For adviser use only

WEALTH INTERACTIVE USER GUIDE

ADVISER – SUBMIT TOP-UP BUSINESS

A WEALTH *of* DIFFERENCE

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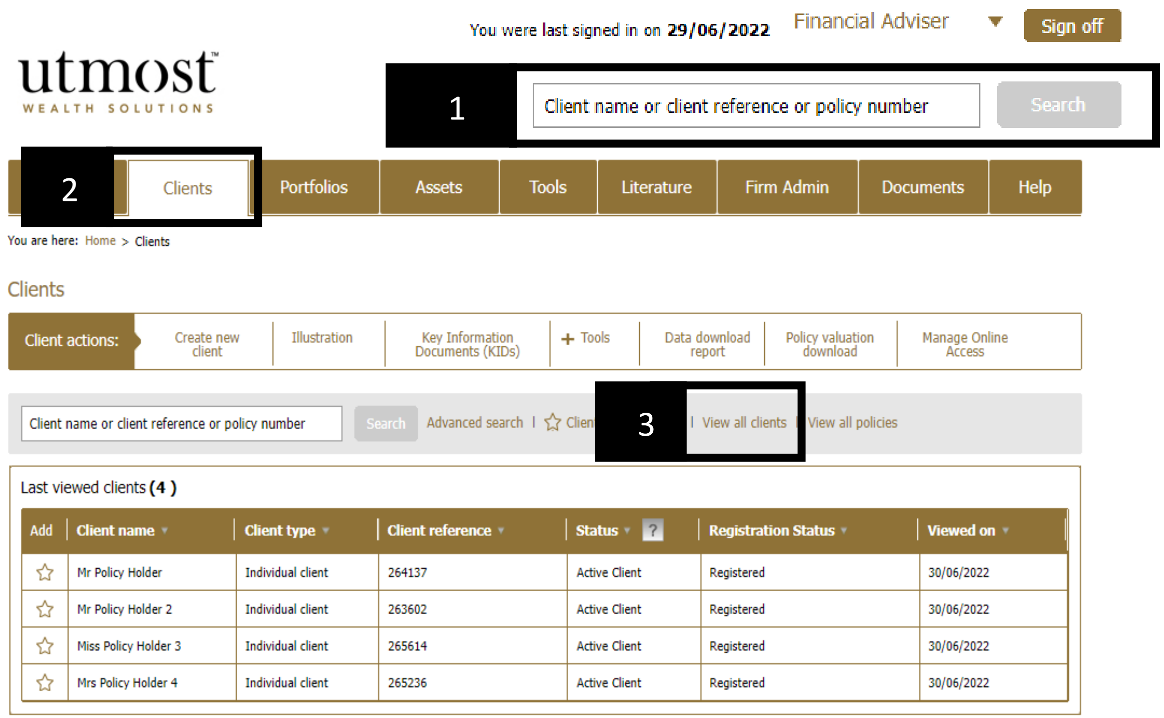
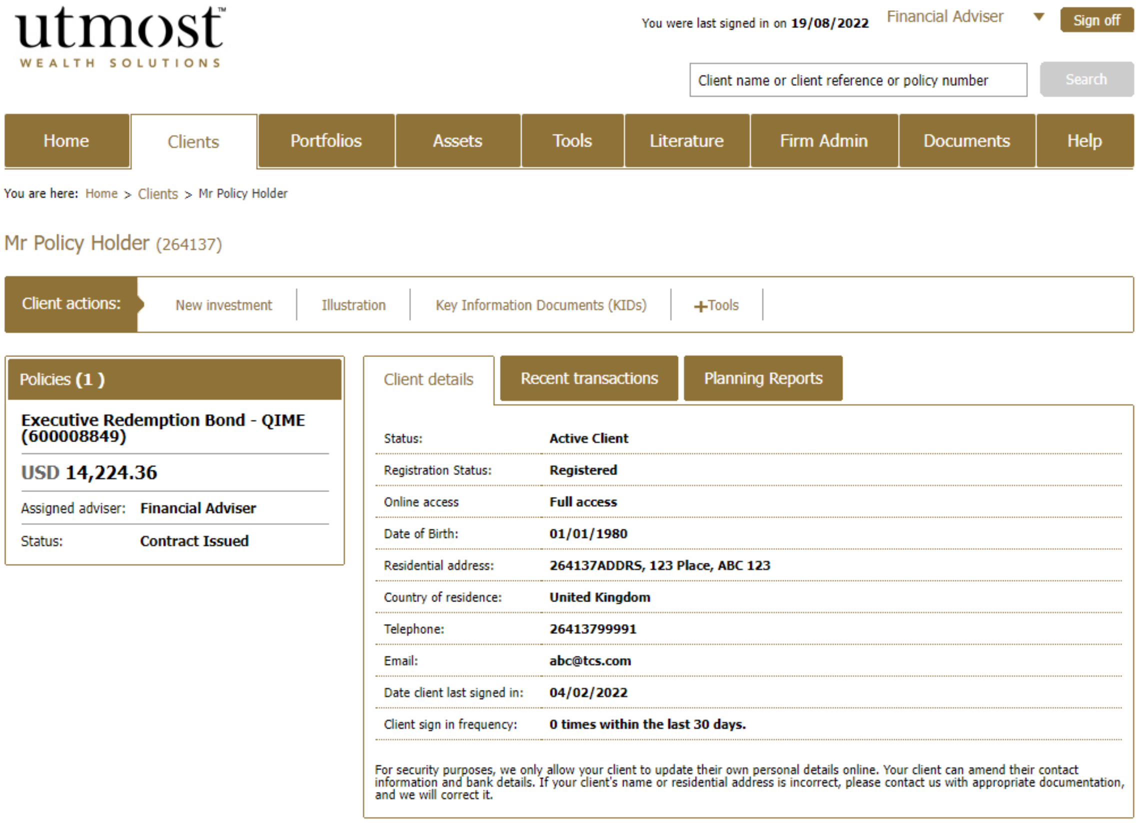
The quickest way to navigate to the Required policy is to enter the policy number in the search bar at the top of your homepage(1).

