

WEALTH INTERACTIVE USER GUIDE

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

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CONTENTS

- 1 Create a new client – go to slide
- 2 Submit new business – go to slide
- 3 Submit a top-up – go to slide



CREATE A NEW CLIENT

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

Then 'Create new client' (2).

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You were last signed in on **29/06/2022** Financial Adviser ▼ Sign off

Client name or client reference or policy number Search

1 Clients Portfolios Assets Tools Literature Firm Admin Documents Help

You are here: Home > Clients

Clients

Client **2** Create new client Illustration Key Information Documents (KIDs) + Tools Data download report Policy valuation download Manage Online Access

Client name or client reference or policy number Search Advanced search | ☆ Client quick list (0) | View all clients | View all policies

Last viewed clients (4)

Add	Client name ▼	Client type ▼	Client reference ▼	Status ▼ ?	Registration Status ▼	Viewed on ▼
☆	Mr Policy Holder	Individual client	264137	Active Client	Registered	30/06/2022
☆	Mr Policy Holder 2	Individual client	263602	Active Client	Registered	30/06/2022
☆	Miss Policy Holder 3	Individual client	265614	Active Client	Registered	30/06/2022
☆	Mrs Policy Holder 4	Individual client	265236	Active Client	Registered	30/06/2022

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'.

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:
<ul style="list-style-type: none">Full name	<ul style="list-style-type: none">Town/city of birth
<ul style="list-style-type: none">Date of birth	<ul style="list-style-type: none">Country of birth
<ul style="list-style-type: none">Nationality	<ul style="list-style-type: none">Proof of identity, such as passport details
<ul style="list-style-type: none">Country of residence	<ul style="list-style-type: none">Contact information
	<ul style="list-style-type: none">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

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

1. Client Details

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

* Required information

Personal details			
* Title:	Select		
* First name:			
Middle name(s):			
* Surname:			
* Was your client known by a different name at birth? (e.g. maiden or unmarried name)	<input type="radio"/> Yes <input type="radio"/> No		
* Has your client been known by any other previous names? (e.g. married names or aliases)	<input type="radio"/> Yes <input type="radio"/> No		
* Gender:	Select		
* Date of birth:	Day	Month	Year ?
Client territory			
* Nationality:	Select ?		
Dual nationality:	Select ?		
* Country of residence:	Select		
Assigned adviser			
* Assigned adviser:	Select ?		
Product company			
* Product company:	Select ?		

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](#)

[Complete full client creation](#)



SUBMIT NEW BUSINESS

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).

You were last signed in on **29/06/2022** Financial Adviser ▼ Sign off

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1 Search

2 Clients Portfolios Assets Tools Literature Firm Admin Documents Help

You are here: Home > Clients

Clients

Client actions: Create new client Illustration Key Information Documents (KIDs) + Tools Data download report Policy valuation download Manage Online Access

Search Advanced search ☆ Client **3** View all clients View all policies

Last viewed clients **(4)**

Add	Client name ▼	Client type ▼	Client reference ▼	Status ▼ ?	Registration Status ▼	Viewed on ▼
☆	Mr Policy Holder	Individual client	264137	Active Client	Registered	30/06/2022
☆	Mr Policy Holder 2	Individual client	263602	Active Client	Registered	30/06/2022
☆	Miss Policy Holder 3	Individual client	265614	Active Client	Registered	30/06/2022
☆	Mrs Policy Holder 4	Individual client	265236	Active Client	Registered	30/06/2022

Follow the directions on this page if you are creating a new application for client(s) whose details **have** 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 Allen (603290)

This client is partially onboarded. Complete registration

Client actions:

New investment

Illustration

Key Information Documents (KIDs)

+Tools

Remove Client

Policies (0)

There are currently no policies for this client.

Client details

Recent transactions

Planning Reports

Status: Prospective Client

Registration Status: Not registered

Date of Birth: 04/05/2000

Residential address:

Country of residence: Isle of Man

Telephone:

Email:

Date client last signed in:

Client sign in frequency: 0 times within the last 30 days.

