

# WEALTH INTERACTIVE USER GUIDE

ADVISER – SUBMIT TOP-UP BUSINESS

A WEALTH *of* DIFFERENCE

utmost<sup>™</sup>  
INTERNATIONAL

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).

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WEALTH SOLUTIONS

You were last signed in on **29/06/2022** Financial Adviser ▼ Sign off

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You are here: Home > Clients

Clients

Client actions: Create new client Illustration Key Information Documents (KIDs) + Tools Data download report Policy valuation download Manage Online Access

Search Advanced search | ☆ Client 3 View all clients View all policies

Last viewed clients (4)

Add	Client name ▼	Client type ▼	Client reference ▼	Status ▼ ?	Registration Status ▼	Viewed on ▼
☆	Mr Policy Holder	Individual client	264137	Active Client	Registered	30/06/2022
☆	Mr Policy Holder 2	Individual client	263602	Active Client	Registered	30/06/2022
☆	Miss Policy Holder 3	Individual client	265614	Active Client	Registered	30/06/2022
☆	Mrs Policy Holder 4	Individual client	265236	Active Client	Registered	30/06/2022

Select the policy to be topped up

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You were last signed in on 19/08/2022

Financial Adviser

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Client name or client reference or policy number

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Mr Policy Holder

Mr Policy Holder (264137)

Client actions:

New investment

Illustration

Key Information Documents (KIDs)

+Tools

Policies (1)

Executive Redemption Bond - QIME (600008849)

USD 14,224.36

Assigned adviser: Financial Adviser

Status: Contract Issued

Client details

Recent transactions

Planning Reports

Status: Active Client

Registration Status: Registered

Online access: Full access

Date of Birth: 01/01/1980

Residential address: 264137ADDRS, 123 Place, ABC 123

Country of residence: United Kingdom

Telephone: 26413799991

Email: abc@tcs.com

Date client last signed in: 04/02/2022

Client sign in frequency: 0 times within the last 30 days.

For security purposes, we only allow your client to update their own personal details online. Your client can amend their contact information and bank details. If your client's name or residential address is incorrect, please contact us with appropriate documentation, and we will correct it.

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

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You are here: Home > Clients > Mr Policy Holder > Executive Redemption Bond - QIME (600008849) 

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Executive Redemption Bond - QIME (600008849) 

Assigned adviser: Financial Adviser 

Edit

Policy actions:

+ Valuation report

+ Manage premiums

+ Manage withdrawals

+ Policy management

+ Manage dealing

+ Illustration

+ Tools

**Total policy value:**

**USD 14,227.96**

?

Value as at **18-Aug-2022**

Get current value

View performance

Policy summary

Payment summary

Latest activity (0)

Transaction tracking

Documents

Assets

Asset transfers

Deal instructions

Primary policyholder:	Mr Policy Holder	Linked portfolio:	Not linked
Correspondence address:	264137ADDRS, 264137Place, United Arab Emirates.	Fund adviser:	260464FRSTNM 260464LSTNM
Policy start date:	28/10/2015	Fee Package:	764059
Financial Regulator:	Exempt	Number of policies:	12
Product Company:	Utmost International Isle of Man	Nominees:	Mrs 14071956FRSTNM 14071956MIDNM 14071956SURNM

+ View more details

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



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.

☒ 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'.

### Use an Illustration/Key Information Document (KID)

Do you wish to use an existing illustration/KID for this new lump sum premium?

☐ Do not use illustration/KID ?

☐ Use illustration/KID ?

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Next

#### Using an Illustration / Key Information Document (KID)

This option is not available in some jurisdictions.

You may have the option to use an illustration or KID that you have already created, to automatically complete part of the application.

In some countries an illustration is a compulsory step in the sales process - where this is the case and you do not use an illustration, we will automatically create one at the end of the application process, using the details provided in the application.

The KID is a regulatory requirement. The information will help clients understand the nature, risks and costs of the product they are about to invest in. Your client must sign the KID so we have confirmation that they have read and understood it.

- 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.

Create lump sum premium

Exit

1. Premium details2. Select assets3. Application options4. Payment details5. Declare and upload6. Review summary

1. Premium details

Enter the premium your client wishes to pay.

\*Required information

Premium details

Assets held by our default custodian

\* Lump sum amount: GBP 100000

✓

Asset transfer: Add asset transfer amount

▼ Fees and charging basis

Charge Package: 7775453

Save and Continue

Summary

Client(s): Mr Policy Holder 2 (263602)

Mrs 263603PRTYNM (263603)

Product: Executive Redemption Bond

Application number: 21010781 [Delete Application](#)

▼ 1. Premium details

- 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.



## 2. Select assets

Please select asset(s) to buy    [Skip this step](#) ▶

New assets
Existing assets
New bank deposits
Existing bank deposits

[Advanced asset search](#) | [View asset basket](#)

771 assets found for 'blackrock'

Asset name	SEDOL	ISIN	Asset currency	asset class	Retail/Non-retail ?	<input type="checkbox"/>
BLACKROCK GBL BGF WRLD GOLD E EUR EUR	9121904	LU0171306680	EUR	Specialist	Retail	<input checked="" type="checkbox"/>
BLACKROCK ICS STERLING LIQUIDITY PREMIER GBP ACC GBP	B43FT80	IE00B43FT809	GBP	Money Market	Retail	<input type="checkbox"/>
BLACKROCK (DE)1SHARES STOXX 600 EUR EUR	B425SH3	DE000A0H0839	EUR	Specialist	Retail	<input type="checkbox"/>
BLACKROCK (LUX) GLOBAL MULTI	B479D4R	LU0784384876	USD	Managed	Retail	<input type="checkbox"/>

Summary

Client(s): **Mr Policy Holder 2 (263602)**  
**Mrs 263603PRTYNM (263603)**  
Product: **Executive Redemption Bond**  
Application number: **21010781**  
[Delete Application](#)

▼ 1. Premium details

Lump sum premiums

Lump sum:1    **GBP**  
**100,000.00**

Commission options

Charging structure:    **Spread Cost**

Fee Package:    **7775453**



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

Any unallocated funds will remain in the transaction account.

