

# DEALING ACCOUNT

## OVERDRAFT CLEARANCE INSTRUCTION FORM

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

### IMPORTANT NOTES

#### HOW TO COMPLETE THIS FORM

Please complete this form (ensuring all sections are fully completed) using **blue or black ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. **Please do not use correction fluid.**

Please ensure that all sections are fully completed. In this form words in the singular shall include the plural and vice versa.

**SIGNATURE** This symbol highlights the sections within this form that need to be signed by the relevant parties.

- 1 You may instruct us as to which underlying security or special deposit in the contract is to be sold on an ongoing basis to clear any negative cash balance. This instruction may need to be revised if the holdings within your contract are changed.
- 2 You may also choose to instruct us as to which underlying security or special deposit in the contract is to be sold immediately to clear any current negative cash balance.
- 3 You may instruct us as to which underlying security, special deposits or other Dealing Account currencies in the contract is to be sold in order to realise a specific cash sum (the amount you want to be credited to your Dealing Account) which can be used to settle any current negative cash balance and provide monies to cover future charges or withdrawals.
- 4 There is a dealing fee for the sale of each fund. If you choose to sell funds on an ongoing basis, the overdraft will be cleared when there is a minimum of £2,000\* for each external fund, or £100\* for each internal fund. For example, if you choose 3 external funds, the overdraft will be cleared once it reaches £6,000\*, or if you choose 3 internal funds, the overdraft will be cleared once it reaches £300\*. There will be also be 3 dealing fees applied if 3 external deals are placed. Deposits with banks and building societies count as external funds.  
\* or currency equivalent
- 5 The more funds you choose to clear an overdraft with, the higher the overdraft limit will be (£2,000 per nominated external fund or £100 per nominated internal fund) and therefore the longer it will take to clear, and the more debit interest will be charged.
- 6 You can fill in Sections A and/or B. Section C must always be completed.

Utmost uses the information you give it to provide its products and services. It will be kept securely. How your information is used, your rights, and how you can exercise them, is detailed in Utmost's Privacy Notice(s).

### CHECKLIST

We want to process your request as quickly as possible. To help us do this, please remember that when completing the form we need you to:

- › Attach any additional instructions or documentation securely to the back of the form.
- › Ensure that the form has been signed by all relevant parties.

### WHAT TO DO NEXT

Once completed, please send the form to: **Utmost Limited, Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles.**

Policyholder

Policy number

### A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions and Utmost Trustee Solutions are brand names used by a number of Utmost companies. This item has been issued by Utmost Limited.

The following companies are registered in the Isle of Man. Utmost Limited (No 056473C), Utmost Administration Limited (No 109218C) and Utmost Trustee Solutions Limited (No 106739C) are regulated or licensed by the Isle of Man Financial Services Authority. Not regulated: Utmost Services Limited (No 059248C). Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles.

The following company is registered in Ireland. Utmost Ireland dac (No 303257) is authorised by the Central Bank of Ireland and regulated by the Financial Conduct Authority in the UK for Conduct of Business Rules. Registered office: Block 2, Harcourt Centre, Harcourt Street, Dublin 2, Ireland.

**A ONGOING SALE INSTRUCTION**

Please choose **ONE** of the options below to indicate which fund holding you wish to sell each time your policy reaches the maximum overdraft limit (£2,000 per external fund, or £100 per internal fund).

**I wish to exercise the following option:**

- 1  To clear any negative cash balance from the **largest liquid fund holding** by monetary value, as at the date of placing the instruction. There is no need to complete the fund information below.
- 2  To clear any negative cash balance from the funds listed below. This can be all external or internal funds, or a **mixture of both**. A SEDOL number is not required for internal funds.

Security to be sold		% to be sold			
Full fund name	SEDOL number				
					%
					%
					%
					%
					%
					%
					%
Total must equal					100%

**B IMMEDIATE SALE INSTRUCTION**

Please choose **ONE** of the options below to indicate which fund holding you wish to sell **IMMEDIATELY** to clear a current overdraft only. Each time the bond becomes overdrawn, we will need a further instruction.

**I/We wish to exercise the following option:**

- 1  To clear the current negative cash balance from the **largest liquid fund holding**. This is calculated by monetary value, as at the date of placing the instruction. There is no need to complete the fund information below.
- 2  To clear any negative cash balance from the funds listed below. You can select all external or internal funds, or a **mixture of both**. A SEDOL number is not required for internal funds.
  - a  As a percentage of the negative cash balance, as at the date of placing the instruction.
  - b  As an amount - you can contact our Customer Support team on **+44 (0)1624 643 345** for the latest overdraft figures, if required.

Security to be sold		% to be sold				Amount
Full fund name	SEDOL number	(for option 2a only)				(for option 2b only)
						%
						%
						%
						%
						%
						%
						%
Total must equal					100%	

**C** CONFIRMATION

	<b>Policyholder/Authorised Signatory/ Trustee 1</b>	<b>Policyholder/Authorised Signatory/ Trustee 2</b>	
<b>SIGNATURE</b>	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>	<b>SIGNATURE</b>
Print full name	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	
Date	<input style="width: 20px; height: 20px;" type="text"/> d <input style="width: 20px; height: 20px;" type="text"/> d <input style="width: 20px; height: 20px;" type="text"/> m <input style="width: 20px; height: 20px;" type="text"/> m <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y	<input style="width: 20px; height: 20px;" type="text"/> d <input style="width: 20px; height: 20px;" type="text"/> d <input style="width: 20px; height: 20px;" type="text"/> m <input style="width: 20px; height: 20px;" type="text"/> m <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y	

	<b>Policyholder/Authorised Signatory/ Trustee 3</b>	<b>Policyholder/Authorised Signatory/ Trustee 4</b>	
<b>SIGNATURE</b>	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>	<b>SIGNATURE</b>
Print full name	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	
Date	<input style="width: 20px; height: 20px;" type="text"/> d <input style="width: 20px; height: 20px;" type="text"/> d <input style="width: 20px; height: 20px;" type="text"/> m <input style="width: 20px; height: 20px;" type="text"/> m <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y	<input style="width: 20px; height: 20px;" type="text"/> d <input style="width: 20px; height: 20px;" type="text"/> d <input style="width: 20px; height: 20px;" type="text"/> m <input style="width: 20px; height: 20px;" type="text"/> m <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y <input style="width: 20px; height: 20px;" type="text"/> y	

or

	<b>Investment adviser</b>	
<b>SIGNATURE</b>	<input style="width: 100%; height: 40px;" type="text"/>	<b>SIGNATURE</b>
Full name	<input style="width: 100%; height: 20px;" type="text"/>	
Company name	<input style="width: 100%; height: 20px;" type="text"/>	

Only applicable if Utmost Limited holds a completed **Nomination of investment adviser** form.