For security purposes, we only allow your client to update their own personal details online. Your client can amend their contact information and bank details. If your client's name or residential address is incorrect, please contact us with appropriate documentation, and we will correct it.

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.

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

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)

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 not use illustration/KID' if one has not previously been created.

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Create new investment
Exit application

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 ?

☐ Use illustration/KID ?

☒

Back

Next

Using an Illustration / Key Information Document (KID)

This option is not available in some jurisdictions.

You may have the option to use an illustration or KID that you have already created, to automatically complete part of the application.

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 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.

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




Create new investment

[Exit application](#)

Select ownership type

Please select the ownership type for this policy.

☐ Single applicant ?

☒ Joint applicants ? 

☐ Single trustee applicant ?

☐ Joint trustee applicant ?

☐ Corporate applicant ?

☐ Corporate trust applicant ?

Back

Next

Select ownership type

IMPORTANT:

Please refer to the product literature for additional information on ownership types and eligibility for products.

- A **single applicant** is based on one individual applicant and a **joint applicant** is based on more than one applicant. These options would also be used when policies will be assigned into trust post-issue such as our Absolute Trust, Discretionary Trust and Discounted Gift Trust.
- 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.

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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.

Advanced search | Client quick list (0) | [View all clients](#)

Selected clients
2 client(s) selected

View all clients (751)
Below is a list of all of your clients.

Displaying 1 - 10 of 751 clients

Go to page

< Prev Page 1 of 76 Next >

Show: 10 clients ▾ All Client types All Client types ▾

Client name(s) ▾	Client reference ▾	Status ▾	Select
263603PRFDNM	263603	Active Client	<input type="button" value="Remove"/>
264424PRFDNM	264424	Active Client	<input type="button" value="Select"/>

Policy preferences

Please select from the options below

* Required information

* Lead policyholder:	Mr Policy Holder 581797PRFDNM2	✓
* Assigned adviser:	Financial Adviser	✓
*Product:	Executive Redemption Bond	✓
*Policy Currency:	GBP	✓

[Back](#)

[Next](#)

Policy preferences:

- The assigned adviser will service the policy and view information about it.
- For joint applications for the **Spanish Collective 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.
- 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 charges will be deducted and it cannot be changed.
- 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.

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

Choose which custodian(s) will hold the Assets

Please make a choice from the options below.

☐ Assets held by our default custodian ?

☐ 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

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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.



1. Premium details

Enter the premium your client wishes to pay.

*Required information

Default custodian premium details ?

* Premium type: ☒ Lump sum ☐ Regular

* Lump sum amount: GBP

* Asset transfer: Add asset transfer amount ?

▼ Charging basis ?

*Charge Package code:

Populate Charge Package ?

► Charge Package

Save and Continue

Summary

Client(s): **Mr Policy Holder**
581797PRFDNM2(581797)
Product: **Executive Redemption Bond**
Application number: **600041908**

Delete Application

▼ 1. Premium details

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

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)'.

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Create new investment
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 ▶

Portfolios

New assets

New bank deposits

Search View all portfolios

Summary

Client(s): **Mr Policy Holder**
581797PRFDNM2(581797)

Product: **Executive Redemption Bond**

Application number: **600041908**

Delete Application

▼ 1. Premium details

Lump sum premiums

Lump sum: **GBP**
100,000.00

Charging structure

Charging structure: **Spread cost**

Charge Package: **13285532**

Back

Save and continue

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

Click 'Save and continue'.

► FX calculator

Asset buy amounts ?

Amount to be invested: **GBP 100,000.00** Amount allocated: **GBP 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**

Back
Save and continue

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.

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Create new investment

Exit



3. Application options

Select which options apply to your application.

*Required information

▼ Collapse All

▼ Application details ?

