

A GUIDE TO ONLINE DEALING

This guide details how you can create, review and submit online trade deals for an Utmost 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.utmostwealth.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 Limited
Royalty House
Walpole Avenue
Douglas
Isle of Man
IM1 2SL

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.utmostwealth.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

Contract
Contract number of the policy

Correspondence name
Enter correspondence name

Product
(All) ▾

Adviser
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

	Cash account currency			Contract currency (GBP)		
	Unsettled cash	Settled cash	Net cash position	Unsettled cash	Settled cash	Net cash position
Contract:						
Correspondence name:						
Financial adviser:						
Investment adviser:						
				Total		

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		i
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	i	i

Showing 1 to 4 of 4 entries Previous 1 Next

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	<input type="text" value="0.00000"/>	GBP <input type="text" value="0.00"/>	<input type="text" value="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

SEARCH
RESET

records per page
Filter results:

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
<i>Total sale proceeds:</i>						GBP 0.00
<i>Total purchase amount:</i>						GBP 0.00
<i>Closing cash balance:</i>						GBP 8,975.41

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

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

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

Utmost Wealth Solutions is a trading name used by a number of Utmost companies. Utmost Trustee Solutions is the trading name used by Utmost Trustee Solutions Limited. 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) which are regulated or licensed by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is an appointed representative of Utmost Limited. Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles. Utmost Limited is authorised in the UK by the Financial Conduct Authority (160418).

Utmost PanEurope dac (No 311420), trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

Where required, all promotional material has been approved by Utmost Limited which is authorised in the UK by the Financial Conduct Authority.

UL PR 00344 /24.07.2020