WEALTH INTERACTIVE USER GUIDE

ADVISER – CREATE A NEW CLIENT, SUBMIT NEW BUSINESS AND SUBMIT TOP-UP BUSINESS.

A WEALTH of difference



CONTENTS

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- 2 <u>Submit new business go to slide</u>
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1





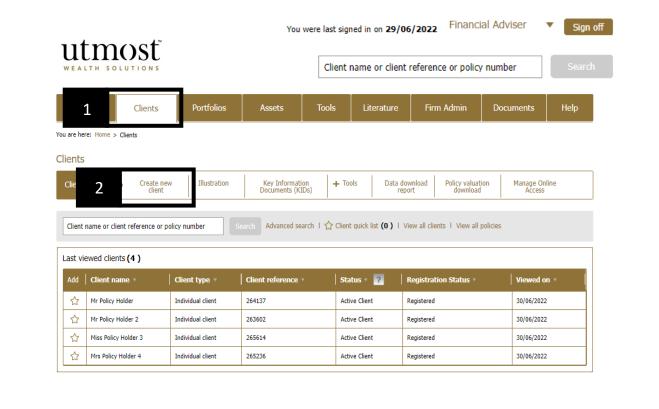






From your homepage click on the 'Clients' tab (1).

Then 'Create new client' (2).







This screen details the information required for a 'Prospective client' and the additional information needed for an 'Active Client'.

Entering the details for a 'Prospective client' will allow you to undertake basic tasks such as produce an illustration.

The extra information for an 'Active client' will allow you to undertake the full range of task such as submit a new investment.

Tick to confirm you'll make your client aware of our Privacy Policy and click 'Start'.

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Create a new client

You can create two types of client on Wealth Interactive, depending on their status with you. The process will guide you through the steps required.

Types of client

- Prospective client* this only requires a small amount of client information (as detailed below) and allows you to, for example, create a personalised illustration which you can later turn into an application once you have converted your client to an 'active client'.
- Active client this requires a bit more information about the client (as detailed below). A client must be an
 'active client' for you to be able to create an application for them.

*You can convert a 'prospective client' into a 'full client' at any time.

Required information

IMPORTANT: All information that you enter into this section must be accurate and completed in full. If any of this information is incorrect, we may need a written confirmation from the client and this will delay their investment. Prospective client Active client - as prospective client, plus:

- Active client as prospective client, plus: • Town/city of birth
- Full nameDate of birth
- Country of birth
- Nationality

Proof of identity, such as passport details

Contact information

- Country of residence
- Employment information (current or former)

Privacy Policy

You are about to enter personal details of your client. You should make them aware that you are doing this, and make them aware of our Privacy Policy, which explains what we do with their data and how we use it.

I confirm I will make the client aware of Utmost International's Privacy Policy.

Cancel Start



1. Client Details

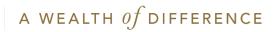
First of all, we need to know a few basic details about your client.

The next screen asks for all the information to set up a 'Prospective client'.

Personal details		
* Title:	Select V	
* First name:		
Middle name(s):		
* Surname:		
* Was your client known by a different name at birth? (e.g.maiden or unmarried name)	○ Yes ○ No	
* Has your client been known by any other previous names? (e.g.married names or aliases)	⊖ Yes O No	
* Gender:	Select 🗸	
* Date of birth:	Day V Month V Year V ?	
Client territory		
* Nationality:	Select	
Dual nationality:	Select V	
* Country of residence:	Select 🗸	
Assigned adviser		
* Assigned adviser:	Select V ?	
Assigned adviser:	Jelett • f	
Product company		
* Product company:	Select V	

* Required information





You can select 'Complete Full Client Creation' at this point to finish creating the client to then be able to input an application (Continue to page 10 after this page).

Alternatively, you can now produce an illustration and/or a Key Information Document for this prospective client, determine their risk profile or use the financial goal planning tool.

You can convert to a 'full client' at any time by completing the remaining information:

- Proof of Identity
- Contact details
- Employment details

Prospective Client Saved

We've saved **Capt Allen** as a 'prospective client', and they can now be viewed from your client list. You can also undertake the following actions for them:

- Create Illustration
- Create Key Information Document (KID)
- · Determine their risk profile
- Start Financial goal plan

You can convert **Capt Allen** in to a 'full client' at any time by completing the remaining information (proof of identity, contact details and employment details).

Exit to Prospective Client Comple

Complete full client creation





SUBMIT NEW BUSINESS

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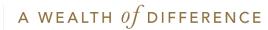
For adviser use only

The quickest way to navigate to the Required policy is to enter the policy number in the search bar at the top of your homepage(1).

Alternatively you can view a full list of your clients by selecting the 'Clients' tab(2) and selecting 'View all clients' (3).

	4 TM		You were	e last signed in on 29 /	/06/2022 Financi	al Adviser 🔹 🔻	Sign o
	tmost		1	Client name or clie	nt reference or policy	number	Search
	2 Clients	Portfolios	Assets 1	Fools Literature	Firm Admin	Documents	Help
u are he	ere: Home > Clients						
lients	;						
Client	actions: Create ne		Key Information Documents (KIDs)		download Policy valuati		
			bocaments (rabb)		report download	Access	
Client	name or client reference or		earch Advanced search		View all clients		
	name or client reference or						
Last vi	iewed clients (4)	policy number s	Advanced search	t☆ Clien 3	View all clients View all p	bolicies	
Last vi	iewed clients (4)	policy number S	earch Advanced search 1	Status v ?	View all clients View all p	Viewed on *	
Last vi Add ☆	iewed clients (4) Client name * Mr Policy Holder	Client type *	earch Advanced search I Client reference × 264137	Status v ? Active Client	View all clients View all p Registration Status * Registered	Viewed on * 30/06/2022	





Follow the directions on this page if you are creating a new application for client(s) whose details <u>have</u> been fully input onto the system. Then move to page 11

Before you can submit new business you need to complete the client registration.