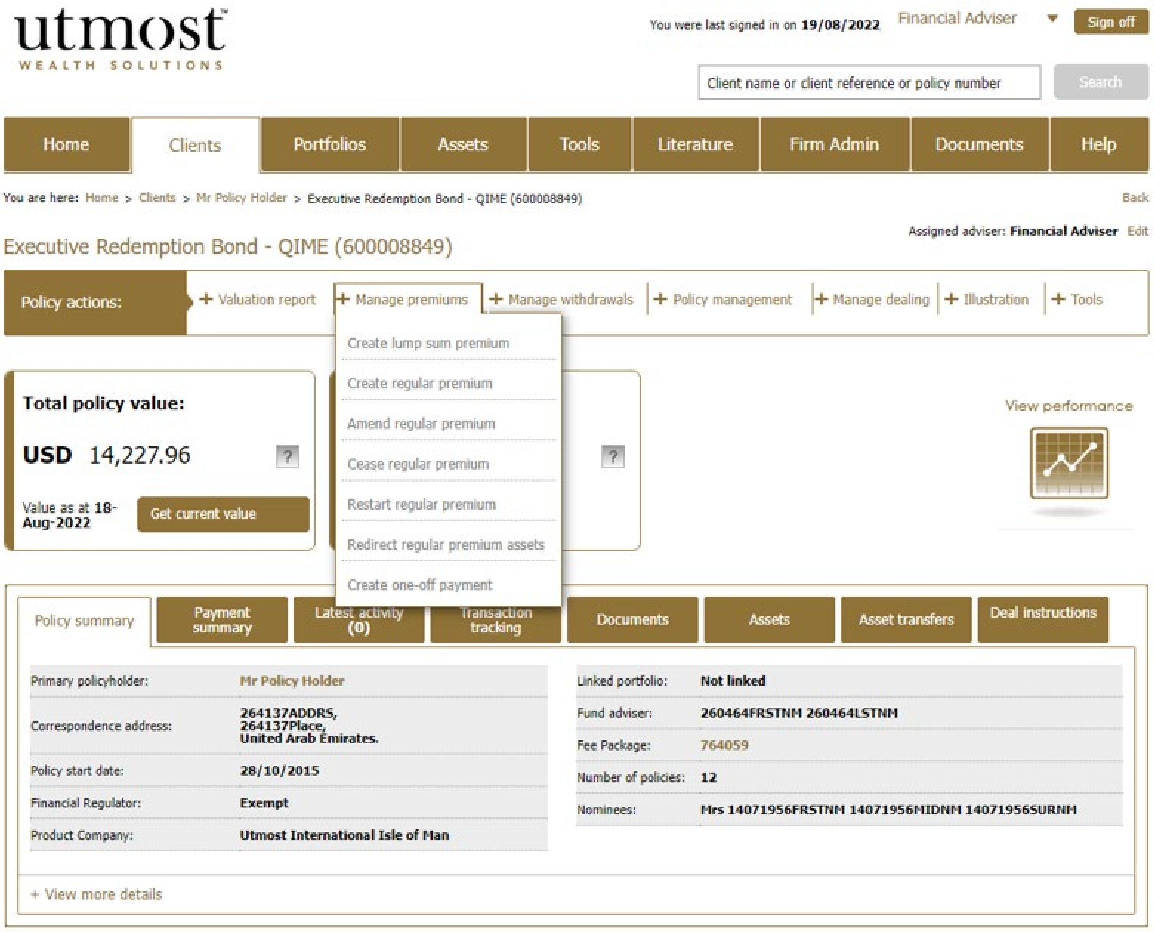
Alternatively you can view a full list of your clients by selecting the 'Clients' tab(2) and selecting 'View all clients' (3).



