

# DEALING REQUEST FORM SELL/BUY ORDERS

## FINLAND

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

**Note:** Before completing this form, please make sure that your Dealing Request complies with all applicable investment rules, including the dealing rules on the second page of this form.

Policy/Fund Number/Bank account number  Date

DEAL NUMBER	TICK ONE FOR EACH LINE		FULL NAME OF THE ASSET	SEDOL / ISIN CODE	ASSET CURRENCY	ORDER SIZE (PLEASE COMPLETE ONE ONLY)		SETTLEMENT CURRENCY
						NUMBER OF UNITS/ SHARES/NOMINAL (NO INSTRUCTION IN %)	AMOUNT IN ASSET CURRENCY (NO INSTRUCTION IN %)	
1	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						
2	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						
3	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						
4	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						
5	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						



Guidelines for order transmission through Utmost Luxembourg S.A.

DEAL NUMBER	TICK ONE FOR EACH LINE		FULL NAME OF THE ASSET	SEDOL / ISIN CODE	ASSET CURRENCY	ORDER SIZE (PLEASE COMPLETE ONE ONLY)		SETTLEMENT CURRENCY
						NUMBER OF UNITS/ SHARES/NOMINAL (NO INSTRUCTION IN %)	AMOUNT IN ASSET CURRENCY (NO INSTRUCTION IN %)	
6	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						
7	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						
8	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						
9	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						
10	<input type="checkbox"/> BUY	<input type="checkbox"/> SELL						

Please add any additional comment (i.e. specific cash management)

PLEASE REFER TO OUR DEALING RULES ON THE NEXT PAGE

RULES FOR DEALING INSTRUCTIONS

DEALING REQUEST FORM GUIDANCE NOTES

1. Policy / Fund Number / Bank account number	Please indicate the policy number, internal fund number or bank account number on which the dealing will be requested.
2. Buy / Sell Request	Please tick for each asset if it is a buy or a sell request.
3. Full Name of the Asset	Please indicate the full name of the asset to be instructed. Do not use abbreviations.
4. ISIN/SEDOL Code	Please indicate the ISIN code or alternatively other identifiers (SEDOL, Telekurs) This identifier is <u>mandatory</u> in order to instruct the dealing request ( <u>no</u> dealing request will be instructed based on the asset name only).
5. Asset Currency	Please indicate the currency of the asset you want to request.
6. Order Size	Please indicate the order size <u>either</u> in number of units / nominal or in amount depending on the asset type. Do <u>not</u> indicate both units and amounts for the same asset.  <ul style="list-style-type: none"> <li>› For equities/ETFs, indicate the number of units only (No instruction will be accepted in %)</li> <li>› For bonds/structured products, indicate the nominal only (No instruction will be accepted in %)</li> <li>› For funds, indicate the number of units or the amount depending on the fund characteristics. In order to minimize the risk of rejection and potential delays, we strongly recommend to place your dealing instructions in units, particularly in case of redemptions. (No instruction will be accepted in %)</li> </ul>
7. Sequencing Dealing Orders	We will reject any dealing instruction requesting a sequencing, i.e., waiting for the proceeds of sales before instructing purchases. For any dealing instruction combining buy and sale orders (without sequencing), please ensure that there is adequate level of cash available, as both orders will be transmitted to the custodian bank simultaneously.
8. Settlement Currency	Please indicate the currency in which the purchase or the redemption has to be paid or settled. This may be different from the asset currency and a currency conversion may be required.
9. Price	The transaction will be instructed at "market price".

The Dealing Request Form will, upon acceptance, be transmitted for execution.

Any dealing requests received which are not following the above mentioned rules will not be accepted and may therefore cause delays. Utmost Luxembourg S.A. accepts no responsibility for any losses arising from the potential late execution of the request.