You can either click on 'Complete registration (1),

Or click on 'New Investment' (2) where this pop-up will open and click on 'Complete registration'.

Home	Clients	Portfolios	Assets	Tools	Literature	Firm Admin	Documents	Help	
You are here: Home > Clients > Capt Barry Allen									
Capt Barry Alle	n (603290)								
This client is partially onboarded. Complete registration ×									
Client actions:	Client actions: New investment Illustration Key Information Documents (KIDs) +Tools Remove Client								
Policies (0)	Policies (0) Client details Recent transactions Planning Reports								
There are current	ly no policies for this	s dient.	Status:	Prospective	Client				
L			Registration Status:	Not register					
			Date of Birth: Residential address:	04/05/2000	0				
			Country of residence:	Isle of Man					
			Telephone:						
			Email:						
			Date client last signed i	n:					
			Client sign in frequency	: 0 times with	hin the last 30 days.				
			For security purposes, we information and bank det and we will correct it.	a only allow your clie tails. If your client's r	ent to update their own name or residential add	personal details online. Yo ress is incorrect, please co	ur client can amend their ntact us with appropriate	contact documentation,	





Once you have entered all the client details to complete the registration you will get this Confirmation screen.

Click on 'Create New Investment'.

You will need to tick to agree the 'Privacy Policy' statement on the new page that opens.

Create Illustration / New investment

You can produce pre-sale illustrations on most products whenever you need them. You can then choose the appropriate one to turn into a new investment application. If you convert an illustration into an application, many of the details will feed through automatically, saving you valuable time.

You can produce pre-sale Key Information Documents (KIDs) on most products whenever you need them. You can produce multiple KIDs for a client and then choose the appropriate one to turn into a new investment application.

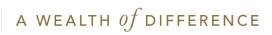
Create 'New investment'

Create Illustration

Create Key Information Document (KID)

Wealth Interactive are automatically sent to the client upon submission of new business.

> utmosf INTERNATIONAL



Registration details for

If you have previously created an illustration / KID for the client that you want to turn into an application, select 'Use illustration/KID' as this will pre-populate the application with the details you had input for the illustration or KID.

Otherwise, select 'Do no use illustration/KID' if one has not previously been created.



Use an Illustration/Key Information Document (KID) Do you wish to use an existing illustration/KID for this new investment?

Do not use illustration/KID ?	Using an Illustration / Key Information Document (KID)
O Use illustration/KID	This option is not available in some jurisdictions. You may have the option to use an illustration or K that you have already created, to automatically complete part of the application.
Back	In some countries an illustration is a compulsory st in the sales process - where this is the case and yo do not use an illustration, we will automatically cre- one at the end of the application process, using the details provided in the application.
	The KID is a regulatory requirement. The informati will help clients understand the nature, risks and co of the product they are about to invest in. Your clie must sion the KID so we have confirmation that th

Create new investment

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have read and understood it.





Select the type of ownership. For example, 'Joint applicants'.

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Select ownership type

Please select the ownership type for this policy.

		Select ownership type
O Single applicant		IMPORTANT:
Joint applicants	\checkmark	Please refer to the product literature for additional information on ownership types and eligibility for products.
O Single trustee applicant		 A single applicant is based on one individual applicant and a joint applicant
O Joint trustee applicant		is based on more than one applicant. These options would also be used when policies will be assigned into trust post-
O Corporate applicant ?		issue such as our Absolute Trust, Discretionary Trust and Discounted Gift Trust.
O Corporate trust applicant		
Back	Next	 A single trustee applicant is an individual acting as trustee of an existing trust and a joint trustee applicant is where there is more than one individual acting as trustee of an existing trust. These options would be used for our Loan Trust* and any other application where trustees of an existing trust are applying for this policy.

Create new investment





For joint applicants the second applicant must also have been created before submitting the business.

Select the second applicant from your client list.



Select clients

Please select the clients for this application.

Client name or client reference or policy number Search	Advanced । ব search	Client (0) I View clients	Selected c	
iew all clients (751) elow is a list of all of your clients.				
Displaying 1 - 10 of 751 clients	Go to page	Go	<	Prev Page 1 of 76 Next >
Show: 10 clients V All Client types All Client types V				
Client name(s) *		Client reference *	Status *	Select
263603PRFDNM		263603	Active Client	Remove

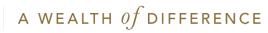


Create new investment



utmost WEALTH SOLUTIONS	Create new investment Exit application
Policy preferences Please select from the options below	* Required information
	Policy preferences:
* Lead policyholder: Mr Policy Holder 581797PRFDNM2	 The assigned adviser will service the policy and view information about it.
* Assigned adviser: Financial Adviser 🗸 🗸	For joint applications for the Spanish Collective
*Product: Executive Redemption Bond	Investment Bond in Spain and the European Executive and Collective Investment Bonds in Cyprus and Belgium, please ask your clients to sign the mutual stipulation form.
*Policy Currency: GBP 🗸	The policy currency is the currency in which the policy will be valued and benefits will become payable. This is also the currency in which policy charages will be deducted and it cannot be changed.
	In respect of the Executive Investment Portfolio and
Back	Next Next Next





Select the custodian who will hold the Assets. The default custodian is Utmost International.