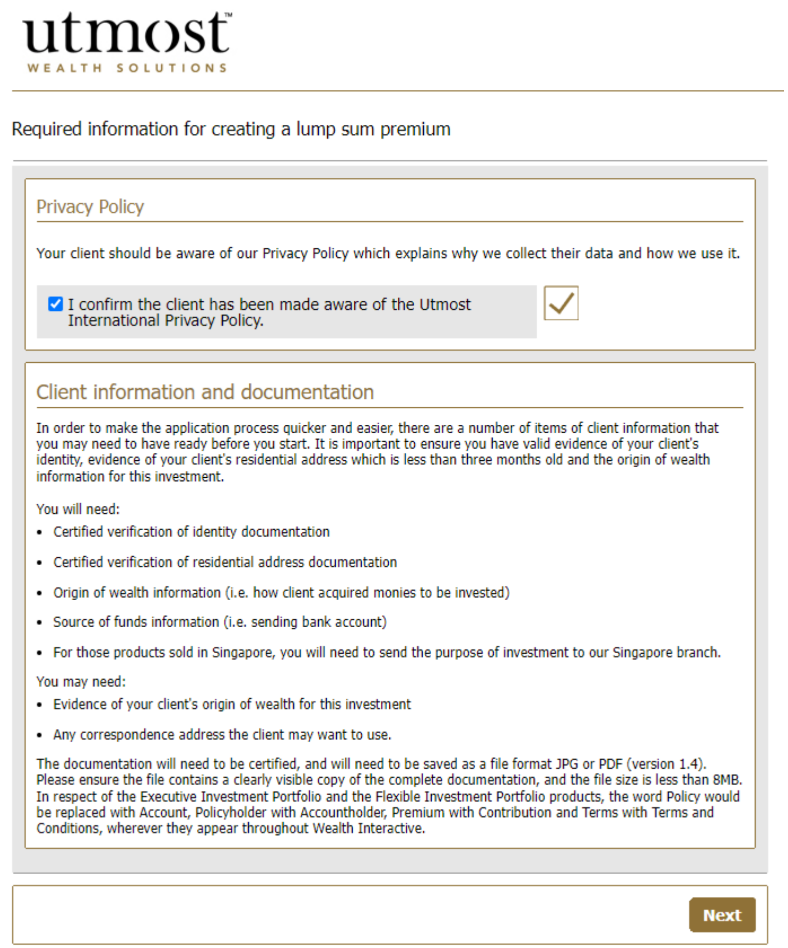
Select the policy to be topped up



Hover over '+ Manage premiums' and select 'Create lump sum premium'.



- Tick to confirm the personal data statement.
- Then click ‘Next’.



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Required information for creating a lump sum premium

Privacy Policy

Your client should be aware of our Privacy Policy which explains why we collect their data and how we use it.

- [x] I confirm the client has been made aware of the Utmost International Privacy Policy.

Client information and documentation

In order to make the application process quicker and easier, there are a number of items of client information that you may need to have ready before you start. It is important to ensure you have valid evidence of your client's identity, evidence of your client's residential address which is less than three months old and the origin of wealth information for this investment.

You will need:

- Certified verification of identity documentation
- Certified verification of residential address documentation
- Origin of wealth information (i.e. how client acquired monies to be invested)
- Source of funds information (i.e. sending bank account)
- For those products sold in Singapore, you will need to send the purpose of investment to our Singapore branch.

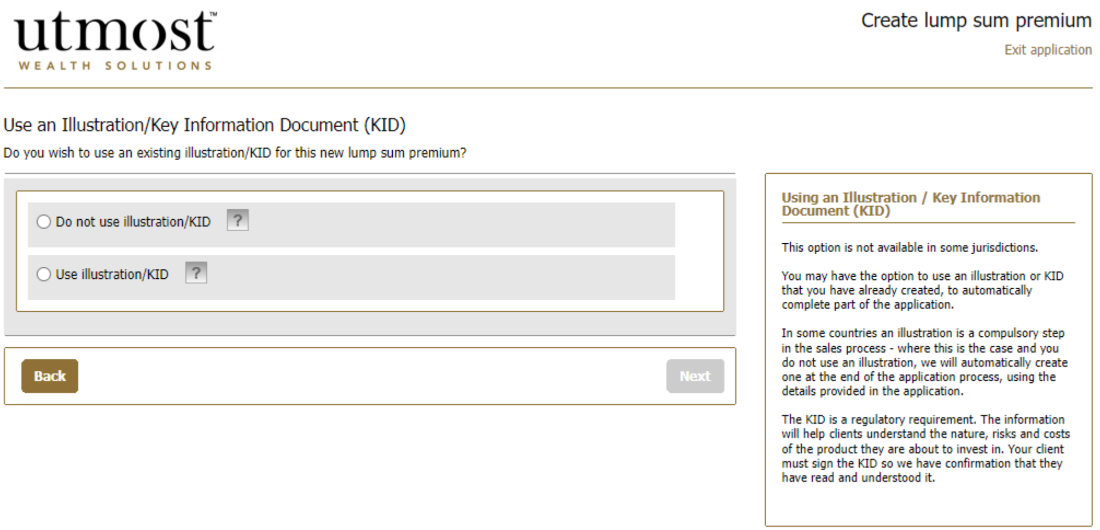
You may need:

- Evidence of your client's origin of wealth for this investment
- Any correspondence address the client may want to use.

