intent to use this technology with Utmost International. Digital signatures provide a full audit trail via a certificate, which includes the email address used for the electronic signature(s) to be provided. We will require evidence of this certificate to be included with any digitally signed forms submitted.

CERTIFICATION OF DOCUMENTS

Depending on the risk rating of your client, and if you are unable to meet your clients face-to-face, we may accept documents that you have verified in a secure video call using an application such as Skype.

We are able to accept a digital image of the documents you have received from your client providing the following criteria are met:

- › You are verifying you have seen the original copy of the document being certified, not an electronic version
- › The document has not been tampered with (scanned, pdf or digital photo)
- › The quality is clear
- › There must be no doubts over the authenticity of the document or identity
- › You provide us with a declaration confirming the following:

I certify this document as a copy of the document that I have seen through <insert method of communication used> held on <x date> between me and the applicant /policyholder. <For photo ID please include the following: I confirm that the image is a true likeness of the applicant /policyholder>. The document has not been tampered with and I have received the same confirmation from the applicant /policyholder.

- › The certification must also include standard information relating to the certifier including full name, position/ capacity in which they are certifying the document, contact details and date.
- › For your own records, you should take a screenshot of your client with their documents (e.g. holding their passport to their face).

If your client does not have access to a video application, please contact your usual sales consultant or regional office for more information. Please note, if you have previously met the client and have had sight of the originals, please follow standard certification process.

ADDRESS VERIFICATION

The above criteria can also apply to documents used to verify an address.

SOURCE OF FUNDS DOCUMENTS

Scanned documents are acceptable providing you give us a declaration confirming that the document evidences the description of the Source of Funds declared and that it contains all relevant pages. If you have verified documents in a call with the client using an application such as Skype, we can accept such documents providing the requirements outlined in the 'Certification of Documents' section above are followed.

PAYMENTS OUT

For client security and fraud prevention purposes, all payments should be processed online via Wealth Interactive or a signed document supplied. As mentioned above, we may also accept digital signatures. Once you've successfully signed up, we will accept payment instructions using digital signatures.

EMAILING APPLICATION FORMS/ INSTRUCTIONS TO US

In the first instance, you and your clients should always use Wealth Interactive. If it cannot be done through Wealth Interactive or your client is invested in a unit-linked product, you may be able to email the form/instruction to us (the table below confirms the instructions that we will accept by email).

You can access the relevant form from our online literature library on www.utmostinternational.com. The forms are editable PDFs, please complete all sections. If you complete the PDF, you can then email it to your client for authorisation.

HOW TO OBTAIN CLIENT AUTHORISATION

If your client has access to a printer and scanner

They can print the form, sign it, then scan it to you or directly to us. They must scan all pages of the form (not just the signature page). Where there is more than one policyholder, all policyholders must sign.

If your client does not have access to a printer and scanner

Please note - this process doesn't apply to Trust Deeds, Assignment Deeds, Powers of Attorney and Court Orders.

They should complete the declaration by typing their name(s) in the signature box (where they would usually sign) and also type in the date. The client must then email this to us using the email address they used in their application form with us, or have subsequently provided to us (and copy you in). Where there is more than one policyholder, each policyholder must email us independently of one another.

The email from the client should include wording as follows
'Please find attached my/our <application/form> for an <Utmost International Isle of Man / Utmost PanEurope product name><insert type of instruction/new business>. I confirm that I have received advice from the adviser copied into this email. I am unable to handwrite my signature onto the attached application form but please regard this email as my signature.

It is very important to note that this is a work-around to help you if you cannot submit paper forms. If you need to use this method, you should make your clients aware that there is a risk associated with them emailing documents when using unencrypted email accounts.

Please also ensure that documents that meet current, standard requirements are submitted to us as soon as practicable. Utmost International Isle of Man and Utmost Pan Europe may be required to obtain further documents, information, or verification of any instruction received.

WHAT WE WILL ACCEPT BY EMAIL

*certain documents e.g. local regulatory declarations and forms, may require wet signature. Please check the details of the requirements where applicable with the regional office

DOCUMENT TYPE	CAN IT BE EMAILED TO US?	CAN IT BE SUBMITTED VIA WEALTH INTERACTIVE?
Application forms for Portfolio Bonds (New Business and Top Ups)	Yes	Yes If your client registers for Wealth Interactive, no wet signatures are required. It is the fastest and most secure way for you to submit an application. However, please refer to other forms in this table for requirements on how we can accept supplementary documents.
Application forms for unit-linked policies, incl. Know Your Client forms (New Business and Top-ups)	Yes	No
Change of adviser	Yes	No
Charge sheets	Yes	No
Cheques	No	No Please consider making payments electronically.
Court of protection documents (COP)	Yes Provided the digital image/scanned copy is an image of the original document and not an image of a copy, we can accept. (See instructions above on how to certify documents digitally)	No
Custodian Appointment form	Yes	Yes This can be uploaded to Wealth Interactive as part of an application. (See instructions above on how to obtain client authorisation)
Customer application for Wealth Interactive Online Service Account	Yes	Yes If the client's email address is already on our records, a registration for Wealth Interactive can be generated online by the client's appointed adviser firm.
Customer change of details	Yes	Yes Clients can update their own contact and bank details online using Wealth Interactive.
Dealing form	Yes	Yes No wet signatures are required if the instruction is submitted by a fund adviser/discretionary asset manager or by the client, and this provides you with the fastest and most secure way to submit an instruction.