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Choose which custodian(s) will hold the Assets

Please make a choice from the options below.

Assets held by our default custodian	
O Assets held by our default custodian and one other authorised custodian	
1 authorised custodian to hold Assets	
2 authorised custodians to hold the Assets ?	
3 authorised custodians to hold the Assets ?	
Back	Nex

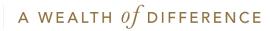
Exit application

Create new investment

Choosing a Custodian

- Our default custodian is the banker or organisation, who we normally use to hold our assets.
- A client can choose for their assets to be held by an authorised custodian. An authorised custodian is a banker or organisation, which is authorised by its regulator to provide custodian and depository services. This is not our default custodian.
- A request for assets to be held by an authorised custodian is no guarantee of acceptance. Where we do not have an existing arrangement with the requested authorised custodian we will need to review and accept or reject the request. Reviews can take up to 8 weeks.
- We do charge a fee if the authorised custodian option is selected or, at a later date, if there is a request to change Authorised Custodian.
- The investment requested will be placed in the transaction account and held by the default custodian until the authorised custodian is accepted.
- A minimum of £50,000 (or currency equivalent) must be held by each authorised custodian.
- Where available; if some assets are to be held by our default custodian then only one authorised custodian can be appointed.
- An authorised custodian request form and, if required, a fund adviser form or discretionary asset manager form must be uploaded for each request made.





Select lump sum for a single premium investment

Enter the investment amount in the policy currency that you have previously confirmed. If the premium is being paid in a different currency to that of the policy, you will be able to confirm the details at step 4 (Payment Details).

Enter/Select the charge package code for your firm. Please contact us if you require the charge package code.

Click on 'Populate Charge Package' for details to be reflected.

Where your firm has provided you with the ability, confirm any fees and commissions in the boxes that will appear after you have populated the charge package.

For certain products such as the European and International Select Bonds, you will have the option to phase investments here. Where you use that functionality and an initial fee is being facilitated prior to the premium being applied, ensure that you only choose to phase the premium less the value of the initial fee.

utmosť Create new investment Exit 1. Premium details 4. Payment details 5. Declare and upload 2. Select assets 3. Application options 6. Review summary 1. Premium details Enter the premium your client wishes to pay. *Required information Default custodian premium details Client(s): Mr Policy Holder 581797PRFDNM2(581797) \checkmark * Premium type: O Lump sum Product: Executive Redemption Bond Regular Application number: 600041908 Lump sum amount: GBP 100000 Delete Application ▼ 1. Premium details * Asset transfer: Add asset transfer amount ? 🕶 Charging basis 🛛 🕐 *Charge Package code: Populate Charge Package ? 13285532 Charge Package Save and Continue



If you have chosen to place all assets with an authorised custodian, you will not have to complete this and the next page.

utmosť Exit 1. Premium details 2. Select assets 3. Application options 4. Payment details 5. Declare and upload 6. Review summary 2. Select assets Please select asset(s) to buy Skip this step Summary New bank deposits Portfolios New assets Client(s): Mr Policy Holder 581797PRFDNM2(581797) Product: Executive Redemption Bond View all portfolios Application number: 600041908 Delete Application ▼ 1. Premium details Lump sum premiums GBP Lump sum: 100,000.00 **Charging structure** Charging structure: Spread cost Charge Package: 13285532

To find assets, select the 'New assets' tab and enter the name/SEDOL/ISIN.

You can click 'Skip this step' if you are not adding assets.

Once you are happy click on 'Add asset(s).







Create new investment

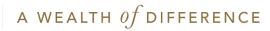
Enter the percentage or amount to be invested in each asset. Any unallocated funds will remain in the transaction account.

Click 'Save and continue'.

mount to be invested: GBP 100,000.00	Amount a	allocated: GB	P 100,000.00		Split equally across	all buys	
Name	Min trade size	Unit price	Dealing cycle	Retail/Non-retail ?	Buy percentage	Indicative buy units	Indicative buy amount
Assets Split Equally					100.00		GBP 100,000.00
BLACKROCK GBL BGF WRLD GOLD E EUR EUR	EUR 3,750.00	EUR 32.85	Daily	Retail	100.0	3,624.0400	EUR 119,050.00
Transaction Account							
Transaction account allocation	N/A	N/A	N/A	N/A	N/A	N/A	GBP 0.00
						Asset total	GBP 100,000.00
					Transaction	account total	GBP 0.00



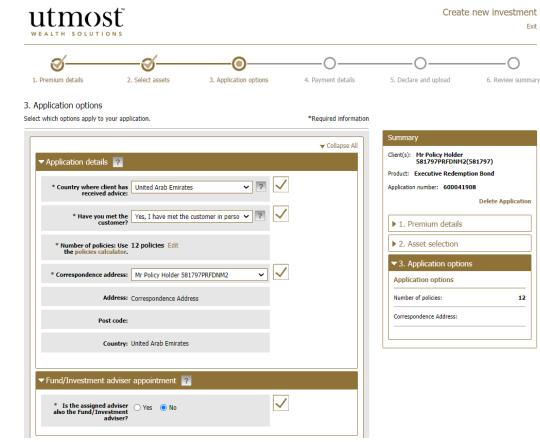
FX calculator



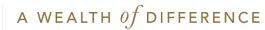
Answer all relevant fields on this screen, including selecting the country the financial advice was given.