## GENERAL CONDITIONS OF THE DEALING REQUEST TERMS

- › All investment requests need to be placed using Utmost Luxembourg CONNECT. If you do not have access to Utmost Luxembourg CONNECT please request your access via [getconnect@utmostgroup.lu](mailto:getconnect@utmostgroup.lu)
- › If you encounter any technical issue to log into CONNECT, please send an email to the following adress: [connectsupport@utmostgroup.lu](mailto:connectsupport@utmostgroup.lu)
- › **The Dealing Request Form must be completed electronically. Dealing Request Forms that are handwritten, unclear, incomplete, not dated or not signed will not be processed.**
- › The dealing and settlement requests will, upon acceptance, be submitted by Utmost Luxembourg S.A. to the relevant custodian bank/entity for execution. The assets will be held by the custodian bank.
- › Utmost Luxembourg S.A. will process the dealing requests based on the indicated ISIN code/SEDOL within the Dealing Request Form. Utmost Luxembourg S.A. accepts no responsibility for errors where the identifier code and asset name differ.
- › A dealing request to purchase an investment will not be actioned unless there is sufficient cash within the internal fund's cash account to meet the purchase price and all costs of the purchase.
- › For some assets (complex assets, non traditional assets, assets not setup in our system, etc...), Utmost Luxembourg S.A. may require to perform an eligibility check to ensure that they are permissible assets according to the investment rules. Utmost Luxembourg S.A. accepts no responsibility for any losses arising from the potential late execution of the request.
- › If the custodian bank or any other execution intermediary/broker rejects or delays the execution of the transaction, Utmost Luxembourg S.A. accepts no responsibility for any potential financial loss resulting from this delay.
- › Utmost Luxembourg S.A. will not provide any confirmation of the trade execution at the custodian bank. Depending on the custodian bank, the policyholder may retrieve such information through Utmost Luxembourg CONNECT, usually within 2 days following the execution date.
- › **Utmost Luxembourg S.A. does not guarantee the processing and further transmission of received instructions for changes to the investment allocation of a Fund on the same day. The Policyholder/Client understands and accepts that Utmost Luxembourg S.A. must carry out certain controls and reviews of the instruction prior to approving and transmitting the received instruction, whereby such instructions may not be transmitted to the Custodian bank for execution until the following Trading Day (T+1). The Policyholder/Client should note that the Custodian Bank may not be able to execute an instruction received from Utmost Luxembourg S.A. on the day of receipt.**
- › All deals are placed on a "reasonable endeavour" basis. Only complete dealing requests will be accepted where there is available cash in the internal fund's account.

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## INVESTMENT RESTRICTIONS

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- › All assets eligible to be purchased for the policies are subject to product restrictions and need to be quoted on a recognised stock exchange and be permissible assets according to the Commissariat aux Assurances (CAA) investment rules (depending on contract type A, B, C, D, N).
- › For CAA investment rules and strategy restrictions, please ensure that your investments are eligible. Utmost Luxembourg S.A. accepts no responsibility regarding any breach.
- › An indemnity form in the format specified by Utmost Luxembourg S.A. must be completed before investing into "specialised investments" (e.g. alternative Investments such as hedge funds, real estate funds, structured products linked to hedge funds or derivatives, etc.).
- › The custodian bank may impose dealing charges. Please ensure that sufficient liquidity is retained in the internal fund's cash account to meet such charges.
- › **A delay in the placement of deals may occur if the requests are illegible, unclear, incomplete or relate to an asset that is not permitted or not set up in our system. We are unable to backdate transactions resulting from the delay caused in clarifying your request.**

## A WEALTH *of* DIFFERENCE

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

Utmost Luxembourg S.A. is registered with R.C.S. under number B37604 and regulated by the Commissariat aux Assurances (CAA)  
Registered office address: 4, rue Lou Hemmer, L-1748 Luxembourg, Grand-Duché de Luxembourg  
Utmost Wealth Solutions is registered in Luxembourg as a business name of Utmost Luxembourg S.A.