

CONNECT

OVERVIEW CLIENT USER GUIDE

A WEALTH *of* DIFFERENCE

utmost[™]
WEALTH SOLUTIONS

Utmost Wealth Solutions is the brand name used by a number of Utmost companies.
This item has been issued by Utmost Luxembourg S.A.

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INTRODUCTION

Connect, our innovative digital servicing platform, provides 24/7 secure access to a range of online features, available from any device including laptops and tablets. With Connect, monitoring and managing your policy is easier, faster, more secure and more efficient than ever. Connect offers a wide range of functionality including accessing your policy details; updating personal information; checking your latest policy valuations, past quarterly statements and the performance of underlying investment(s). This user guide has been designed to help you navigate through the Connect platform and explain how to access the functionality available.

HOME PAGE

After entering your log in details, Connect home page is displayed.

Open the menu panel.

- Find key information to monitor your policy transaction/servicing.
- Policies: access to your policy information and (roles, structure, underlying assets, ...).
- Follow up on your ongoing capital transactions (activities).
- Consult your policy documents such as, quarterly valuation statements.
- Send us a message or consult previous messages with us. Follow up on changes to your policy (change of client information, change of roles).
- Quick access to your favorite policy, transaction, query.
- Change language or number and date formatting.

Connect FAQ, access to our most commonly asked questions and replies.

Log out

utmost WEALTH SOLUTIONS

Home

Dashboard

Policies

Transactions

Documents

Queries

Favorites

Settings

Logout

HELP

Type a policy number, text, etc.