You can edit the number of policy segments using the 'Number of segments' section. The default number will vary depending on the product.

Select if a Fund/Investment adviser is required and whether they are being appointed on a Discretionary or Non-discretionary basis. If a Discretionary Asset Manager is being appointed you should answer 'No' to this question and upload the relevant appointment from at the end of the application journey.







If regular withdrawals have been requested this section will expand for you to answer the required fields.

If you choose 'Self selected Assets' to make the withdrawal from, the line 'Specify assets to withdrawal from' will appear.

This will open a pop-up for you to choose the asset or transaction account to make the withdrawal from. There are two save buttons on this screen – please ensure you click on both.

Application options / Select assets for ect the assets that you wish to withdraw from.	r regular withdrawal			
Number of assets 2				
Asset name				Withdrawal %
BLACKROCK GBL BGF WRLD GOLD E EUR EUR	9121904	LU0171306680	EUR	50.00
BLACKROCK ICS STERLING LIQUIDITY PREMIER GBI CC GBP	A B43FT80	1E00B43FT809	GBP	50.00
Withdrawal must equal 100%		·		Total: 100%
				Split equally

▼Regular withdrawals 🕜
* Withdrawal specified: Yes No
Regular withdrawal Please note that for Discounted Gift Trusts, we would almost always expect this section to not be completed as we will set this up when noting the trust deed.
* Withdrawal type: Percentage
Description: Select
* Withdrawal Currency: GBP
Withdrawals equivalent to: 5 % per annum of premium invested
* Frequency: Half Yearly
* Start date: 1 V September V 2023 V
Amount for each payment (GBP): 2500.00
Withdrawal From: Self selected Assets
Specify assets to withdraw from
Enter the details of the bank account the client would like their withdrawals paid into
+ Add another regular withdrawal





Click on 'Enter paymen

Choose the payment m the amount.

Then click on 'Enter new

Select bank account for payment

+ Enter new bank details

ı 'Enter payment details'		t N s			Create	new investment _{Exit}
the payment method and enter ount.	1. Premium details	2. Select assets	3. Application options	4. Payment details	5. Declare and upload	6. Review summary
ck on 'Enter new bank details'.	Please enter how this premium we Lump sum premium part + Enter payment details Source of funds + Select source of funds Back			um: GBP 100,000.00 Save and Continue	Summary Client(s): Mr Policy Holder S81797PRFDNM2(Product: Executive Redempt Application number: 6000419 1. Premium details 2. Asset selection 3. Application option	ion Bond 08 Delete Application
Amount: GBP 100,000.00 Payment method Bank Transfer Amount: GBP I 100000 Caccount for payment					✓ 4. Payment details	
v bank details Am Remaining am	ount: GBP 100000.00 ? ount: GBP 0.00 ? Cancel Save					





Enter the SWIFT/BIC code - press 'Find Bank'.

Enter the account details and press 'Save'.



Account Details:	
*Account Name:	Mr Policy Holder 581797PRFDNM2
*Currency:	Select 🗸
* Account:	
*Account held for:	years 0 🗸 months
Remittance details/Payment Reference (this will appear on your bank statement):	



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Select the bank account.

Press 'Save'.

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4. Payment details / Enter payment details

Please enter one or more payment details for this premium.

	Amount:	GBP 100,000.00					
Pa	yment method	Bank Transfer	•				
	* Amount:	GBP ¥ 100	000.0				
Select bank a	ccount for pa	yment					
Account name	SWIFT/BIC code	Account no.	IBAN	Sort code	Currency	Select	
Mr Policy Holder 581797PRFDN M2	-	10123456	GB97BRNU000 00210123456	000002	GBP	۲	
+ Enter new b	ank details						
				Ап	nount: G	BP 100000.00	?
				Remaining an	nount:	GBP 0.00	?
						Cancel	Save

Create new investment

Non-UK payments Premium payments made from banks outside the UK require a SWIFT or Bank Identifier Code (BIC), and an International bank account number (IBAN). SWIFT and BIC codes are available from the bank or from www.swiftcodes.org. Cheque payments Before confirming that you wish to pay by cheque, you may wish to consider the other options available as these can offer a quicker way of paying the premium and also mean that there is no risk of the cheque being lost in the post or there being a delay in matching payment to the application. Please do not send the cheque until you receive online confirmation that the Policy's status is 'awaiting payment'. Once the policy is in this status you must download and complete the 'Cheque processing form' and send it to our office with the cheque. It is

Payment details checklist:

requested payment.

payments

Premiums must only be sent to Utmost International once we have processed the application and then

The premium amount must come from an account held in the name of the applicant(s)/policyholder(s). UK, Jersey, Guernsey, Isle of Man or Gibraltar

Payments from an account held in these countries require a bank account number and sort code.

download and complete the 'Cheque processing form' and send it to our office with the cheque. It is vital that the form is used otherwise there is no guarantee the cheque will be matched to the policy and/or there may be a delay in issuing the policy.

Bank Transfers

* Required information

Please note: - Transfers should be the amount(s) input and sent





Check the summary of the payment and then click on 'Source of funds'.



