

# A GUIDE TO ONLINE DEALING

This guide details how you can create, review and submit online trade deals for an Utmost International Isle of Man Limited or Utmost PanEurope dac bond.

To register for online dealing access, complete the relevant **Online Access Authorisation form** which is available on our website [www.utmostinternational.com](http://www.utmostinternational.com) or from us upon request.



## IMPORTANT INFORMATION

To access this service, you must be a Policyholder or a nominated Investment Adviser and be registered for online dealing access.



### CREATE INSTRUCTION

Create a new instruction to buy/sell the assets held by a contract.



### TRACK INSTRUCTION

Track the status of an existing instruction in progress or completed within the last 7 days.



### PROCEED WITH A SAVED INSTRUCTION

Proceed with a saved instruction that you created within the last 14 days.

If you require any further information or assistance, contact our Customer Support team:



+44 (0) 1624 643 345



[customersupport@utmostwealth.com](mailto:customersupport@utmostwealth.com)



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## CREATING AN ONLINE DEALING INSTRUCTION

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This is a step-by-step guide to assist with placing an online dealing instruction using our Utmost website.

1

Log into the Utmost website ([www.utmostinternational.com](http://www.utmostinternational.com)) using your unique user credentials. If you have not already registered for online dealing access, you will need to complete the relevant **Online Access Authorisation form**, and return via email to the email address stated on page 1 of this document. You will receive email confirmation once access has been granted.






2

Within the purple tool bar on the homepage, click the 'Investments' tab and continue to 'Online Trading and Tracking'.


3


To create a new instruction, simply click 'Create Instruction'. The below screen will now appear:


### ONLINE TRADING - CREATE INSTRUCTION



#### SEARCH FOR A CONTRACT

<b>Contract</b> <input type="text" value="Contract number of the policy"/>	<b>Correspondence name</b> <input type="text" value="Enter correspondence name"/>
<b>Product</b> <input type="text" value="(All)"/> 	<b>Adviser</b> <input type="text" value="Enter adviser name or TOB"/>

CLEAR FORM 

SEARCH 

4

Insert the policy number into the 'Contract' box and click 'Search'. The policy details will now appear, as shown below.

INSTRUCTION REF: 67009

### CONTRACT DETAILS

**Contract:**

**Correspondence name:**

**Financial adviser:**

**Investment adviser:**

	Cash account currency			Contract currency (GBP)		
Currency	Unsettled cash	Settled cash	Net cash position	Unsettled cash	Settled cash	Net cash position
GBP	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			Total	<input type="text"/>	<input type="text"/>	<input type="text"/>

We save your instructions automatically. Any incomplete instructions can be found in 'Instructions in progress'

TAILORED SELECTION FUND RANGES: Please note that whilst some of our literature states that the funds in our Tailored Selection fund ranges are picked by Architas, this arrangement has now ended.

SELL & REINVEST ASSETS

SELL ASSETS ONLY

BUY ASSETS ONLY

5

Within this screen, you can choose to either, **Sell and Reinvest**, **Sell Only** or **Buy Only**. In addition, you can view the current holdings and you are able to select the required fund to be sold (if you are Selling and Reinvesting or Selling Only).

SELL & REINVEST ASSETS

SELL ASSETS ONLY

BUY ASSETS ONLY

Asset price status key

↑	The latest available price of the asset is higher than the previous price.
→	The price of the asset has not changed since the previous price.
↓	The latest available price of the asset is lower than the previous price.

SELL (ASSET)

SELL (DEPOSIT)

BUY (ASSET)

BUY (DEPOSIT)

CURRENT HOLDINGS

10 ☐ records per page

Filter holdings:

Available holding to sell	Asset price	Asset price date	Unit value		Sell holdings	More info
			Asset currency	Contract currency		
545,101.9038 Units	GBP 1.10 ↓	31/03/2020	GBP 600,561.66	GBP 600,561.66	SELL	

6

Once a fund has been selected for a sale, the selected fund will appear in the table at the bottom as shown below:

AXA FRAMLINGTON UK EQUITY INCOME Z ACC (GB00B7KBNV36)

12,593.46 Units	GBP 1.71	17/07/2020	GBP 21,497.04	GBP 21,497.04	SELL	
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NINETY ONE CAUTIOUS MANAGED A ACC (GB0031074817)

1,283.80 Units	GBP 3.75	17/07/2020	GBP 4,819.39	GBP 4,819.39	SELL	
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Showing 1 to 4 of 4 entries

Previous

1

Next

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SELECTED HOLDINGS

Available holding	Available holding (Asset currency)	Unit amount	Cash amount	Percentage	Fees	Estimated trade date	
UTMOST DEFERRED DISTRIBUTION (9998558)							
35,278.9239 Units	GBP 100,001.64	0.00000	GBP 0.00	0.00 %	GBP 0.00	21/07/2020	REMOVE

7

You must indicate how much is to be sold from the selected fund(s). This can be a unit amount, cash amount or a percentage of the overall holding.