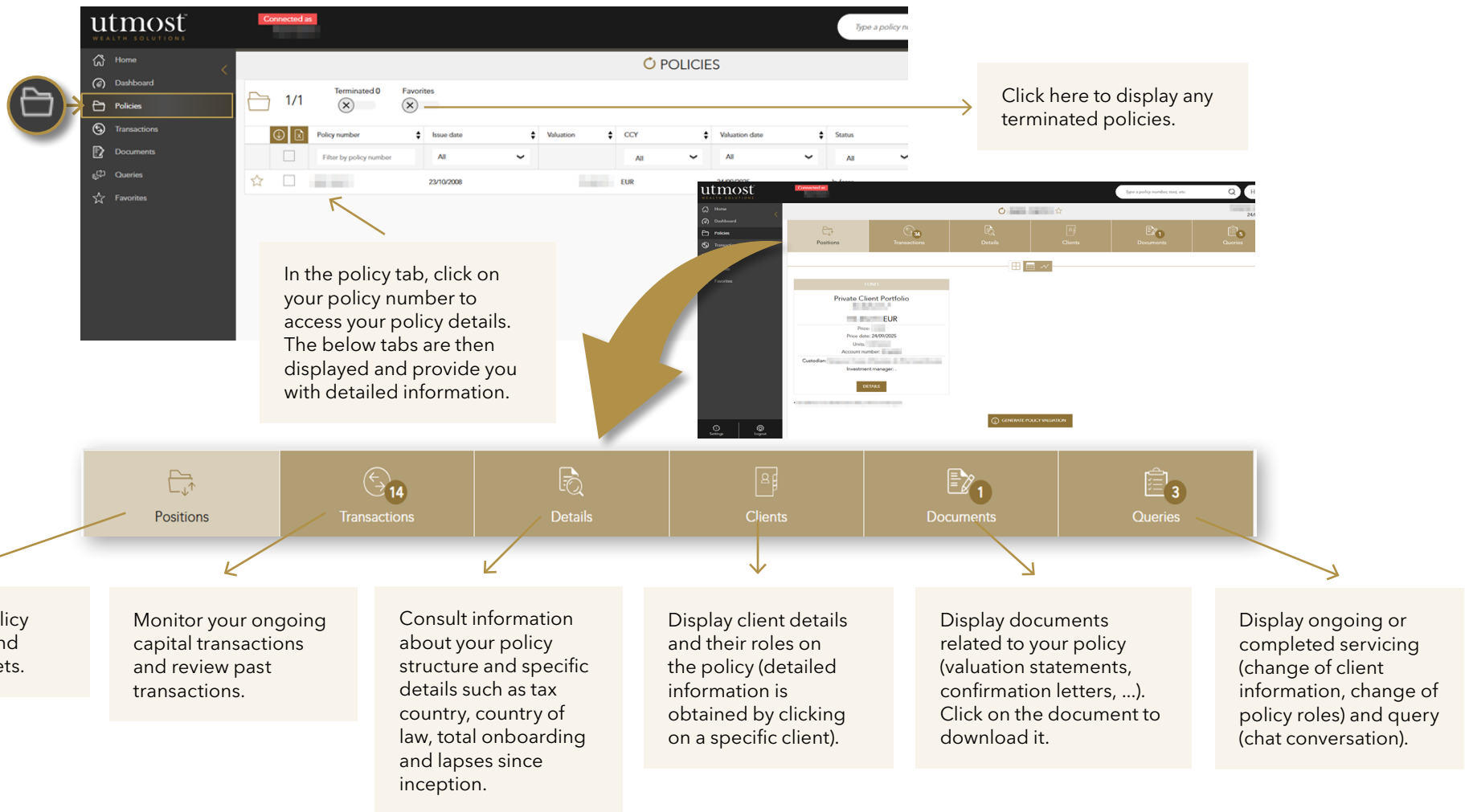
pending alerts Check my alerts

My dashboard

RESULT MY QUERIES >

VISUALIZE >

HOW TO CONSULT YOUR POLICY INFORMATION (PERFORMANCE, POLICY STRUCTURE, ...)



HOW TO MONITOR POLICY VALUATION PERFORMANCE

The position tab displays the fund(s)/ product(s) of your policy.
Each Fund has a "Detail" button to consult your cash account status and monitor the underlying assets.

The screenshot displays the utmost Wealth Solutions client portal. The sidebar on the left is highlighted, showing the 'Policies' tab selected. The main content area shows the 'Private Client Portfolio' fund details, including the price, price date (24/09/2025), units, and account number. A 'DETAILS' button is visible below the fund information. A 'GENERATE POLICY VALUATION' button is located at the bottom right of the main content area. A callout box points to the 'GENERATE POLICY VALUATION' button, stating: 'Click here to download a daily valuation statement. The document will be saved under the "documents" tab in the policy. Latest and past quarterly valuation statements are also available in the "Documents" tab.' Another callout box points to the view toggle icons (grid, list, chart) above the fund details, stating: 'Switch views by clicking on the different icons, including the policy valuation chart.'

HOW TO VIEW THE UNDERLYING ASSET DETAILS AND PERFORMANCE

utmost WEALTH SOLUTIONS

Connected as [User Name] | Type a policy number, text, etc. | HELP

EU 24/09/2025

Home | Dashboard | Policies | Transactions | Documents | Queries | Favorites

Positions | Transactions 34 | Details | Clients | Documents 1 | Queries 5

FUND

Private Client Portfolio

EUR

Price: [Value]
Price date: 24/09/2025
Units: [Value]
Account number: [Value]
Custodian: [Value]
Investment manager: [Value]

DETAILS

GENERATE POLICY VALUATION

1. Click on "Details" to review your underlying asset details and monitor their performance, including the performance chart.

1. Review the split of your investments.

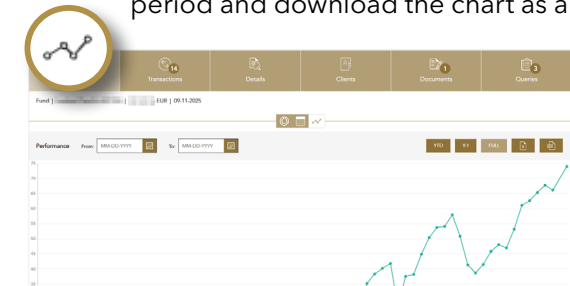


2. Click on the table symbol to view all underlying assets.

Full list of assets held in all funds

SPN	Name	ISIN	Normal	Price	EUR	Market value	FX rate	Min	Actual Interest	%
Cash account			11,000.00	EUR	11,000.00	11,000.00	1.00	EUR	0.00	0.00%
Cash account			10,000.00	USD	10,000.00	10,000.00	1.00	USD	0.00	0.00%
Corporate Bond			1,000.00	EUR	1,000.00	1,000.00	1.00	EUR	0.00	0.00%
Equities			10,000.00	USD	10,000.00	10,000.00	1.00	USD	0.00	0.00%
Asset account	Actual administration fee		1,000.00	EUR	1,000.00	1,000.00	1.00	EUR	0.00	0.00%

3. Click on the chart to consult the underlying asset performance chart based on official quarterly values. You can select a time period and download the chart as a PDF.