4. Payment details

Please enter how this premium will be paid and specify the source of funds.

Lump sum premium payments			Summary	
 Lump sum 			Client(s): Mr Policy Holder 581797PRFDNM2(581797) Product: Executive Redemption Bond	
Payment details		Edit	Application number: 600041908	
Payment Method		Remove	Delete	e Application
Amount:	GBP 100,000.00		▶ 1. Premium details	
Payment method:	Bank Transfer		▶ 2. Asset selection	
Account name:	Mr Policy Holder 581797PRFDNM2		▶ 3. Application options	
IBAN:	GB97BRNU00000210123456		4. Payment details	
SWIFT or BIC code:			Lump sum payments	
Account number:	10123456		Payment method : Ban	k Transfer
Sort code:	000002			A/C No. 10123456
Currency:	GBP			
Source of funds				
+ Select source of funds				
Back		Save and Continue		





Select the origin of wealth from the drop down options and complete all the required information.

If the funding is from more than one source, click on 'Add another source of funds' to add the other sources.

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5. Payment details / Source of funds

 Please specify the source of funds

 Source of funds

 * Description: Select

 Add another source of funds

Cancel Save



Create new investment

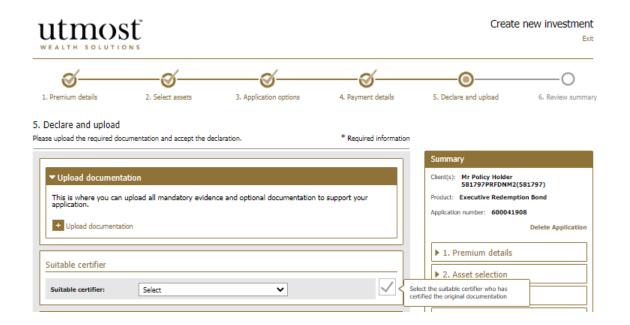


Click on 'Upload of documentation' to upload the required documentary evidence.

Press 'Choose file' to navigate to the right document. Ensure you then press 'Upload'.

File formats for uploads are JPG or PDF (version 1.4) and no bigger than 8MB.

Passport/National ID and residential proof are required if they have not been previously been provided.







Read the declarations and tick to confirm your understanding.

Click on 'Save and Continue'.

You will be presented with a full summary of the application. Click on any of the 'Edit' buttons to change the information.

Once you have reviewed the information you will be provided with one or more options to submit the application. You will be able to submit to all applicants for them to approve their application online or you may be able to submit the application directly to Utmost International.

Where your firm has requested authorisation steps are put in place, you may first be required to submit the application for internal authorisation by an approver within your firm.

Declaration by the assigned adviser.

I declare that:

where required, the suitable certifier has verified the contents of the original documents where copies have been
uploaded and confirmed that they are true copies of the original.

The adviser has:

- taken reasonable steps to make sure that the funding is legitimate and in line with the applicant's circumstances.
- confirmed that, to the best of his/her knowledge and belief, all the information provided in and with this
 application is true and complete and was obtained from the applicant(s) who is/are of good standing. The adviser
 also confirms that he/she will provide further information if required.
- completed this application on behalf of the applicant and confirmed that the information they have provided is based on the information provided to them by the applicant(s).
- not made any changes to the application information that the client gave them.
- confirmed that the fact find form has been duly completed, verified and signed off.
- understood that they are not applying for a policy on behalf of the applicant(s).
- understood that this application will not be submitted to Utmost International until the applicant(s) have accepted the information to be true and correct and agree to sending their application to us.
- input the correct country where financial advice was given.

Where the assigned adviser has not completed this application themselves, the person completing this application and making these statements do so:

- with the authority of the assigned adviser; and
- · on behalf of the assigned adviser

Back

I confirm that I understand these declarations and that the information provided in this application is correct.
 I confirm that I have provided the applicant(s) with the Executive Redemption Bond Policy Terms.

Save and Conti

4. Payment details
▼ 5. Declare and upload
Documentary evidence
Not specified
Suitable certifier
250830NAME 250830FMNAME
Declaration
Not specified
Additional Information
Has all the documentary evidence been obtained directly from the customer? Yes





You will see confirmation that the application has been submitted.

You will be able to see the status of the application in the 'Recent transactions' section for this client and in the 'Latest Activity' tab on your homepage.

Application confirmation

Thank you for submitting this application.

Please note your application status is 'Provided to client' and is pending approval by the client

You can view the status of this application within the 'Recent transactions' section for this client.

What to do next

This application is currently being processed. If payment is being transferred by card, the payment has now been authorised and funds reserved. When we have approved the application, we will collect payment. If payment is to be arranged via cheque or bank transfer, your client will receive notification on how to make payment once we have approved the application.
Where applicable the application will be sent to an authorised user within your firm to approve before being sent to the client or applicant for review.
You can check the status and progress of the application from the client and policy details page.
Where authorisation is not required the application will be sent directly to the client to review.
They will be guided through all the sections of the application so they can see the information that has been input.
They can comment on the application and return it to you if they want to make changes.
Alternatively, if the client is happy with the application they will accept the application and approve it which will submit it to us to be processed.
Once the application is accepted by us, your client will receive notification on how to make payment.
You can now either view a summary of the application or return to your client details by using the link below.

