# A GUIDE TO ONLINE DEALING

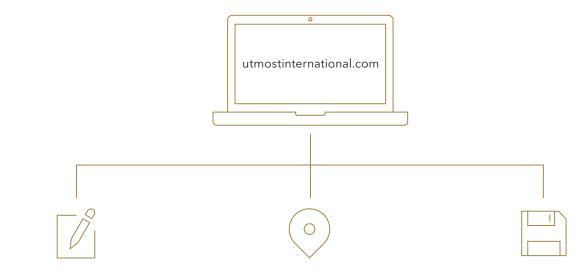
This guide details how you can create, review and submit online trade deals for an Utmost International Isle of Man Limited or Utmost PanEurope dac bond.

To register for online dealing access, complete the relevant Online Access Authorisation form which is available on our website www.utmostinternational.com 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



 Utmost International Isle of Man Limited King Edward Bay House King Edward Road, Onchan Isle of Man IM99 1NU British Isles



# CREATING AN ONLINE DEALING INSTRUCTION

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

1

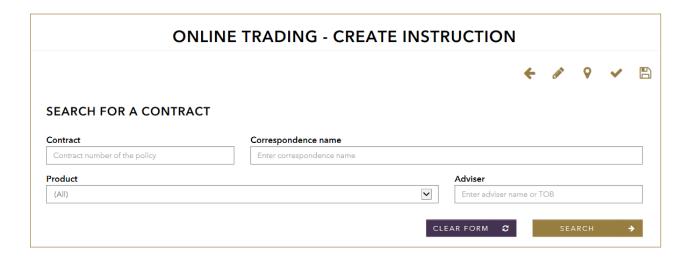
Log into the Utmost website (www.utmostinternational.com) using your unique user credentials. If you have not already registered for online dealing access, you will need to complete the relevant **Online**Access Authorisation form, and return via email to the email address stated on page 1 of this document.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

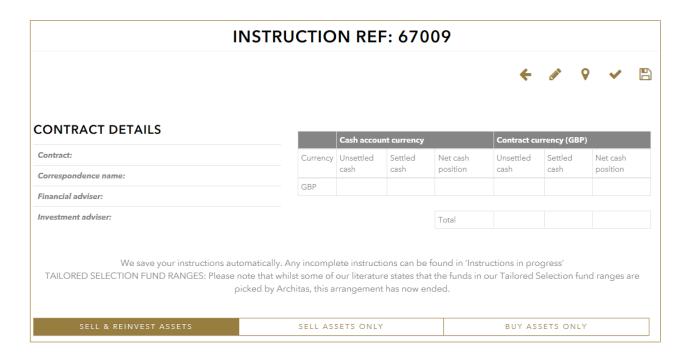
To create a new instruction, simply click 'Create Instruction'. The below screen will now appear:



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4

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



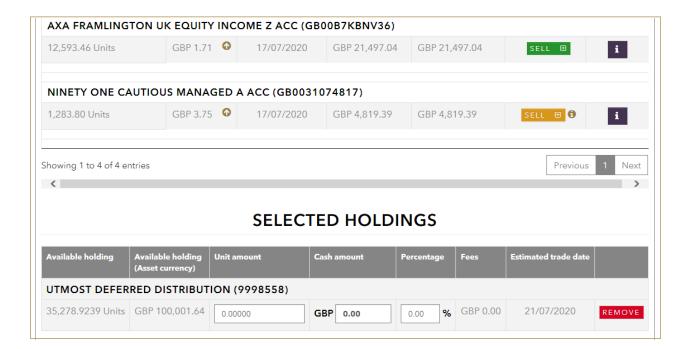
5

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 ASS			ASSETS ONLY	SETS ONLY		BUY ASSETS ONLY		
Ass	et price status key							
0	The latest available price of the asset is higher than the previous price.							
0	The price of the asset has not changed since the previous price.							
0	ne latest available price of the asset is lower than the previous price.							
SELL (ASSET)		9	SELL (DEPOSIT)	BUY	BUY (ASSET)		BUY (DEPOSIT)	
CURRENT HOLDINGS								
10	records per page				ı	Filter holdings:		
ı	Available holding to sell Asset price		Asset price date	Unit value		Sell holdings	More info	
				Asset currency	Contract currency			
54	45,101.9038 Units GB	P 1.10 🔮	31/03/2020	GBP 600,561.66	GBP 600,561.66	SELL ⊞ <b>i</b>	i	

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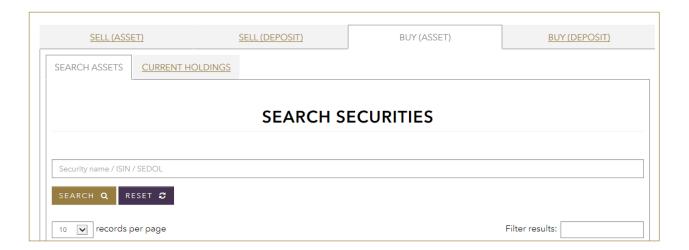
Once a fund has been selected for a sale, the selected fund will appear in the table at the bottom as shown below:



7

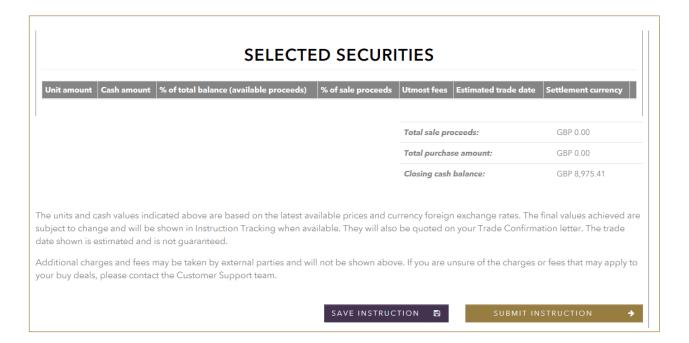
You must indicate how much is to be sold from the selected fund(s). This can be a unit amount, cash amount or a percentage of the overall holding.

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



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.



9

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'.

10

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

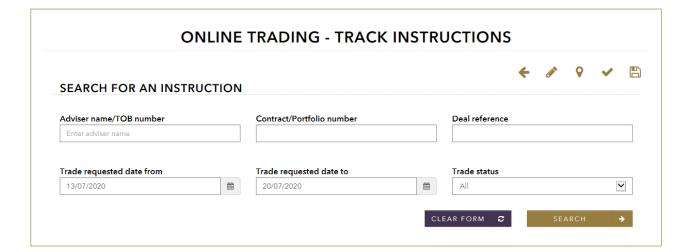
# TRACKING AN EXISTING INSTRUCTION

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'.



2

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

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.

# A WEALTH of DIFFERENCE

www.utmost international.com

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

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Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.