HOW TO VIEW A POLICIES TRANSACTION HISTORY

Click here to review your completed transactions history. The button will turn green and completed transactions will be displayed.

Click on the selected transaction to view its details and monitor progress.

The menu at top of the display shows the different steps of the transaction process and their status. The current status is in green. The black color indicates which stage have not begun.

- › “Initiate”: completion of all steps to launch the request.
- › “Documents & Controls”: the request has been sent to the Partner & Client Servicing team who further controls the documents provided in order to approve the request.
- › “Complete Transaction”: the request has been approved and the transaction is being complete in our systems.
- › “Payment”: payment is in progress.
- › “Close”: the transaction is recorded and the confirmation letter is about to be published in Connect.

CONSULT YOUR POLICY DOCUMENTS AND DOWNLOAD YOUR QUARTERLY VALUATION

The screenshot shows the 'utmost HEALTH SOLUTIONS' interface. The sidebar on the left has a 'Documents' icon highlighted with a yellow circle. The main content area is titled 'DOCUMENTS' and shows a table of documents. The table has columns for 'Creation date', 'Document name', 'Group type', 'Document type', 'Related to', and 'Owner'. A yellow arrow points to the 'Document type' filter dropdown in the table header.

	Creation date	Document name	Group type	Document type	Related to	Owner	Size
<input type="checkbox"/>	All	Filter by document name	All	All		Filter by owner	
<input type="checkbox"/>	20/06/2025	[Redacted]	Empty	Query attachment	[Redacted]	[Redacted]	
<input type="checkbox"/>	20/05/2025	[Redacted]	Empty	CIS letter	[Redacted]	[Redacted]	
<input type="checkbox"/>	21/03/2025	[Redacted]	Empty	Audit log	[Redacted]	[Redacted]	
<input type="checkbox"/>	21/03/2025	[Redacted]	Empty	Surrender request	[Redacted]	[Redacted]	
<input type="checkbox"/>	18/03/2025	[Redacted]	Empty	Surrender request	[Redacted]	[Redacted]	
<input type="checkbox"/>	28/01/2025	[Redacted]	Empty	Bank statement or original account certificate	[Redacted]	[Redacted]	
<input type="checkbox"/>	28/01/2025	[Redacted]	Empty	Audit log	[Redacted]	[Redacted]	
<input type="checkbox"/>	28/01/2025	[Redacted]	Empty	Surrender request	[Redacted]	[Redacted]	
<input type="checkbox"/>	25/07/2024	[Redacted]	Empty	Audit log	[Redacted]	[Redacted]	
<input type="checkbox"/>	25/07/2024	[Redacted]	Empty	Addition request	[Redacted]	[Redacted]	

Documents related to your policy/ies are found in "my document" tab. To ease your search, please use the document type filter.

- › Daily Valuation statements
- › Quarterly valuation statements
- › Attestation letter
- › Confirmation letters for transactions
- › Submitted transaction forms
- All documents can be downloaded by clicking on the "document name".

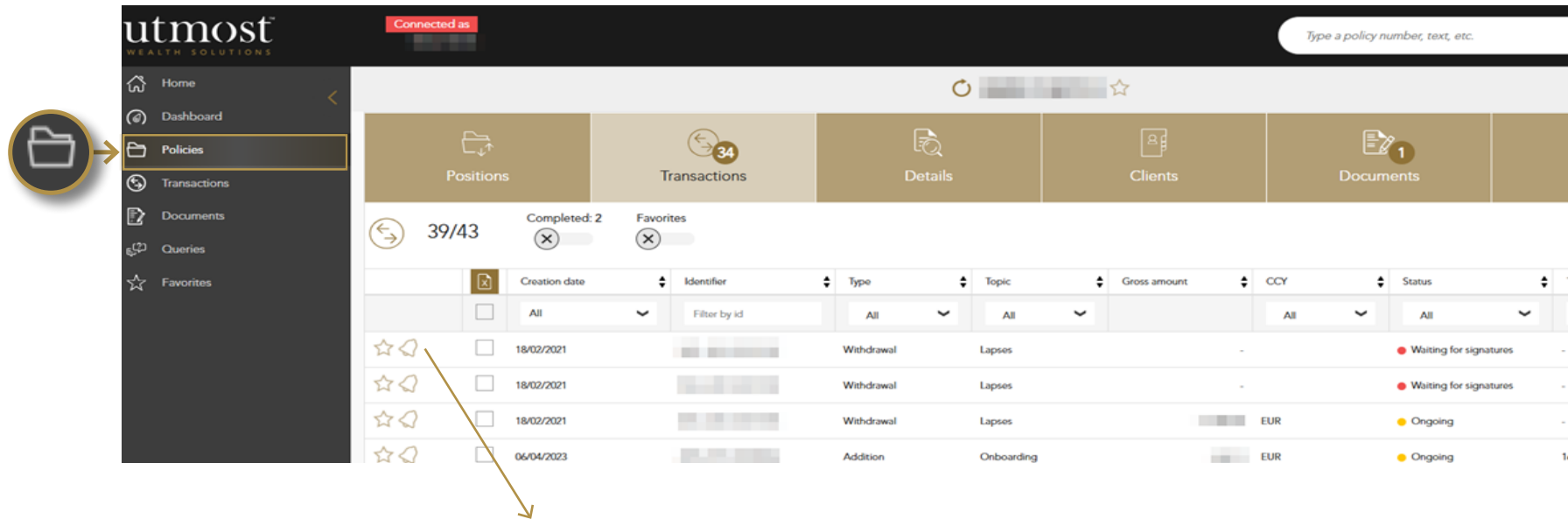
HOW TO INTERACT WITH YOUR DEDICATED PARTNER AND CLIENT SERVICES TEAMS THROUGH OUR CHAT (QUERY)