- Select 'Save and continue'.

Asset buy amounts ?

Amount to be invested: **GBP 100,000.00**
Amount allocated: **GBP 98,000.00**
Split equally across all buys

Name	Min trade size	Unit price	Dealing cycle	Retail/Non-retail ?	Buy percentage	Indicative buy units	Indicative buy amount
Assets Split Equally					98.00		<b>GBP 98,000.00</b>
BLACKROCK GBL BGF WRLD GOLD E EUR EUR x	EUR 3,750.00	EUR 32.85	Daily	Retail	49	1,775.7800	EUR 58,334.50
BLACKROCK ICS STERLING LIQUIDITY PREMIER GBP ACC GBP x	GBP 2,500.00	GBP 105.16	Daily	Retail	49	465.966300	GBP 49,000.00
Transaction Account							
Transaction account allocation	N/A	N/A	N/A	N/A	N/A	N/A	GBP 2,000.00

Asset total **GBP 98,000.00**

Transaction account total **GBP 2,000.00**

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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'.



### 3. Application options

Select which options apply to your application.

\* Required information

▼ Country of advice ?

\* Country where client has received advice: Select

\* Have you met the customer? Select ?

▼ Reason for investment ?

\*Reason for investment: Select

#### Summary

Client(s): **Mr Policy Holder 2 (263602)**

**Mrs 263603PRTYNM (263603)**

Product: **Executive Redemption Bond**

Application number: **21010781** [Delete Application](#)

▶ 1. Premium details

▶ 2. Asset selection

▼ 3. Application options

[Back](#)

[Save and Continue](#)

Click 'Enter payment details' to provide the banking details.



Create lump sum premium

[Exit](#)



4. Payment details

Please enter how this premium will be paid and specify the source of funds.

Lump sum premium payments

+

Enter payment details

Lump Sum: GBP 100,000.00

Source of funds

Is the source of funds the same as the original application?

☐ Yes

☐ No

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Save and Continue

Summary

Client(s): Mr Policy Holder 2 (263602)

Mrs 263603PRTYNM (263603)

Product: Executive Redemption Bond

Application number: 21010781 [Delete Application](#)

▶ 1. Premium details

▶ 2. Asset selection

▶ 3. Application options

▼ 4. Payment 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'.

#### 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	ADCBAAEA	12345678	AE820030000 879207132001	-	GBP	<input checked="" type="radio"/>

+

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.

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Create lump sum premium  
Exit

✓

✓

✓

○

○

○

1. Premium details2. Select assets3. Application options4. Payment details5. Dedare and upload6. Review summary

4. Payment details

Please enter how this premium will be paid and specify the source of funds.

Lump sum premium payments

▼ Lump Sum

Payment details

Edit

Payment method

remove

Amount:

GBP 100,000.00

Payment method:

Bank Transfer

Account name:

77082084105312016ACCNH

IBAN:

AE820030000879207132001

SWIFT or BIC code:

ADCBAAEA

Account number:

12345678

Sort code:

Currency:

GBP

Source of funds

Is the source of funds the same as the original application?

☐ Yes

☐ No

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Save and Continue

Summary

Client(s): Mr Policy Holder 2 (263602)

Mrs 263603PRTYNM (263603)

Product: Executive Redemption Bond

Application number: 21010781 Delete Application

▶ 1. Premium details

▶ 2. Asset selection

▶ 3. Application options

▼ 4. Payment details

Lump sum:

Payment method : Bank Transfer  
A/C No.  
12345678

- 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.

☒ I confirm that I understand these declarations and that the information provided in this application is correct.



☒ I confirm that I have provided the applicant(s) with the Executive Redemption Bond Policy Terms.



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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.

Create lump sum premium

Exit

1. Premium details
2. Select assets
3. Application options
4. Payment details
5. Declare and upload
6. Review summary

6. Review summary
Please review all the information entered before submitting

Print application summary

Client name:
**Mr Policy Holder 2 (263602)**  
**Mrs 263603PRTYNN (263603)**

Product:
**Executive Redemption Bond**

Application No:
**21010781**

Status:
**Awaiting Submission**

Premium Details
Edit

Type:**Lump sum**
Amount:**GBP 100,000.00**

Submission of application

The application needs to be authorised by your client(s) before it can be submitted to us. You can submit the application direct to your client online or request your client signs a paper application before submission ('wet signature'). Where applicable the application will be sent to an authorised user within your firm to approve the deal before being sent to the client for review.

If you would like your client to sign a paper application before submission, you must submit this application through the 'Wet Signatures' route. This will require you to download the application form and continue the submission process once you have obtained a physical signature.

Proceed with wet signature submission

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Submit to Client

# IMPORTANT INFORMATION

[www.utmostinternational.com](http://www.utmostinternational.com)

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

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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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