* Country where client has received advice: United Arab Emirates ? ✓

* Have you met the customer? Yes, I have met the customer in perso ? ✓

* Number of policies: Use 12 policies Edit the policies calculator.

* Correspondence address: Mr Policy Holder 581797PRFDNM2 ? ✓

Address: Correspondence Address

Post code:

Country: United Arab Emirates

▼ Fund/Investment adviser appointment ?

* Is the assigned adviser also the Fund/Investment adviser? Yes No ✓

Summary

Client(s): **Mr Policy Holder**
581797PRFDNM2(581797)
Product: **Executive Redemption Bond**
Application number: **600041908**

Delete Application

► 1. Premium details

► 2. Asset selection

▼ 3. Application options

Application options

Number of policies: 12

Correspondence Address:

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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.

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3. Application options / Select assets for regular withdrawal

Select the assets that you wish to withdraw from.

Number of assets 2

Asset name	SEDOL	ISIN	Asset currency	Withdrawal %
BLACKROCK GBL BGF WORLD GOLD E EUR EUR	9121904	LU0171306680	EUR	50.00
BLACKROCK ICS STERLING LIQUIDITY PREMIER GBP A CC GBP	B43PT80	IE00B43PT809	GBP	50.00

Withdrawal must equal 100%

Total: 100%

Split equally

Cancel

Save

▼ 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 September 2023

✓

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 payment details'

Choose the payment method and enter the amount.

Then click on 'Enter new bank details'.



4. Payment details

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

Lump sum premium payments

+ Enter payment details

Lump sum: GBP 100,000.00

Source of funds

+ Select source of funds

Back

Save and Continue

Summary

Client(s): **Mr Policy Holder**
581797PRFDNM12(581797)

Product: **Executive Redemption Bond**

Application number: **600041908**

Delete Application

▶ 1. Premium details

▶ 2. Asset selection

▶ 3. Application options

▼ 4. Payment details

Amount: GBP 100,000.00

Payment method Bank Transfer

✓

* Amount: GBP 100000

✓

Select bank account for payment

+ Enter new bank details

Amount: GBP 100000.00 ?

Remaining amount: GBP 0.00 ?

Cancel

Save

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

Enter the account details and press 'Save'.

Bank Information

Please enter bank details for the payment

* Required information

Bank Details: SWIFT/BIC CODE ▼

SWIFT or BIC code:

Find Bank

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):

Select the bank account.

Press 'Save'.

4. Payment details / Enter payment details

Please enter one or more payment details for this premium.

* Required information

Amount: GBP 100,000.00

Payment method Bank Transfer

* Amount: GBP 100000.0

Select bank account for payment

Account name	SWIFT/BIC code	Account no.	IBAN	Sort code	Currency	Select
Mr Policy Holder 581797PRFDN M2	-	10123456	GB97BRNU000 00210123456	000002	GBP	<input checked="" type="radio"/>

+ Enter new bank details

Amount: GBP 100000.00 ?

Remaining amount: GBP 0.00 ?

Cancel Save

Payment details checklist:

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

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

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 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

Please note:

* Transfers should be the amount(s) input and sent from the bank account used in the application

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

▼ Lump sum

Payment details

Edit

Payment Method

Remove

Amount: GBP 100,000.00

Payment method: Bank Transfer

Account name: Mr Policy Holder 581797PRFDNH12

IBAN: GB97BRNU00000210123456

SWIFT or BIC code:

Account number: 10123456

Sort code: 000002

Currency: GBP

Source of funds

+ Select source of funds

Back

Save and Continue

Summary

Client(s): Mr Policy Holder
581797PRFDNH12(581797)

Product: Executive Redemption Bond

Application number: 600041908

Delete Application

▶ 1. Premium details

▶ 2. Asset selection

▶ 3. Application options

▼ 4. Payment details

Lump sum payments

Payment method :

Bank Transfer
A/C No.
10123456

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.