View Application summary Return to client details



Exit process





SUBMIT TOP-UP BUSINESS



For adviser use only

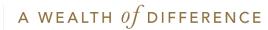
30 A WEALTH Of DIFFERENCE

The quickest way to navigate to the Required policy is to enter the policy number in the search bar at the top of your homepage(1).

Alternatively you can view a full list of your clients by selecting the 'Clients' tab(2) and selecting 'View all clients' (3).

	4 TM		You were	e last signed in on 29 /	/06/2022 Financi	al Adviser 🔹 🔻	Sign o				
	tmost		Client name or client reference or policy number								
	2 Clients	Portfolios	Assets 1	Fools Literature	Firm Admin	Documents	Help				
u are he	ere: Home > Clients										
lients	;										
Client	actions: Create ne		Key Information Documents (KIDs)		download Policy valuati						
			bocaments (rabb)		report download	Access					
Client	name or client reference or		earch Advanced search		View all clients						
	name or client reference or										
Last vi	iewed clients (4)	policy number s	Advanced search	t☆ Clien 3	View all clients View all p	bolicies					
Last vi	iewed clients (4)	policy number S	earch Advanced search 1	Status v ?	View all clients View all p	Viewed on *					
Last vi Add ☆	iewed clients (4) Client name * Mr Policy Holder	Client type *	earch Advanced search I Client reference × 264137	Status v ? Active Client	View all clients View all p Registration Status * Registered	Viewed on * 30/06/2022					





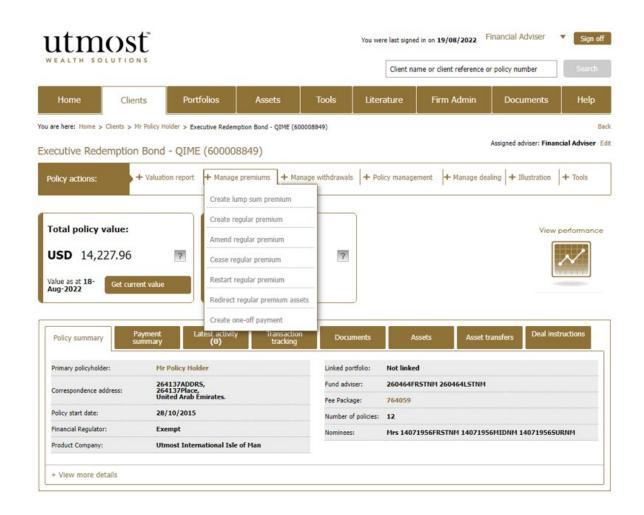
Select the policy to be topped up



uum										
WEALTH SO	LUTIONS						Client na	me or client reference	or policy number	Search
Home	Clients	Portfolic	os	Assets	Tools	Lite	rature	Firm Admin	Documents	Help
u are here: Home >	Clients > Mr Policy H	Holder								
r Policy Holde	er (264137)									
Client actions:	New investme	ent Illust	tration	Key Informa	tion Documents (H	IDs)	+Tools			
Policies (1)			Cli	ient details	Recent transa	ctions	Plannii	ng Reports		
Executive Red (600008849)	emption Bond -	QIME	Sta	atus:	Active Clie	nt				
USD 14,224.	36		Re	gistration Status:	Registered					
Assigned adviser:	Financial Adviser		On	line access	Full access					
Status:	Contract Issued		Da	te of Birth:	01/01/198	0				
]	Re	sidential address:	264137AD	OR5, 123	Place, ABC	123		
				untry of residence:	United Kin	ydom				
			Tel	ephone:	264137999	91				
			Em	nail:	abc@tcs.co					
			Da	te client last signed						
			Cli	ent sign in frequenc	y: 0 times wit	hin the la	st 30 days.			
			For s infor and	security purposes, w mation and bank de we will correct it.	e only allow your cli tails. If your client's	ent to upda name or re	ate their own sidential add	personal details online. Y Iress is incorrect, please o	our client can amend their contact us with appropriate	contact documentatio

You were last signed in on 19/08/2022 Financial Adviser View Sign off

Hover over '+ Manage premiums' and select 'Create lump sum premium'.



Tick to confirm the personal data statement.

• Then click 'Next'.

Required information for creating a lump sum premium

Privacy Policy
Your client should be aware of our Privacy Policy which explains why we collect their data and how we use it.
✓ I confirm the client has been made aware of the Utmost International Privacy Policy.
Client information and documentation
In order to make the application process quicker and easier, there are a number of items of client information that you may need to have ready before you start. It is important to ensure you have valid evidence of your client's identity, evidence of your client's residential address which is less than three months old and the origin of wealth information for this investment.
You will need:
Certified verification of identity documentation
Certified verification of residential address documentation
Origin of wealth information (i.e. how client acquired monies to be invested)
Source of funds information (i.e. sending bank account)
• For those products sold in Singapore, you will need to send the purpose of investment to our Singapore branch.
You may need:
Evidence of your client's origin of wealth for this investment
Any correspondence address the client may want to use.
The documentation will need to be certified, and will need to be saved as a file format JPG or PDF (version 1.4). Please ensure the file contains a clearly visible copy of the complete documentation, and the file size is less than 8MB. In respect of the Executive Investment Portfolio and the Flexible Investment Portfolio products, the word Policy would be replaced with Account, Policyholder with Accountholder, Premium with Contribution and Terms with Terms and Conditions, wherever they appear throughout Wealth Interactive.
Next

- If you have generated a top up illustration select 'Use illustration' to pre-populate the top up application with the illustration details.
- If you haven't generated a top up illustration select 'Do not use illustration'.