The documentation will need to be certified, and will need to be saved as a file format JPG or PDF (version 1.4). Please ensure the file contains a clearly visible copy of the complete documentation, and the file size is less than 8MB. In respect of the Executive Investment Portfolio and the Flexible Investment Portfolio products, the word Policy would be replaced with Account, Policyholder with Accountholder, Premium with Contribution and Terms with Terms and Conditions, wherever they appear throughout Wealth Interactive.

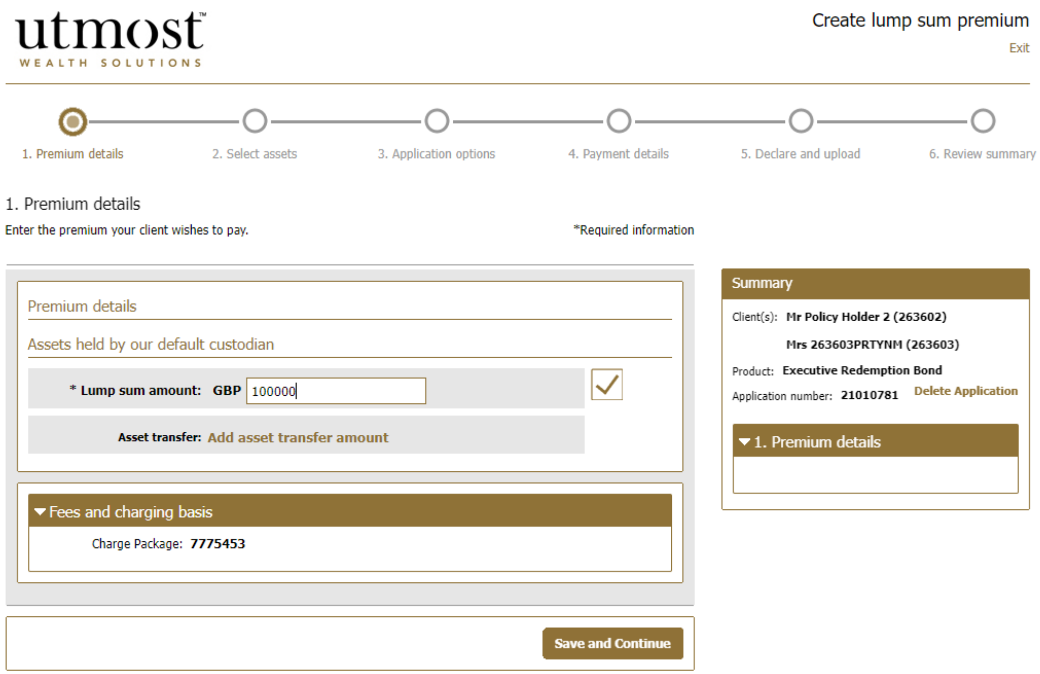
Next

- If you have generated a top up illustration select 'Use illustration' to pre-populate the top up application with the illustration details.
- If you haven't generated a top up illustration select 'Do not use illustration'.