[Create new investment](#)

5. Payment details / Source of funds

Please specify the source of funds

* Required information

Source of funds

* Description:

Select

▼

+

Add another source of funds

Cancel

Save

Source of funds checklist:

Please specify the source of funds and capture the details requested. The next step in the application process, where applicable, is where you will upload the documentary evidence to verify the client's identity, residential address and, where required, the documentary evidence of source of funds.

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.

The screenshot shows the utmost WEALTH SOLUTIONS application interface. At the top, the logo "utmost WEALTH SOLUTIONS" is on the left, and "Create new investment" with an "Exit" link is on the right. A progress bar below the logo shows six steps: 1. Premium details, 2. Select assets, 3. Application options, 4. Payment details, 5. Declare and upload (the current step, indicated by a larger circle), and 6. Review summary. Below the progress bar, the title "5. Declare and upload" is followed by the instruction "Please upload the required documentation and accept the declaration." and a note "* Required information". The main content area is divided into two sections. The top section, titled "Upload documentation", contains the text "This is where you can upload all mandatory evidence and optional documentation to support your application." and a button with a plus icon and the text "Upload documentation". The bottom section, titled "Suitable certifier", contains a label "Suitable certifier:", a dropdown menu with "Select" and a downward arrow, and a checked checkbox. A tooltip points to the checkbox with the text "Select the suitable certifier who has certified the original documentation". On the right side, a "Summary" panel displays the following information: Client(s): Mr Policy Holder 581797PRFDNM2(581797), Product: Executive Redemption Bond, Application number: 600041908, and a "Delete Application" link. Below the summary, there are two expandable sections: "1. Premium details" and "2. Asset selection".

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

☒ 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

► 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 declarations 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](#)



SUBMIT TOP- UP BUSINESS

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).

You were last signed in on **29/06/2022** Financial Adviser ▼ Sign off

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WEALTH SOLUTIONS

1 Search

2 Clients Portfolios Assets Tools Literature Firm Admin Documents Help

You are here: Home > Clients

Clients

Client actions: Create new client Illustration Key Information Documents (KIDs) + Tools Data download report Policy valuation download Manage Online Access

Search Advanced search ☆ Client **3** View all clients View all policies

Last viewed clients **(4)**

Add	Client name ▼	Client type ▼	Client reference ▼	Status ▼ ?	Registration Status ▼	Viewed on ▼
☆	Mr Policy Holder	Individual client	264137	Active Client	Registered	30/06/2022
☆	Mr Policy Holder 2	Individual client	263602	Active Client	Registered	30/06/2022
☆	Miss Policy Holder 3	Individual client	265614	Active Client	Registered	30/06/2022
☆	Mrs Policy Holder 4	Individual client	265236	Active Client	Registered	30/06/2022

Select the policy to be topped up

utmost[™]

WEALTH SOLUTIONS

You were last signed in on 19/08/2022

Financial Adviser

Sign off

Client name or client reference or policy number

Search

Home

Clients

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Help

You are here:

Home

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Clients

>

Mr Policy Holder

Mr Policy Holder (264137)

Client actions:

New investment

Illustration

Key Information Documents (KIDs)

+Tools

Policies (1)

Executive Redemption Bond - QIME (600008849)

USD 14,224.36

Assigned adviser: Financial Adviser

Status: Contract Issued

Client details

Recent transactions

Planning Reports

Status: Active Client

Registration Status: Registered

Online access: Full access

Date of Birth: 01/01/1980

Residential address: 264137ADDRS, 123 Place, ABC 123

Country of residence: United Kingdom

Telephone: 26413799991

Email: abc@tcs.com

Date client last signed in: 04/02/2022

Client sign in frequency: 0 times within the last 30 days.

For security purposes, we only allow your client to update their own personal details online. Your client can amend their contact information and bank details. If your client's name or residential address is incorrect, please contact us with appropriate documentation, and we will correct it.