DOCUMENT TYPE	CAN IT BE EMAILED TO US?	CAN IT BE SUBMITTED VIA WEALTH INTERACTIVE?
Death certificate	Yes Provided the digital image/scanned copy is an image of the original document and not an image of a copy, we can accept. (See instructions above on how to certify documents digitally)	No
Deed of assignment - original	Yes Provided the digital image/scanned copy is an image of the completed original deed and not an image of a copy, we can accept. (See instructions above on how to certify documents digitally)	No
Discretionary Asset Manager appointment form	Yes	Yes This can be uploaded to Wealth Interactive when submitted as part of an application. (See instructions above on how to obtain client authorisation).
Fee form	Yes	Yes This can be uploaded to Wealth Interactive when submitted as part of an application. (See instructions above on how to obtain client authorisation).
Fund Adviser form	Yes	Yes This can be uploaded to Wealth Interactive when submitted as part of an application. (See instructions above on how to obtain client authorisation).
Letter of Authorisation form	Yes	Yes This can be uploaded to Wealth Interactive when submitted as part of an application. (See instructions above on how to obtain client authorisation).
Nomination of beneficiaries	Yes	No
Power of Attorney	Yes Provided the digital image is an image of the original document and not an image of a copy, we can accept. (See instructions above on how to certify documents digitally)	No
Proof of identity	Yes (See instructions above on how to certify documents digitally)	Yes This can be provided as part of an online application using Wealth Interactive. (See instructions on certification of documents above).
Proof of residency	Yes (See instructions above on how to certify documents digitally)	Yes This can be provided as part of an online application using Wealth Interactive. (See instructions on certification of documents above)
Source of funding - Premium source and accumulation of wealth evidence	Yes (See instructions above on how to certify documents digitally)	Yes This can be provided as part of an online application using Wealth Interactive. (See instructions on certification of documents above).
Supporting documents regarding Corporate applicants	Yes (See instructions above on how to certify documents digitally)	No
Tax Declaration form	Yes	Yes This can be provided as part of an online application using Wealth Interactive.

DOCUMENT TYPE	CAN IT BE EMAILED TO US?	CAN IT BE SUBMITTED VIA WEALTH INTERACTIVE?
Trust deeds - Utmost International documents received with New Business applications	No Exception: For the Loan Trust, We can accept a digital image/ scanned copy if it is an image of the completed original document and not an image of a copy we can accept. (See instructions above on how to certify documents digitally) If you are sending a certified copy of the completed deed it must be signed as an original certified copy on every page before sending us the digital image/ scanned copy. Dating still needs to be in line with Loan Trust Guidance - if sending payment by Telegraphic Transfer we must receive the payment prior to the trust deed being dated, and the application will need to be dated the following day.	No
Trust deeds - Utmost International documents received after New Business applications	Yes We can accept a digital image/scanned copy if it is an image of the completed original document and not an image of a copy. (See instructions above on how to certify documents digitally) If you are sending a certified copy of the completed deed it must be signed as an original certified copy on every page before sending us the digital image/scanned copy.	No
Trust deed extract for pre-existing trusts (showing the appointment of the trustees, not the full deed)	Yes We can accept a digital image/scanned copy if it is an image of the completed original document and not an image of a copy. (See instructions above on how to certify documents digitally) If you are sending a certified copy of the completed deed it must be signed as an original certified copy on every page before sending us the digital image/scanned copy.	Yes (See instructions on certification of documents above)
Withdrawal form (requesting one off withdrawals)	Yes	Yes Withdrawal requests should be submitted through Wealth Interactive. This is the quickest and most secure way to submit withdrawal requests.
Withdrawal form (requesting regular withdrawals or full surrender)	Yes	Yes These can only be submitted by policyholder(s).

CONTACTING US

Please refer to **IOMask@utmostinternational.com** for details on which team to contact according to your request.
If you need to contact us, please check our contact us section on **www.utmostinternational.com** for details.

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 24916C.

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

Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. 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.

Utmost PanEurope dac is regulated by the Central Bank of Ireland. Registered No 311420.

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

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