Use an Illustration/Key Information Document (KID)

Do you wish to use an existing illustration/KID for this new lump sum premium?

O Do not use illustration/KID ?	Using an Illustration / Key Information Document (KID)
	This option is not available in some jurisdictions.
Use illustration/KID	You may have the option to use an illustration or KID that you have already created, to automatically complete part of the application.
Back	In some countries an illustration is a compulsory step in the sales process - where this is the case and you do not use an illustration, we will automatically create one at the end of the application process, using the details provided in the application.
	The KID is a regulatory requirement. The information will help clients understand the nature, risks and costs

Create lump sum premium

of the product they are about to invest in. Your client must sign the KID so we have confirmation that they

have read and understood it.

- Enter the investment amount and asset transfer amount.
- Select fees and charges as appropriate. And click on 'Save and Continue' to proceed.

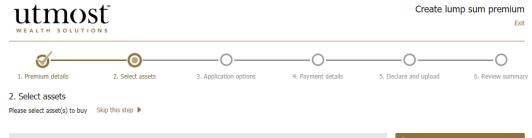
If you have used an illustration the premium details, select assets and application options sections will be pre-populated. Please double check the information before proceeding through each section.

Utmo				Create lui	mp sum premium Exi
1. Premium details	2. Select assets	3. Application options	4. Payment details	5. Declare and upload	6. Review summa
1. Premium details					
Enter the premium your clien	it wishes to pay.		*Required information		
	default custodian nount: GBP 100000	amount		Summary Client(s): Mr Policy Holder 2 Mrs 263603PRTM Product: Executive Redempl Application number: 2101078 ▼ 1. Premium details	IM (263603) tion Bond
✓ Fees and chargin Charge Packa	ng basis age: 7775453				
			Save and Continue		

- If the investment choice isn't decided during the top up application click on 'Skip this step' (1) to allocate the new contribution to the cash account. You can then use Wealth Interactive to place a deal instruction once the top up has been issued.
- To invest in new assets enter the SEDOL/ISIN into the search box (2).

Alternatively to increase an existing holding select 'Existing assets' (3) to view a list of the current holdings.

 To select an asset, tick the box next to the asset (4). Once all the assets have been selected click on 'Add asset(s)' and scroll down to input the allocation for each asset.



w assets	Fxisti	ng assets	New bank	denosits	Existing bank o	lenos	its	Su	mmary	
1 43565		ng ussee		ucposid		.cpos		Clie	nt(s): Mr Policy Hol	der 2 (263602 RTYNM (2636
blackrock			Search Adv	ranced asset sear	ch I View asset bask	ket			duct: Executive Rec	lemption Bon
771 assets found	for 'blackrock'								1. Premium det	ails
Asset name	SEDOL	ISIN	Asset currency	asset class	Retail/Non-retail ?				ump sum remiums	
BLACKROCK GBL BGF WRLD GOLD E EUR EUR	9121904	LU0171306680	EUR	Specialist	Retail			L	ump sum:1	GE 100,000.0
BLACKROCK ICS STERLING LIQUIDITY PREMIER GBP ACC GBP	B43FT80	IE00B43FT809	GBP	Money Market	Retail			-	commission options	
BLACKROCK (DE)ISHARES STOXX 600 EUR EUR	B425SH3	DE000A0H08J9	EUR	Specialist	Retail	0		- -	harging structure: ee Package:	Spread Co: 777545

• Enter the percentage or amount to be invested in each asset.

Any unallocated funds will remain in the transaction account.

• Select 'Save and continue'.

mount to be invested: GBP 100,000.00 Amount allocated: GBP 98,000.00 Split equally across all buys								
Vame	Min trade size	Unit price	Dealing cycle	Retail/Non-retail ?	Buy percentage	Indicative buy units	Indicative buy amount	
Assets Split Equally					98.00		GBP 98,000.00	
BLACKROCK GBL BGF WRLD GOLD E EUR UR X	EUR 3,750.00	EUR 32.85	Daily	Retail	49	1,775.7800	EUR 58,334.50	
BLACKROCK ICS STERLING LIQUIDITY REMIER GBP ACC GBP	GBP 2,500.00	GBP 105.16	Daily	Retail	49	465.96630(GBP 49,000.00	
ransaction Account	1							
ransaction account allocation	N/A	N/A	N/A	N/A	N/A	N/A	GBP 2,000.00	
						Asset total	GBP 98,000.00	
					Transaction	account total	GBP 2,000.00	

Save and continue

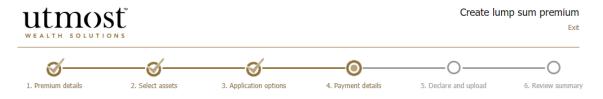
Back

- Select the country in which advice was provided for the top up.
- And the reason for the investment.
- Then click on 'Save and Continue'.

				Create lur	np sum premiun Ex
1. Premium details	2. Select assets	3. Application options	4. Payment details	5. Declare and upload	6. Review summa
Application options					
lect which options apply to	your application.		* Required information		
▼ Country of advice * Country where cl received	ient has Select	~	▼ Collapse all	Summary Client(s): Mr Policy Holder 2 Mrs 263603PRTYN Product: Executive Redempt Application number: 2101078	M (263603) ion Bond
* Have you cu	ment ?			 1. Premium details 2. Asset selection 	



Click 'Enter payment details' to provide the banking details.