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

Executive Redemption Bond - QIME (600008849)

Policy actions:

[+ Valuation report](#)

[+ Manage premiums](#)

[+ Manage withdrawals](#)

[+ Policy management](#)

[+ Manage dealing](#)

[+ Illustration](#)

[+ Tools](#)

Total policy value:

USD 14,227.96



Value as at **18-Aug-2022**

[Get current value](#)

Create lump sum premium

Create regular premium

Amend regular premium

Cease regular premium

Restart regular premium

Redirect regular premium assets

Create one-off payment

[View performance](#)



Policy summary

Payment summary

Latest activity (0)

Transaction tracking

Documents

Assets

Asset transfers

Deal instructions

Primary policyholder: **Mr Policy Holder**

Correspondence address: **264137ADDRS,
264137Place,
United Arab Emirates.**

Policy start date: **28/10/2015**

Financial Regulator: **Exempt**

Product Company: **Utmost International Isle of Man**

Linked portfolio: **Not linked**

Fund adviser: **260464FRSTNM 260464LSTNM**

Fee Package: **764059**

Number of policies: **12**

Nominees: **Mrs 14071956FRSTNM 14071956MIDNM 14071956SURNM**

[+ View more details](#)

- 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?

☐ Do not use illustration/KID ?

☐ Use illustration/KID ?

Back

Next

Using an Illustration / Key Information Document (KID)

This option is not available in some jurisdictions.

You may have the option to use an illustration or KID that you have already created, to automatically complete part of the application.

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 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.

Create lump sum premium

Exit

1. Premium details
2. Select assets
3. Application options
4. Payment details
5. Declare and upload
6. Review summary

1. Premium details

Enter the premium your client wishes to pay.

*Required information

Premium details

Assets held by our default custodian

* Lump sum amount: GBP
☒

Asset transfer: Add asset transfer amount

▼ Fees and charging basis

Charge Package: 7775453

Save and Continue

Summary

Client(s): Mr Policy Holder 2 (263602)
Mrs 263603PRTYNM (263603)
Product: Executive Redemption Bond
Application number: 21010781 [Delete Application](#)

▼ 1. Premium details

- 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.



2. Select assets

Please select asset(s) to buy [Skip this step](#) ▶

New assets
Existing assets
New bank deposits
Existing bank deposits

[Advanced asset search](#) | [View asset basket](#)

771 assets found for 'blackrock'

Asset name	SEDOL	ISIN	Asset currency	asset class	Retail/Non-retail ?	<input type="checkbox"/>
BLACKROCK GBL BGF WRLD GOLD E EUR EUR	9121904	LU0171306680	EUR	Specialist	Retail	<input checked="" type="checkbox"/>
BLACKROCK ICS STERLING LIQUIDITY PREMIER GBP ACC GBP	B43FT80	IE00B43FT809	GBP	Money Market	Retail	<input type="checkbox"/>
BLACKROCK (DE)1SHARES STOXX 600 EUR EUR	B425SH3	DE000A0H0839	EUR	Specialist	Retail	<input type="checkbox"/>
BLACKROCK (LUX) GLOBAL MULTI	B479D4R	LU0784384876	USD	Managed	Retail	<input type="checkbox"/>

Summary

Client(s): **Mr Policy Holder 2 (263602)**
Mrs 263603PRTYNM (263603)
Product: **Executive Redemption Bond**
Application number: **21010781**
[Delete Application](#)

▼ 1. Premium details

Lump sum premiums

Lump sum:1 **GBP**
 100,000.00

Commission options

Charging structure: **Spread Cost**

Fee Package: **7775453**

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

Any unallocated funds will remain in the transaction account.

- Select 'Save and continue'.

Asset buy amounts
?