When looking at your policy, you can initiate a conversation with us by clicking on the button "query". You are asked to select the topic of your request (deals, policy servicing, ...) and the subject. Please type your message and submit your query. An email notification will be sent to you upon response from our dedicated servicing team.

Documents up to 10 MB can be attached.


All your queries are stored in the Query tab of your menu panel or in your policy under the query tab.

HOW TO KEEP TRACK OF YOUR TRANSACTION AND QUERY



The screenshot shows the utmost WEALTH SOLUTIONS interface. The left sidebar contains a folder icon pointing to the 'Policies' menu item. The main content area displays the 'Transactions' section with a navigation bar containing 'Positions', 'Transactions' (with a '34' notification badge), 'Details', 'Clients', and 'Documents' (with a '1' notification badge). Below the navigation bar, there are filters for 'Completed: 2' and 'Favorites'. A table lists transactions with columns for 'Creation date', 'Identifier', 'Type', 'Topic', 'Gross amount', 'CCY', and 'Status'. The first three rows show 'Withdrawal' transactions with 'Lapses' topics, and the last row shows an 'Addition' transaction with an 'Onboarding' topic. A bell icon in the first row of the table is highlighted with a callout box.

	Creation date	Identifier	Type	Topic	Gross amount	CCY	Status
<input type="checkbox"/>	All	Filter by id	All	All		All	All
<input type="checkbox"/>	18/02/2021		Withdrawal	Lapses	-		Waiting for signatures
<input type="checkbox"/>	18/02/2021		Withdrawal	Lapses	-		Waiting for signatures
<input type="checkbox"/>	18/02/2021		Withdrawal	Lapses		EUR	Ongoing
<input type="checkbox"/>	06/04/2023		Addition	Onboarding		EUR	Ongoing

 To keep track on the progress of your transactions, please click on the bell icon. You will receive notifications by email of any status change on transactions where the bell has been selected. Please note this is also applicable to your queries.