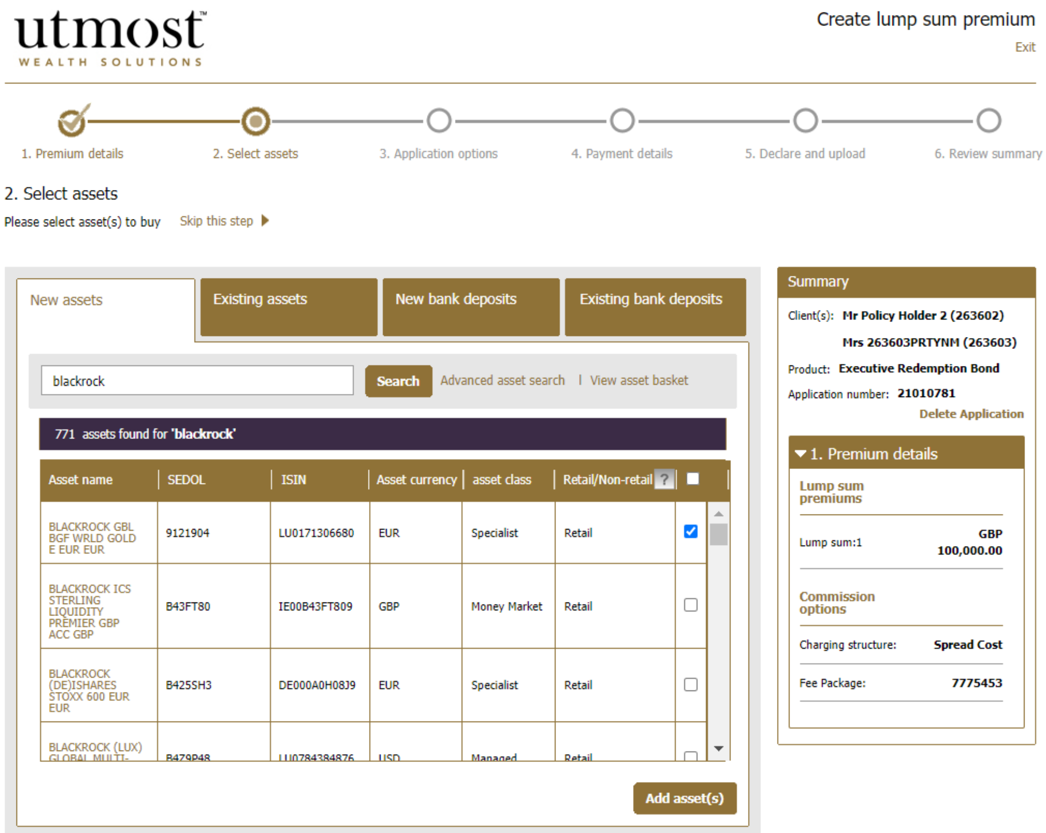
- Enter the investment amount and asset transfer amount.
- Select fees and charges as appropriate. And click on 'Save and Continue' to proceed.

  If you have used an illustration the premium details, select assets and application options sections will be pre-populated. Please double check the information before proceeding through each section.



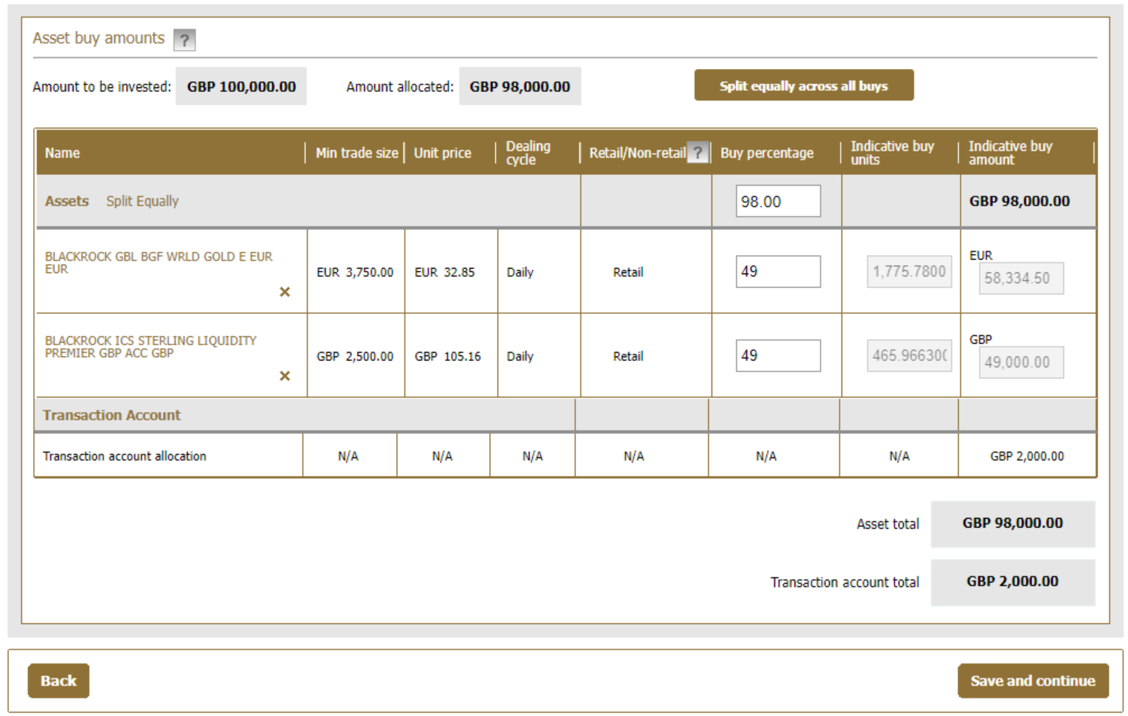
- If the investment choice isn't decided during the top up application click on 'Skip this step' (1) to allocate the new contribution to the cash account. You can then use Wealth Interactive to place a deal instruction once the top up has been issued.
- To invest in new assets enter the SEDOL/ISIN into the search box (2).

  Alternatively to increase an existing holding select 'Existing assets' (3) to view a list of the current holdings.
- To select an asset, tick the box next to the asset (4). Once all the assets have been selected click on 'Add asset(s)' and scroll down to input the allocation for each asset.