Amount to be invested:
GBP 100,000.00
Amount allocated:
GBP 98,000.00
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					98.00		GBP 98,000.00
BLACKROCK GBL BGF WRLD GOLD E EUR EUR x	EUR 3,750.00	EUR 32.85	Daily	Retail	49	1,775.7800	EUR 58,334.50
BLACKROCK ICS STERLING LIQUIDITY PREMIER GBP ACC GBP x	GBP 2,500.00	GBP 105.16	Daily	Retail	49	465.966300	GBP 49,000.00
Transaction Account							
Transaction 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

Back
Save and continue

- 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 lump sum premium

Exit

✓

1. Premium details

✓

2. Select assets

●

3. Application options

○

4. Payment details

○

5. Declare and upload

○

6. Review summary

3. Application options

Select which options apply to your application.

* Required information

▼ Country of advice ?

* Country where client has received advice:

Select ▼

* Have you met the customer?

Select ▼

?

▼ Reason for investment ?

*Reason for investment:

Select ▼

Summary

Client(s): **Mr Policy Holder 2 (263602)**

Mrs 263603PRTYNM (263603)

Product: **Executive Redemption Bond**

Application number: **21010781** [Delete Application](#)

▶ 1. Premium details

▶ 2. Asset selection

▼ 3. Application options

Back

Save and Continue

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



Create lump sum premium

[Exit](#)



4. Payment details

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

Lump sum premium payments

+

Enter payment details

Lump Sum: GBP 100,000.00

Source of funds

Is the source of funds the same as the original application?

☐ Yes

☐ No

Back

Save and Continue

Summary

Client(s): Mr Policy Holder 2 (263602)

Mrs 263603PRTYNM (263603)

Product: Executive Redemption Bond

Application number: 21010781 [Delete Application](#)

▶ 1. Premium details

▶ 2. Asset selection

▶ 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.

* Required information

Amount: GBP 100,000.00

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	ADCBAAEA	12345678	AE820030000 879207132001	-	GBP	<input checked="" type="radio"/>

+

Enter new bank details

Amount:

GBP 100000.00

?

Remaining amount:

GBP 0.00

?

Cancel

Save

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

If it has, enter the new information.

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WEALTH SOLUTIONS

Create lump sum premium
Exit

1. Premium details

2. Select assets

3. Application options

4. Payment details

5. Dedare and upload

6. Review summary

4. Payment details

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

Lump sum premium payments

▼ Lump Sum

Payment details

Edit

Payment method

remove

Amount:

GBP 100,000.00

Payment method:

Bank Transfer

Account name:

77082084105312016ACCNH

IBAN:

AE820030000879207132001

SWIFT or BIC code:

ADCBAAEA

Account number:

12345678

Sort code:

Currency:

GBP

Source of funds

Is the source of funds the same as the original application?

☐ Yes

☐ No

Back

Save and Continue

Summary

Client(s): Mr Policy Holder 2 (263602)

Mrs 263603PRTYNM (263603)

Product: Executive Redemption Bond

Application number: 21010781 Delete Application

▶ 1. Premium details

▶ 2. Asset selection

▶ 3. Application options

▼ 4. Payment details

Lump sum:

Payment method : Bank Transfer
A/C No.
12345678

- 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.

Create lump sum premium

Exit

✓

1. Premium details

✓

2. Select assets

✓

3. Application options

✓

4. Payment details

✓

5. Declare and upload

○

6. Review summary

6. Review summary

Please review all the information entered before submitting

Print application summary

Client name:

Mr Policy Holder 2 (263602)

Mrs 263603PRTYNN (263603)

Product:

Executive Redemption Bond

Application No:

21010781

Status:

Awaiting Submission

Premium Details

Edit

Type:

Lump sum

Amount:

GBP 100,000.00

Submission of application

The application needs to be authorised by your client(s) before it can be submitted to us. You can submit the application direct to your client online or request your client signs a paper application before submission ('wet signature'). Where applicable the application will be sent to an authorised user within your firm to approve the deal before being sent to the client for review.

If you would like your client to sign a paper application before submission, you must submit this application through the 'Wet Signatures' route. This will require you to download the application form and continue the submission process once you have obtained a physical signature.

Proceed with wet signature submission

Back

Submit to Client

IMPORTANT INFORMATION

www.utmostinternational.com

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

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