4. Payment details

Please enter how this premium will be paid and specify the source of funds.

Lump sum premium payments	Summary
Enter payment details Lump Sum: GBP 100	
Source of funds	Product: Executive Redemption Bond Application number: 21010781 Delete Application
Is the source of funds the same as the original application? Yes No	I. Premium details 2. Asset selection
Back Save and Co	 ▶ 3. Application options ▼ 4. Payment details

- Select payment method and enter the amount and currency (1).
- Select existing banking details if unchanged (2).
- If not, click on 'Enter new bank details' (3).
- Then click 'Save'.

4. Payment details / Enter payment details Please enter one or more payment details for this premium.

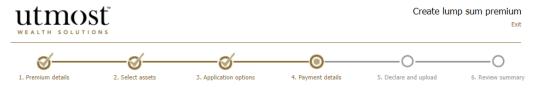
Amount: GBP 100,000.00 1 Payment method Bank Transfer 🛩 * Amount: GBP 100000 ~ Select bank account for payment Account name | SWIFT/BIC code Account no. | IBAN Sort code Currency Select 770820841053 12016TRUSTD TL AE820030000 879207132001 ADCBAEAA \bigcirc 12345678 GBP + Enter new bank details ? GBP 100000.00 Amount: ? GBP 0.00 Remaining amount:

Cancel Save

* Required information

Select 'Yes' or 'No' depending on whether the origin of wealth has changed from the original application.

If it has, enter the new information.



4. Payment details

Please enter how this premium will be paid and specify the source of funds.

Lump sum premium payments			Summary
✓ Lump Sum			Client(s): Mr Policy Holder 2 (263602) Mrs 263603PRTYNM (263603)
Payment details		Edit	Product: Executive Redemption Bond Application number: 21010781 Delete Application
Payment method 	GBP 100,000.00	remove	▶ 1. Premium details
Payment method:	Bank Transfer		▶ 2. Asset selection
Account name:	77082084105312016ACCNM		► 3. Application options
IBAN:	AE820030000879207132001		🕶 4. Payment details
SWIFT or BIC code:	ADCBAEAA		Lump sum:
Account number:	12345678		Bank Transfer Payment method : A/C No. 12345678
Sort code:			
Currency:	GBP		
Source of funds			
Is the source of funds the same a	s the original application?		
O Yes O No			
Back		Save and Continue	

- Upload any supporting information that is required.
- Confirm the declarations by clicking on the tick boxes. Then 'Save and Continue'.

Declaration by the assigned adviser

I declare that:

where required, the suitable certifier has verified the contents of the original documents where copies have been
uploaded and confirmed that they are true copies of the original.

The adviser has:

- taken reasonable steps to make sure that the funding is legitimate and in line with the applicant's circumstances.
- confirmed that, to the best of his/her knowledge and belief, all the information provided in and with this
 application is true and complete and was obtained from the applicant(s) who is/are of good standing. The adviser
 also confirms that he/she will provide further information if required.
- completed this application on behalf of the applicant and confirmed that the information they have provided is based on the information provided to them by the applicant(s).
- not made any changes to the application information that the client gave them.
- confirmed that the fact find form has been duly completed, verified and signed off.
- understood that they are not applying for a policy on behalf of the applicant(s).
- understood that this application will not be submitted to Utmost International Isle of Man Limited until the
 applicant(s) have accepted the information to be true and correct and agree to sending their application to us.

Where the assigned adviser has not completed this application themselves, the person completing this application and making these statements do so:

- with the authority of the assigned adviser; and
- on behalf of the assigned adviser.
- I confirm that I understand these declarations and that the information provided in this application is correct.
- I confirm that I have provided the applicant(s) with the Executive Redemption Bond Policy Terms.

Back

Save and Continue

- You now have the chance to review the information you have entered.
- Click on any of the 'Edit' boxes if amendments are required.
- When you're happy submit the application.

Depending on your region you may have the option to 'Proceed with wet signature submission' (1). This option allows you to print the application form, obtain the client's signature, and then upload the form to continue the submission online.

I	<u> </u>		<u> </u>	<u> </u>	O
Premium details	2. Select assets	3. Application options	4. Payment details	5. Declare and upload	6. Review sum
leview summary se review all the info	mation entered before sub	omitting		Ē	Print application sumr
Client name:	Holder 2 (263602))3PRTYNM (263603)	Product: Executive Red	emption Bond Applicati	on No: 21010781 Status: A	waiting Submission
Premium Details					Edit
ype:Lump sum		Amount:GBP 100,000	.00		
Submission of applic					
Submission of applic	be authorised by your client(s)	Amount:GBP 100,000	You can submit the application d	irect to your client online or reque ithin your firm to approve the dea	st your client signs a l before being sent to
Submission of applic The application needs to apper application before he client for review.	be authorised by your client(s) submission ('wet signature'). V ent to sign a paper application	before it can be submitted to us.	fou can submit the application d be sent to an authorised user w t this application through the 'W	vithin your firm to approve the dea	I before being sent to

IMPORTANT INFORMATION

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 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.

Utmost PanEurope dac is regulated by the Central Bank of Ireland. Registered No 311420. Administration Centre for correspondence: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +353(0)1 479 3900 Fax: +353(0)1 475 1020.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

UWSQ PR 11616 | 10/22