Once all sales have been input, select the 'Buy (Asset)' tab which will allow you to search for the fund you wish to purchase.

SELL (ASSET)		SELL (DEPOSIT)		BUY (ASSET)		BUY (DEPOSIT)	
SEARCH ASSETS		CURRENT HOLDINGS					
SEARCH SECURITIES							
<input type="text" value="Security name / ISIN / SEDOL"/>							
SEARCH		RESET					
10		records per page					
						Filter results: <input type="text"/>	

8

The funds you have selected to purchase will appear within the 'Selected Securities', as shown below. Once the funds have been selected, you must input the purchase details – this can be in the form of a number of units, cash amount or percentage of the sale proceeds. Finally, click 'Submit' to submit your instruction.

You can also click 'Save Instruction' and come back to this at a later date, should you need to.

### SELECTED SECURITIES

Unit amount	Cash amount	% of total balance (available proceeds)	% of sale proceeds	Utmost fees	Estimated trade date	Settlement currency
<div style="float: right; text-align: right;"> <b>Total sale proceeds:</b> GBP 0.00                 </div>						
<div style="float: right; text-align: right;"> <b>Total purchase amount:</b> GBP 0.00                 </div>						
<div style="float: right; text-align: right;"> <b>Closing cash balance:</b> GBP 8,975.41                 </div>						

The units and cash values indicated above are based on the latest available prices and currency foreign exchange rates. The final values achieved are subject to change and will be shown in Instruction Tracking when available. They will also be quoted on your Trade Confirmation letter. The trade date shown is estimated and is not guaranteed.

Additional charges and fees may be taken by external parties and will not be shown above. If you are unsure of the charges or fees that may apply to your buy deals, please contact the Customer Support team.

SAVE INSTRUCTION

SUBMIT INSTRUCTION

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After you have clicked 'Submit Instruction', the 'Instruction Summary' page will appear. This will provide you with summary of your sell and purchase details. If you are happy with the details that have been input and wish to proceed with the instruction, input your password into the required field and click 'Approve Instruction'.

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The online instruction will be received by our Dealing and Settlements team and they will begin to process your request. Should we require any further information, we will contact you.

The website allows you to deal existing portfolio holdings and any permissible assets available to your portfolio, which you can find using the Fund Search facility. In the event that you are unable to carry out the required activity via the online dealing functionality, contact our office:

ACTIVITY	EMAIL CONTACT
Instructing currency exchanges	dealing@utmostwealth.com
Requesting new assets to be set up on our website for you to deal in the portfolio, or otherwise checking assets that are not available through the Fund Search	asset.review@utmostwealth.com dealing@utmostwealth.com
Instructing transactions, cash movements or other related activities via External Custodian Accounts with your nominated External Manager	discretionary@utmostwealth.com
General investment related enquiries	dealing@utmostwealth.com
General website functionality or policy related enquiries	customersupport@utmostwealth.com

## TRACKING AN EXISTING INSTRUCTION

1

This function allows you to track the status of an existing instruction that is currently in progress, or was completed within the last 7 days. To track the status of an existing instruction, simply click 'Track Instruction' from within the 'Online Trading and Tracking' centre.

2

To search for an existing instruction, enter the details requested in the screen shown below, and click 'Search'.

### ONLINE TRADING - TRACK INSTRUCTIONS

#### SEARCH FOR AN INSTRUCTION

<b>Adviser name/TOB number</b> <input type="text" value="Enter adviser name"/>	<b>Contract/Portfolio number</b> <input type="text"/>	<b>Deal reference</b> <input type="text"/>
<b>Trade requested date from</b> <input type="text" value="13/07/2020"/>	<b>Trade requested date to</b> <input type="text" value="20/07/2020"/>	<b>Trade status</b> <input type="text" value="All"/>

CLEAR FORM

SEARCH

3

The details of the instruction will now appear under the 'Track Instruction Results' heading. Within the 'Trading Status Key' you can track the instruction and view the status and description at each stage of processing.

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## PROCEED WITH A SAVED INSTRUCTION

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This function allows you to proceed with a saved online dealing instruction that has been created within the last 14 days.

1

Within the 'Online Trading and Tracking' centre tab, click 'Proceed With Instruction' under the 'Proceed with Saved Instruction' heading.

2

A list of your saved instructions will now appear. From the list, select the instruction you wish to continue with.

3

To proceed with your saved instruction, follow the steps within the 'Creating an Online Dealing Instruction' earlier in this guide.

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

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

Utmost International Isle of Man Limited is registered in the Isle of Man under number 24916C. Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +44 (0)1624 643 345. Licensed by the Isle of Man Financial Services Authority.

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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