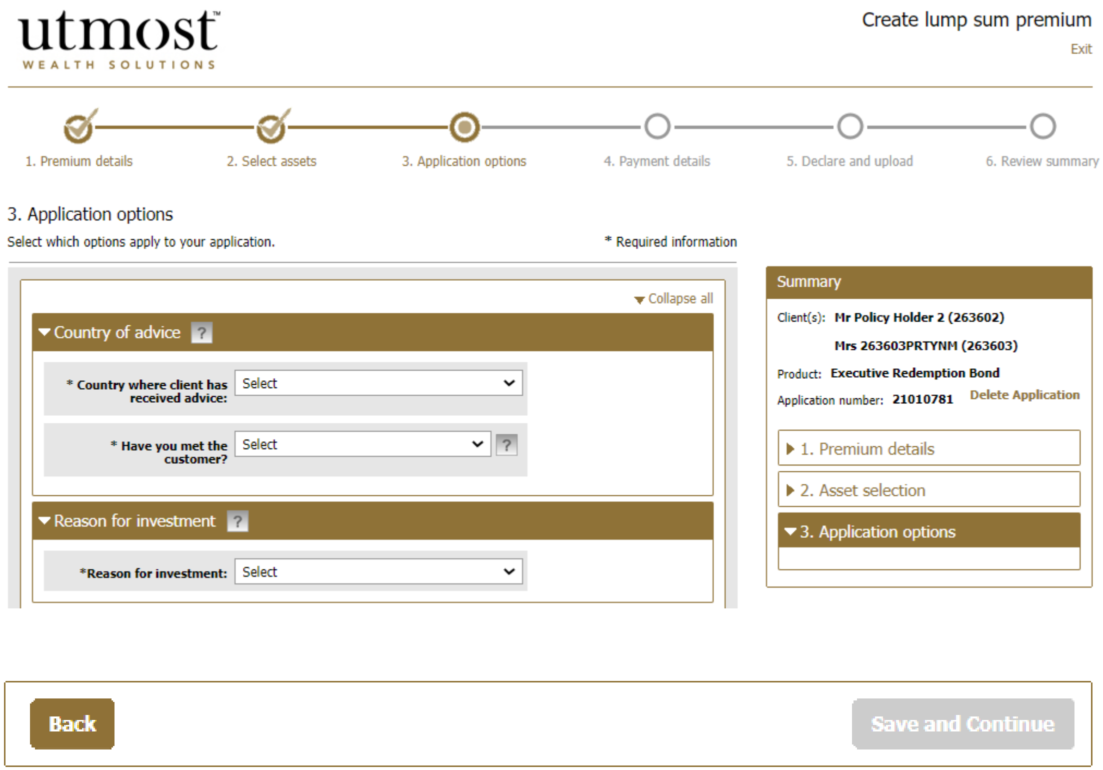


- Enter the percentage or amount to be invested in each asset.

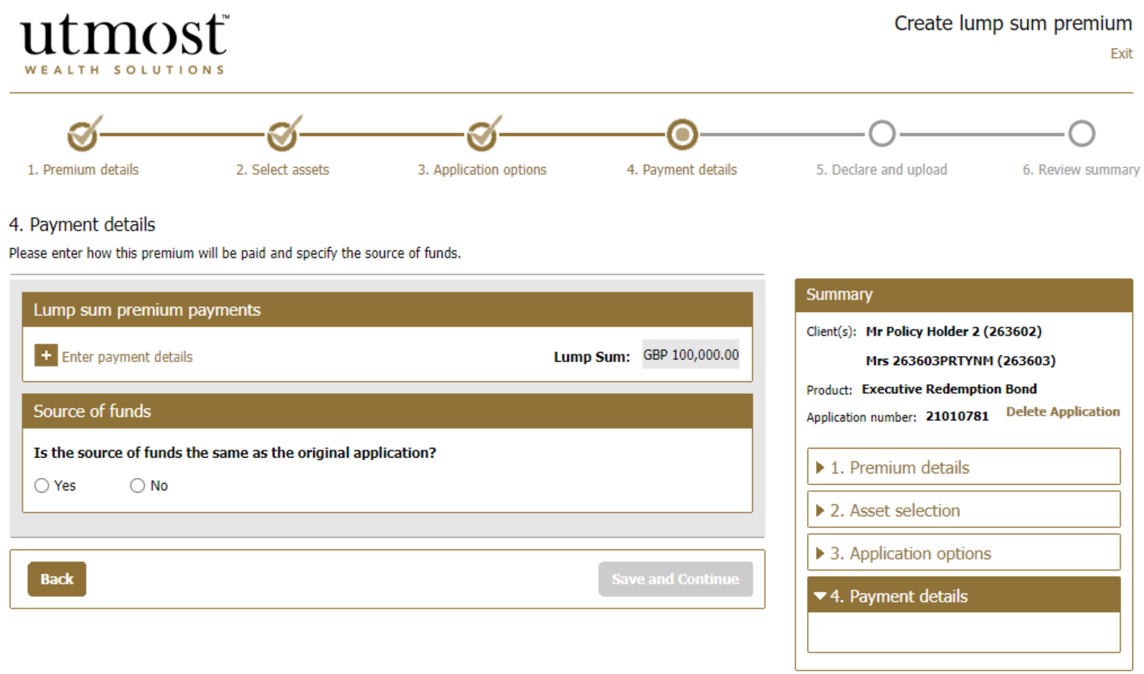
  Any unallocated funds will remain in the transaction account.
- Select ‘Save and continue’.



