

DEALING INSTRUCTION FORM AND GUIDANCE NOTES

PORTFOLIO BONDS/ACCOUNTS/PLANS

USING THE EDITABLE FIELDS?

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

Save yourself time - Submit deals online

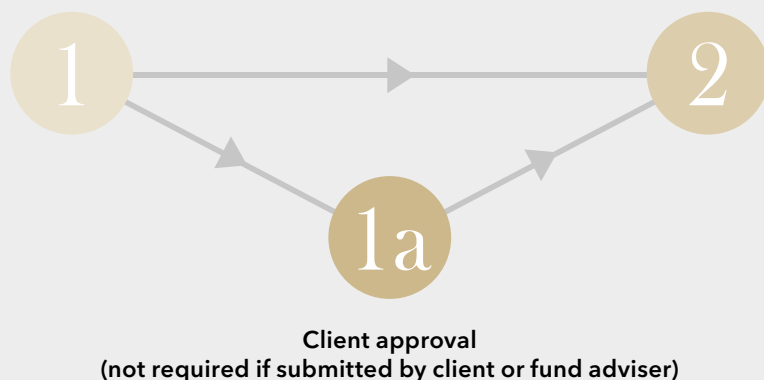
Placing a deal online using our online service, Wealth Interactive, is simple and will save you time. Plus, it's possible for deals to be placed immediately with no manual intervention, giving you more control of the timing of the trade.

THE ONLINE PROCESS

Wealth Interactive prompts you for all the information to process the request - reducing the need for us to contact you, which may cause delays.

Submit dealing instruction on Wealth Interactive

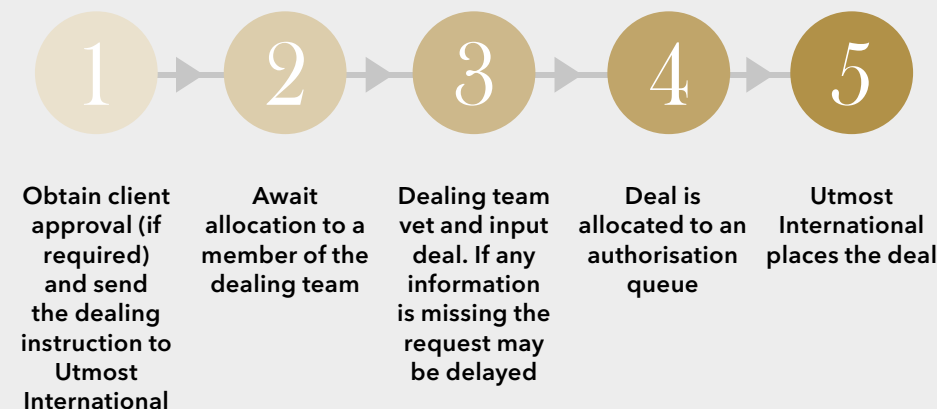
Utmost International places the deal



- It's seamless, convenient and efficient - you can submit your instructions at any time of the day or night, wherever you are in the world. Your instruction is then able to be processed straight away, or as soon as the relevant market opens.

THE OFFLINE PROCESS

Email or postal instructions will be allocated to our dealing team and join the processing queue. If we need to ask for more information the request may be delayed.



- To beat the queues, submit your request on Wealth Interactive.

Find out more about Wealth Interactive at www.utmostinternational.com

GUIDANCE NOTES – TERMINOLOGY

Order Type

- › **Trade** – Select to request the purchase or sale of a security/fund.
- › **FX** – Select to request the completion of a currency conversion. Complete the 'Buy/Sell', 'Currency to invest/redeem', 'Cash value' and 'Counter currency' fields for all FX requests.
- › **MM*** – Select to request investment into a fixed term or call notice deposit. Enter the details of the requested deposit in the 'Full Security, Fund Name & Currency' field, e.g. deposit term.

*Not applicable to clients of Collective Investment Plan, Executive Investment Plan, the Hong Kong regulated versions of CIB and EIB who are permitted access to the regulatory permissible assets as prescribed by the Hong Kong regulators only.

FORM REQUIREMENTS

(Please also see 'Key Points' below)

- › **Buy/Sell** – Enter either 'BUY' or 'SELL' in the relevant section, indicating what action should be taken for each order type.
- › **Currency to invest/redeem** – In the case of a purchase (BUY), enter the currency of the cash to be used to purchase the stock. In the case of a sale (SELL), enter the currency of the portfolio cash account that you wish the proceeds to be credited to.
- › **Cash value/No. of units/shares** – For purchases, sales or switch orders, please state either the cash amount or the number of units/shares.
- › **Counter currency** – Complete this field ONLY when requesting a currency conversion. In the case of a buy, this will be the currency used to purchase the currency requested in the 'currency to invest/redeem' field. In the case of a SELL, this will be the currency received on completing the currency conversion requested in the 'currency to invest/redeem' field.
- › **Security Identifier** – If known, please provide a recognised security identifier for all security/fund purchase or sale requests, e.g. a SEDOL or ISIN number. For Utmost International funds, provide the relevant UI ID number, which can be found in the monthly fund performance brochure or on the Utmost International website. This will enable us to act upon your instructions more efficiently.
- › **Security/Fund name** – Ensure the full name of the security/fund is clearly stated and do not use abbreviations.
- › **Share class** – Where applicable, include confirmation of income/accumulation unit requirements and confirmation of required share class e.g. A, B or C.
- › **Contact details** – Ensure that your contact name, email address, telephone number and/or fax number are clearly legible, so that we can contact you if we need any clarification of your instructions.