HOW TO QUICKLY ACCESS A POLICY, QUERY OR TRANSACTION

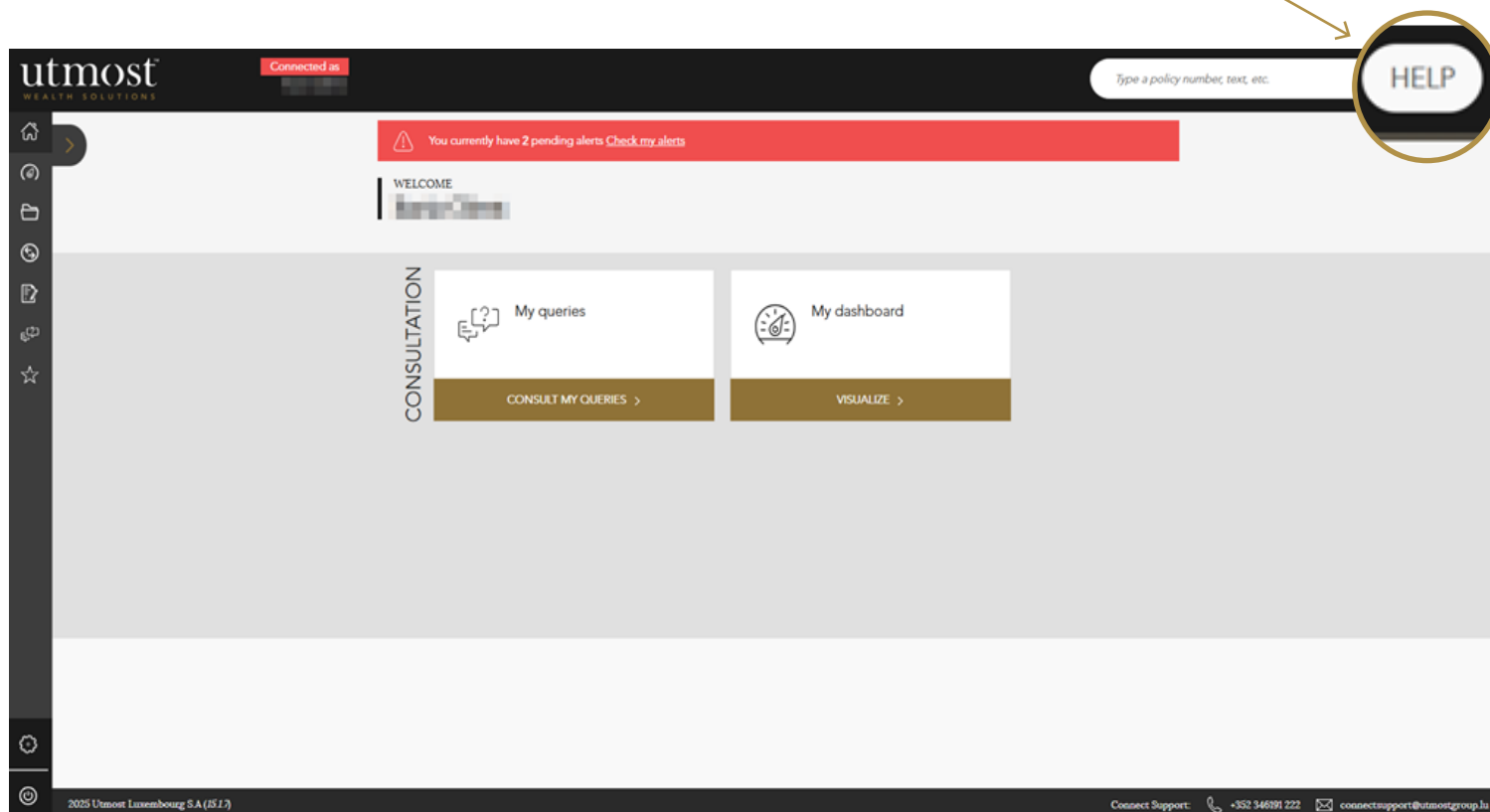
Adding an item to your "Favorites" will allow you to quick access it from the Menu Panel.

The screenshot shows the utmost Wealth Solutions interface. The top navigation bar includes 'Home', 'Dashboard', 'Policies', 'Transactions', 'Documents', 'Queries', and 'Favorites'. The 'Policies' menu item is highlighted with a folder icon callout. The main content area displays a table of transactions with columns for Creation date, Identifier, Type, Topic, Gross amount, CCY, and Status. A callout box points to the star icon in the first column of the table, explaining that clicking it adds the item to Favorites.

	Creation date	Identifier	Type	Topic	Gross amount	CCY	Status
<input type="checkbox"/>	All	Filter by id	All	All		All	All
<input type="checkbox"/>	18/02/2021	[REDACTED]	Withdrawal	Lapses	-	-	Waiting
<input type="checkbox"/>	18/02/2021	[REDACTED]	Withdrawal	Lapses	-	-	Waiting
<input type="checkbox"/>	18/02/2021	[REDACTED]	Withdrawal	Lapses	[REDACTED]	EUR	Ongoing
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	EUR	Ongoing
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-	Waiting
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-	Waiting
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-	Waiting
<input type="checkbox"/>	20/02/2024	[REDACTED]	Withdrawal	Lapses	-	-	Waiting

NEED MORE INFO?

Don't hesitate to consult the FAQ section of Connect.



If you didn't find the information you were looking for,
please contact us connectsupport@utmostgroup.lu

Disclaimer

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