- Select the country in which advice was provided for the top up.
- And the reason for the investment.
- Then click on 'Save and Continue'.



Click ‘Enter payment details’ to provide the banking details.



- Select payment method and enter the amount and currency (1).
- Select existing banking details if unchanged (2).
- If not, click on 'Enter new bank details' (3).
- Then click 'Save'.

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4. Payment details / Enter payment details

Please enter one or more payment details for this premium.

* Required information

Amount: GBP 100,000.00

Payment method Bank Transfer

*** Amount:** GBP 100000

Select bank account for payment

Account name	SWIFT/BIC code	Account no.	IBAN	Sort code	Currency	Select
770820841053 12016TRUSTD TL	ADCBAEAA	12345678	AE820030000 879207132001	-	GBP	◉

+ Enter new bank details

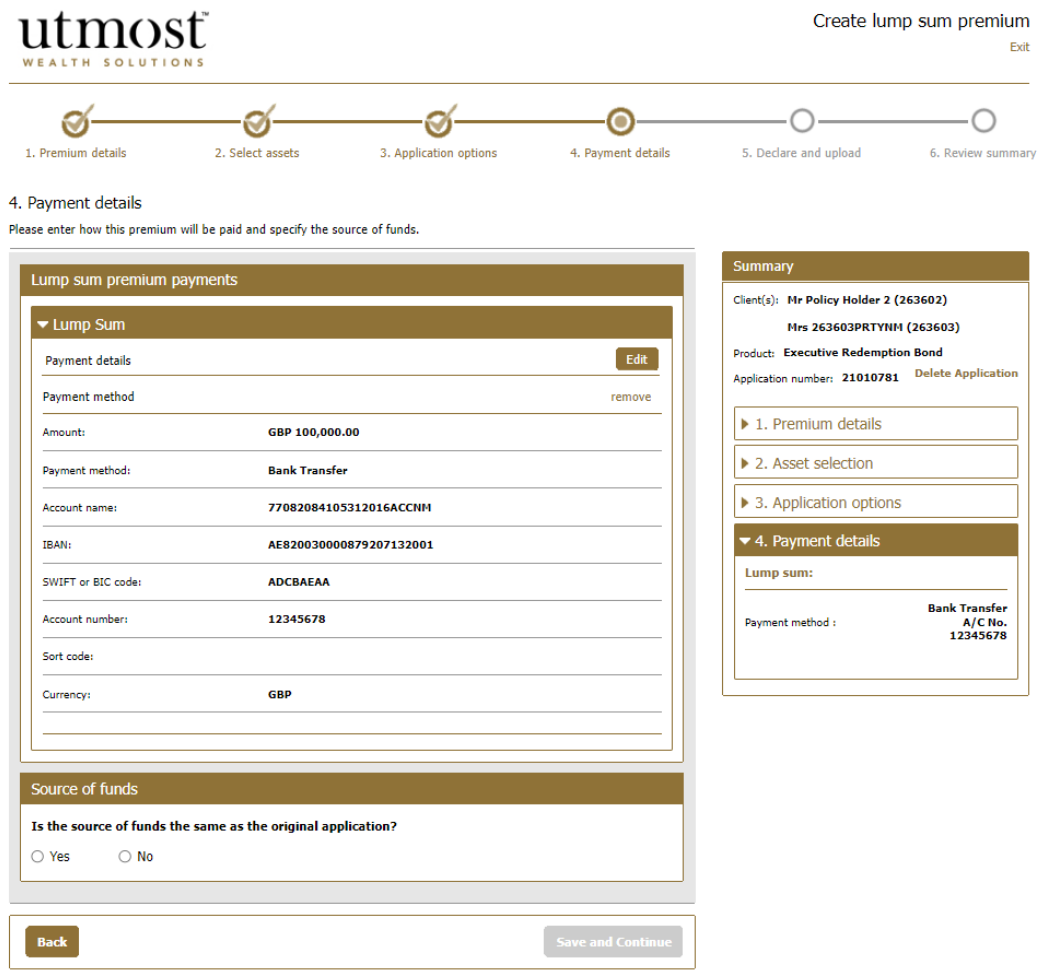
Amount: GBP 100000.00 ?

Remaining amount: GBP 0.00 ?

Cancel **Save**

Select ‘Yes’ or ‘No’ depending on whether the origin of wealth has changed from the original application.

