

# IT'S AS EASY AS 1, 2, 3...

utmost™

## TO SUBMIT A DEALING REQUEST ON WEALTH INTERACTIVE

Utmost is the brand name used by a number of Utmost companies. This item has been issued by Utmost International Isle of Man Limited and Utmost PanEurope dac.

You can submit a dealing instruction in three easy steps on Wealth Interactive. It's seamless, convenient and efficient - you can submit your instructions at any time of day or night, wherever you are in the world.

You should always seek financial advice before submitting a dealing request.

### BEFORE WE BEGIN

| Policy type                | Policy reference | Policy status   | Indicative value |                             |
|----------------------------|------------------|-----------------|------------------|-----------------------------|
| Collective Investment Bond |                  | Contract Issued | GBP 785,834.96   | <a href="#">View policy</a> |

Select your policy from the homepage of Wealth Interactive.

|                 |                                     |                            |                               |                                     |                                      |
|-----------------|-------------------------------------|----------------------------|-------------------------------|-------------------------------------|--------------------------------------|
| Policy actions: | <a href="#">+ Policy Valuations</a> | <a href="#">+ Premiums</a> | <a href="#">+ Withdrawals</a> | <a href="#">+ Policy management</a> | <a href="#">New Deal Instruction</a> |
|-----------------|-------------------------------------|----------------------------|-------------------------------|-------------------------------------|--------------------------------------|

Once on the policy page, select **'New Deal Instruction'** on the right of the **'Policy actions'** menu.

### STEP 1. CHOOSE THE TYPE OF DEAL INSTRUCTION

Deal Instruction Options

Please choose the type of deal instruction you'd like to undertake for the following policy.

Policy: Collective Investment Bond(118094)

- I'm making a **Sell**
- I'm making a **Buy**
- I am conducting **policy management**

Within policy management you can modify assets relating to regular premiums, regular withdrawals and charge deduction assets if they exist for this policy.

What is a deal instruction?

- You may offer the assets you are invested in by buying and selling.
- By using the deal instruction process you are creating a request to trade assets within your policy. Once you have submitted your instruction to us the dealing process begins.
- Each individual asset may have a different dealing frequency so not all of your assets may trade on the same day or at the same time.

Select whether to request a sell, buy and/or policy management.

Then read and agree to the declarations underneath and select next.

### STEP 2. SELECT THE ASSETS

#### TO SELL

| Asset name | Available no. of units | Indicative value | Dealing frequency | Sell % of units | Sell no. of units | Indicative sell amount | Indicative residual value | Select currency | Indicative sell amount |
|------------|------------------------|------------------|-------------------|-----------------|-------------------|------------------------|---------------------------|-----------------|------------------------|
|            | 4,697,592,000          | EUR 73,944.80    | Daily             | 50 %            | 2,348,796         | EUR 36,972.40          | EUR 36,972.40             | EUR             | 36,972.40              |
|            | 3,620,415,500          | USD 123,175.22   | Daily             |                 |                   | USD                    | USD 123,175.22            | USD             |                        |

If you have requested a sell, all assets held will display. Enter either a percentage, number of units or amount to be raised for any asset that you would like to sell. You can also raise funds in a different currency from the asset if required.

**You may see one of these icons alongside assets:**



If displayed, hover over the icon to show units which are blocked from dealing



If displayed, hover over the icon to view the price that the value is calculated on



If available, select to place a 'limit order' deal

## STEP 2. SELECT THE ASSETS (CONT'D)

### TO BUY

New assets
Existing assets
New bank deposits
Existing bank deposits

Search Advanced asset search

16 assets found for 'compass'

| Asset name | SEDOL | ISIN | Asset currency | Asset Class    | Retail status | <input type="checkbox"/> |
|------------|-------|------|----------------|----------------|---------------|--------------------------|
|            |       |      | GBP            | Not Classified | Retail        | <input type="checkbox"/> |
|            |       |      | AUD            | Not Classified | Retail        | <input type="checkbox"/> |

If you are requesting a buy, enter either the asset name, SEDOL code, or ISIN number to search for the asset. Then select **'Add asset(s)'** and repeat these steps until you have added all required assets.

If you want to invest in an asset you already hold, select the **'Existing assets'** tab and select which assets you want to purchase additional units of.

## STEP 3. ENTER THE AMOUNT TO BUY

| Name                           | Min trade size | Unit price | Dealing cycle | Retail/Non-retail | Buy percentage | Indicative buy units | Indicative buy amount     | Indicative total                                     |
|--------------------------------|----------------|------------|---------------|-------------------|----------------|----------------------|---------------------------|--|
| Assets Split Equally           |                |            |               |                   | 100.00         |                      | GBP 31,056.20             |  |
|                                | GBP 1,250.00   | GBP 30.38  | Daily         | Retail            | 50.0           | 1,468.2810           | GBP 15,528.10             | GBP 15,528.10 <span style="float: right;">Add</span> |
|                                | AUD 2,500.00   | AUD 11.75  | Daily         | Retail            | 50.0           | 2,347.1670           | AUD 27,579.45             | AUD 27,579.45 <span style="float: right;">Add</span> |
| Transaction Account            |                |            |               |                   |                |                      |                           |  |
| Transaction account allocation | N/A            | N/A        | N/A           | N/A               | N/A            | N/A                  | N/A                       | GBP 2,987.25   |
|                                |                |            |               |                   |                |                      | Asset total               | GBP 31,056.20  |
|                                |                |            |               |                   |                |                      | Transaction account total | GBP 2,987.25   |

If you have any amount held in a transaction account, you can use the **'Manually manage accounts'** option to move cash between transaction accounts, e.g. to clear an overdrawn position.

Actions

**Manually manage accounts**  
Manually manage the transfer of account balances between different transaction accounts.

| Transaction accounts used in this instruction | Transaction account | Estimated current balance | Inter-account transfer amount | Estimated closing balance |
|---|---------------------|---------------------------|-------------------------------|---------------------------|
| 2 (EUR, GBP)                                  | EUR Account         | EUR -20.00                | EUR 0.00                      | EUR -20.00                |
| Negative balance in one or more accounts      | GBP Account         | GBP 38.93                 | GBP 0.00                      | GBP 38.93                 |
| Total estimated closing balance               | USD Account         | USD 3,908.47              | USD 0.00                      | USD 3,908.47              |

Show more transaction accounts

After checking the summary, click on **'Submit'** at the bottom of the page. Your dealing instruction will now be acted on and you will see the contract notes on Wealth Interactive once we receive settlement.

If you need any help with Wealth Interactive, or have any questions, contact your financial adviser or visit:  
[www.utmostgroup.com](http://www.utmostgroup.com)

## A WEALTH *of* DIFFERENCE

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

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UWSQ PR 20000 | 03/26