KEY POINTS

- › **Sufficient cash** – An instruction to purchase an investment will not be carried out unless there is sufficient cash within the bond/account/policy to meet the purchase price and all costs of the purchase, except where the purchase is made simultaneously with a sale which will provide cash sufficient to meet the purchase price and all costs of the purchase.
- › **Sufficient holding** – An instruction to sell a holding cannot be actioned unless there are sufficient shares/units held to cover the sale.
- › **Client confirmation** – Where required, signed confirmation should always be provided with the corresponding dealing instruction.
- › **Minimum investments** – The minimum investment into any one asset is US\$1,875, £1,250, €1,875** for CIB/CIP/CRB or US\$3,750, £2,500, €3,750** for

EIA/EIB/Executive Investment Plan¹/Executive Investment Portfolio/ERB/IA/SLP or US\$600, £400, €600 for IPB/IPBR or US\$600, £400, €600, HK\$4,800 for WMPs¹, unit trust and mutual funds and HK\$12,000 for HK\$ denominated ETFs. (**or other currency equivalent). Please note that fund managers may set their own minimum investment levels that could be higher and you should be aware of these before submitting instructions. There is no minimum investment for FIP/IIBL/IIBR products.

- › **Dealing confirmations** – Dealing/contract note confirmations are available to view on our website, 24 hours after being received and executed by our settlements team. If you require any assistance, please contact Utmost International on +44 (0)1624 655555.
- › **Dealing frequency/cut-offs/notice periods** – You should ensure that you are aware of the frequency of dealing for the chosen investment(s). You should also be aware of any corresponding cut-off or notice periods that may apply. These details can be checked with the corresponding fund manager.
- › **Fixed deposits are contracts that are only due for payment at maturity and may only be broken at the discretion of the bank. In this respect they differ from call/demand accounts that provide access to the cash deposited.** You may invest immediately into fixed deposits with the understanding that, in the event of cancellation or requiring early access, you;
 - i. may not get your money back immediately and payment may be delayed for some time,
 - ii. the institution may impose penalties and therefore you may get back less than you invested, and/or
 - iii. the only way in which to receive value may be through an in-specie transfer of that asset into your own name.

This is not applicable to clients of Collective Investment Plan, Executive Investment Plan, the Hong Kong regulated versions of CIB and EIB who are permitted access to the regulatory permissible assets as prescribed by the Hong Kong regulators only.

GENERAL DEALING INSTRUCTIONS' TERMS

- › Any choice of investments is entirely at your own risk and you or your fund adviser should undertake such due diligence, or seek such independent advice as you consider necessary. It is your responsibility to ensure that you have read and understood the prospectus and other offering documentation in respect of any asset chosen within the bond/account/policy. For the avoidance of doubt, we do not accept any responsibility for losses, damages and/or costs (including, but not limited to, legal fees) that may be incurred as a consequence of subscribing to, or otherwise acquiring an interest in, the fund on your behalf.
- › All dealing, settlement and custody of securities will be executed by Utmost International and all assets will be owned by Utmost International. Your investment is subject to the counterparty and credit risks of Utmost International.
- › All investment instructions should be completed on Utmost International's dealing instruction form and sent to the dealing department by fax on +44 (0)1624 655905 or by emailing a scanned copy to IODealings@utmostgroup.com. All instructions should be signed by an authorised and appointed fund adviser or by the bond/account/policy holder(s).
- › Where a fund adviser is appointed, only written instructions (including facsimile copies) signed by an authorised signatory of your company will be accepted. On no occasion will Utmost International accept verbal communications in respect of investment dealing instructions. Whilst we will accept faxed instructions, we cannot accept responsibility for a failure to carry out an instruction resulting from an error in transmission, or if the fax is illegible, incomplete or unclear.
- › Limit orders are valid for one month, after which they will be automatically cancelled without notification. Utmost International do not offer any 'stop loss' facility.
- › It is your responsibility to request a foreign exchange transaction if funds are held in a different currency to that required for settling the purchase(s), or if you wish the proceeds of a sale to be converted to another currency. This

can be indicated either by a separate FX line on the instruction, or indicating an alternative currency in the 'Counter currency' section, to that of the base currency of the security. Instructions to buy or sell investments will, in the absence of any specific instruction, be implemented so as to obtain the best price available to Utmost International. If an instruction has reference to a specific price or price range at which the investment is to be purchased or sold, then this will be taken to be the price before any costs of the purchase or sale.