If it has, enter the new information.



- Upload any supporting information that is required.
- Confirm the declarations by clicking on the tick boxes. Then 'Save and Continue'.

Declaration by the assigned adviser

I declare that:

- where required, the suitable certifier has verified the contents of the original documents where copies have been uploaded and confirmed that they are true copies of the original.

The adviser has:

- taken reasonable steps to make sure that the funding is legitimate and in line with the applicant's circumstances.
- confirmed that, to the best of his/her knowledge and belief, all the information provided in and with this application is true and complete and was obtained from the applicant(s) who is/are of good standing. The adviser also confirms that he/she will provide further information if required.
- completed this application on behalf of the applicant and confirmed that the information they have provided is based on the information provided to them by the applicant(s).
- not made any changes to the application information that the client gave them.
- confirmed that the fact find form has been duly completed, verified and signed off.
- understood that they are not applying for a policy on behalf of the applicant(s).
- understood that this application will not be submitted to Utmost International Isle of Man Limited until the applicant(s) have accepted the information to be true and correct and agree to sending their application to us.

Where the assigned adviser has not completed this application themselves, the person completing this application and making these statements do so:

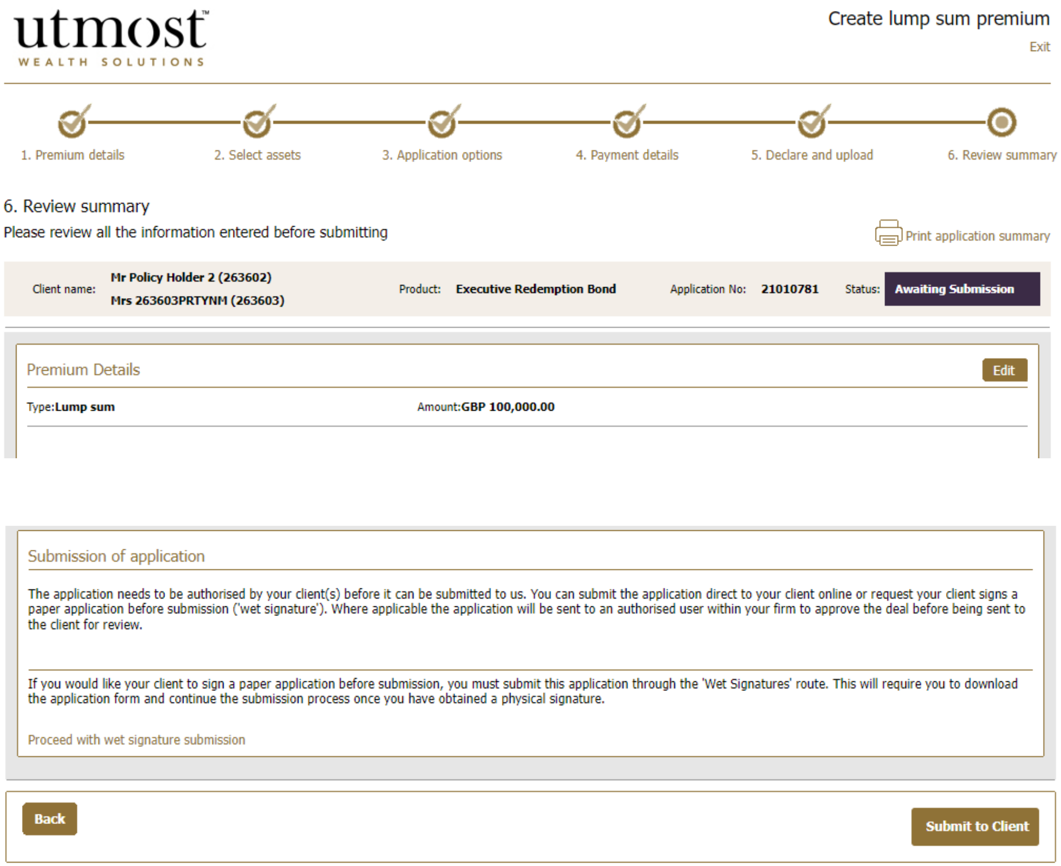
- with the authority of the assigned adviser; and
- on behalf of the assigned adviser.

- [x] I confirm that I understand these declarations and that the information provided in this application is correct. ✓
- [x] I confirm that I have provided the applicant(s) with the Executive Redemption Bond Policy Terms. ✓

Back **Save and Continue**

- You now have the chance to review the information you have entered.
- Click on any of the ‘Edit’ boxes if amendments are required.
- When you’re happy submit the application.

  Depending on your region you may have the option to ‘Proceed with wet signature submission’ (1). This option allows you to print the application form, obtain the client’s signature, and then upload the form to continue the submission online.



IMPORTANT INFORMATION

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. Administration Centre for correspondence: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +353(0)1 479 3900 Fax: +353(0)1 475 1020.

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

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