- › If Utmost International has cause to reject an instruction, or if we have to defer carrying out an investment instruction whilst ascertaining that it is a permitted investment, then we accept no responsibility for any of the consequences of such rejection or delay.
- › Where a fund adviser is appointed, please notify us immediately of any changes to your authorised signatory list regarding the provision of investment dealing instructions. Investment restrictions

CIB/CIP/CRB/IPB/IPBR

- › Only pooled funds (i.e. collective investments), as defined in the policy terms, can be held.
- › Medium term notes cannot be held.

EIA/EIB/Executive Investment Plan¹/Executive Investment Portfolio/ERB/IA/SLP

- › Equities – Only equities quoted on a recognised stock exchange can be held.
- › Bonds – Only bonds rated Baa3/BBB- or higher (Moody's/S&P) can normally be held.
- › We do not allow certain investments, for example precious metals, limited partnerships, private company shares, options, futures, commodities, stocks that are difficult to value or any illiquid investments. These types of investments should not therefore be requested.
- › For IA only – Collective Investment Schemes that are authorised or recognised by the Monetary Authority of Singapore (MAS) under sections 286 and 287 of the Singapore Securities and Futures Act (Cap 289).

WMP¹

- › At inception, we accept any SFC authorised underlying funds that are listed in the WMP's Investment Choice brochure available at the time. Please provide the ISIN of the underlying fund (which is available in the brochure) in the 'Security identifier' field on the front page.
- › If you are leaving Hong Kong to reside in another jurisdiction after inception, we accept other underlying assets subject to our criteria and approval.
- › Asset dealing charge applies to dealing instruction submitted offline using this form. For Tier 1 assets, the charge does not apply if you submit the instruction online via Wealth Interactive instead.

FIP/IIBL/IIBR

- › You are restricted to assets in the investment range that you have selected. For more information about your chosen investment range, please refer to your product brochure.

All Bonds/Accounts/Policies

- › Utmost International internal funds are not acceptable.
- › Before sending an instruction to purchase an asset, it is your responsibility to ensure that you are aware of any charges which will apply to the investment, including initial charges, redemption charges (early or otherwise) ongoing and performance related fees.
- › Where an asset deals on an infrequent basis, for example, monthly or quarterly, but is otherwise within the normal permissible range of investments within the bond, Utmost International may accept the investment but reserves the right to return the asset in-specie as part of any payment made from the bond.
- › Utmost International reserves the right to decline to deal on certain assets.
- › The EEA or Swiss based investors cannot access any Hong Kong domicile funds according to a European financial directive, the Alternative Investment Fund Managers Directive (AIFMD).

FURTHER REGULATORY REQUIREMENTS APPLICABLE TO CERTAIN HONG KONG PRODUCTS:

CIB/EIB²

- › Any purchase/new investment requests are restricted to SFC authorised underlying funds if you are a Hong Kong policyholder.

Collective Investment Plan/Executive Investment Plan¹

- › Any purchase/new investment requests are restricted to the regulatory permissible assets as specified by the Insurance Authority at the time, which comprise the SFC authorised underlying funds, listed securities*, rated bonds*, funds authorised/registered with regulators in jurisdictions which enter into mutual recognition of funds arrangements with SFC, and schemes as set out in the SFC-specified list of 'Recognized Jurisdiction Schemes'.
* not applicable to Collective Investment Plan.
- › You may check whether an investment selected is SFC authorised underlying fund on Wealth Interactive or by contacting our dealing desk. Please note that any of your investments selected are not set and managed by Utmost International.

If you have any questions or need any clarification of these guidance notes, please contact our dealing desk on +44 (0)1624 655005, or IOMdealing@utmostgroup.com
Alternatively, please contact your financial adviser. **A delay in the placement of deals may occur if the instructions are illegible, unclear, incomplete or relate to an asset which is not normally permitted. We are unable to backdate transactions delayed by the need to clarify your instructions. The security identifier provided in the form prevails, where applicable, in case of dispute.**

¹ Hong Kong regulated product.

² Ceased to new business in Hong Kong.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

Utmost Wealth Solutions is the registered business name of Utmost International Isle of Man Limited Singapore Branch. Utmost International Isle of Man Limited Singapore Branch, 6 Battery Road #16-02, Singapore 049909. Tel: +65 6216 7990 Fax: +65 6216 7999.

Registered in Singapore Number T08FC7158E. Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

Utmost International Hong Kong Office: Unit 2402C, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong. Tel: +852 3552 5888 Fax: +852 3552 5889. Authorised by the Insurance Authority of Hong Kong to carry on long-term business.

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C. Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. 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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