CONNECT

ADDITIONAL INVESTMENT USER GUIDE

A WEALTH *of* DIFFERENCE

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ADDITIONAL INVESTMENT REQUEST – QUICK START GUIDE

1. Open the policy for which you want to process an additional investment
2. Select "New Transaction" → "Initiate a Transaction" → "Addition"
3. Review Policy Holder, Residential Address and confirm the AEoI Self-Certification is still correct and valid
4. Enter the premium value (total gross amount) and currency
5. Complete details of the originating bank
6. Provide additional details and define percentage to invest into the fund (policy with multiple funds) OR Depending the type of product, allocate the premium to different unit-linked investments
7. Complete KYC details if necessary
8. Upload the required documentation
9. Electronically sign the additional investment request by entering the numeric code received on the mobile phone number that the transaction initiator registered to Connect
10. Submit

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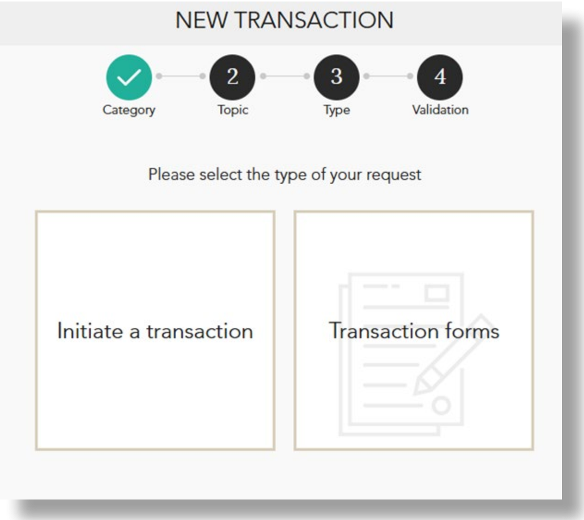
INITIATING AN ADDITIONAL INVESTMENT TRANSACTION

Here are two ways in Connect to initiate an additional investment on a policy:

1.

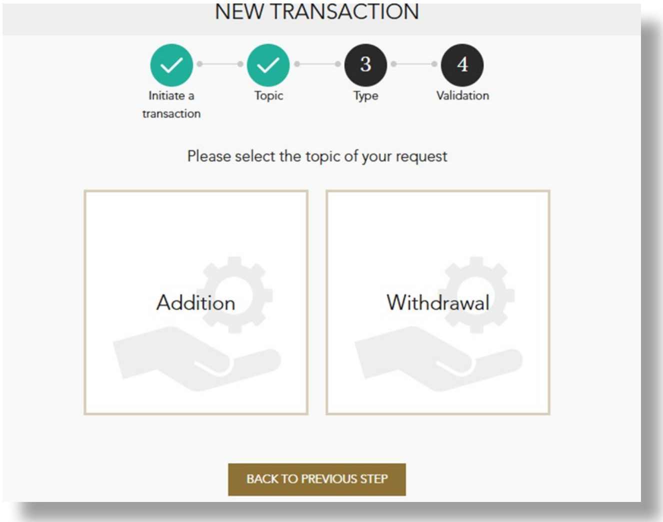
From the Dashboard



a. Go to "My Dashboard" on the Connect home page
b. Select "New Transaction"
c. Select "Initiate a Transaction"
d. Select "Addition"
e. Enter the numerical details of the policy for which you want to process the addition
f. Confirm by clicking "Continue"

2.

From a specific policy



a. When looking at a specific policy on the bottom of any screen click the "New Transaction" button
b. Select "Initiate a Transaction"
c. Select "Addition"
d. The policy number of the policy you were looking at will be displayed, confirm this is the correct policy by clicking "Continue"

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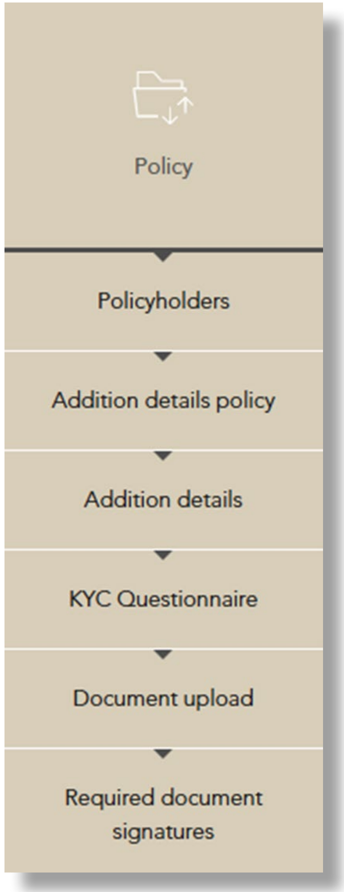
PREVIEW OF THE ADDITIONAL INVESTMENT REQUEST MENU

The transaction request is launched. The menu on the left side of the display screen shows the steps to follow and complete before the request can be submitted.



→ Policy: shows the policy number, the tax residence country and the applicable jurisdiction.

→ Policyholders: shows the policyholder's details, address and personal TIN, for each entity or person that has a holder role for the policy.

→ Addition details policy: input the total gross amount, currency and originating bank details.

→ Addition details: shows all products of the policy. If the policy includes more than one unit-linked investments, the application permits all or part of the premium to be allocated to each of the unit-linked.

→ KYC questionnaire: add and complete KYC details if necessary.

→ Required documents: list of documents to upload after the above information has been filled in.

→ Documents to sign: final step of the addition process, including the addition form duly completed with the information provided. Electronic signing prior to completion of the request takes place during this step.

PREVIEW OF THE TRANSACTION STATUS MENU

The menu at top of the display screen shows the different steps of the transaction process and their status. The black colour indicates which stages have not begun yet.

INITIATE

Initiate an additional investment request in Connect.

This status remains unchanged until the request has been completed.

DOCUMENTS AND CONTROLS

The request has been sent to the Partner & Client Servicing team who further controls the items provided in order to approve the request.

COMPLETE TRANSACTION

The request has been approved and the transaction is being finalised in our systems.

CLOSE

The transaction is finalized and the confirmation letter is about to be published in Connect.

COMPLETING AN ADDITIONAL INVESTMENT REQUEST – POLICY DETAILS

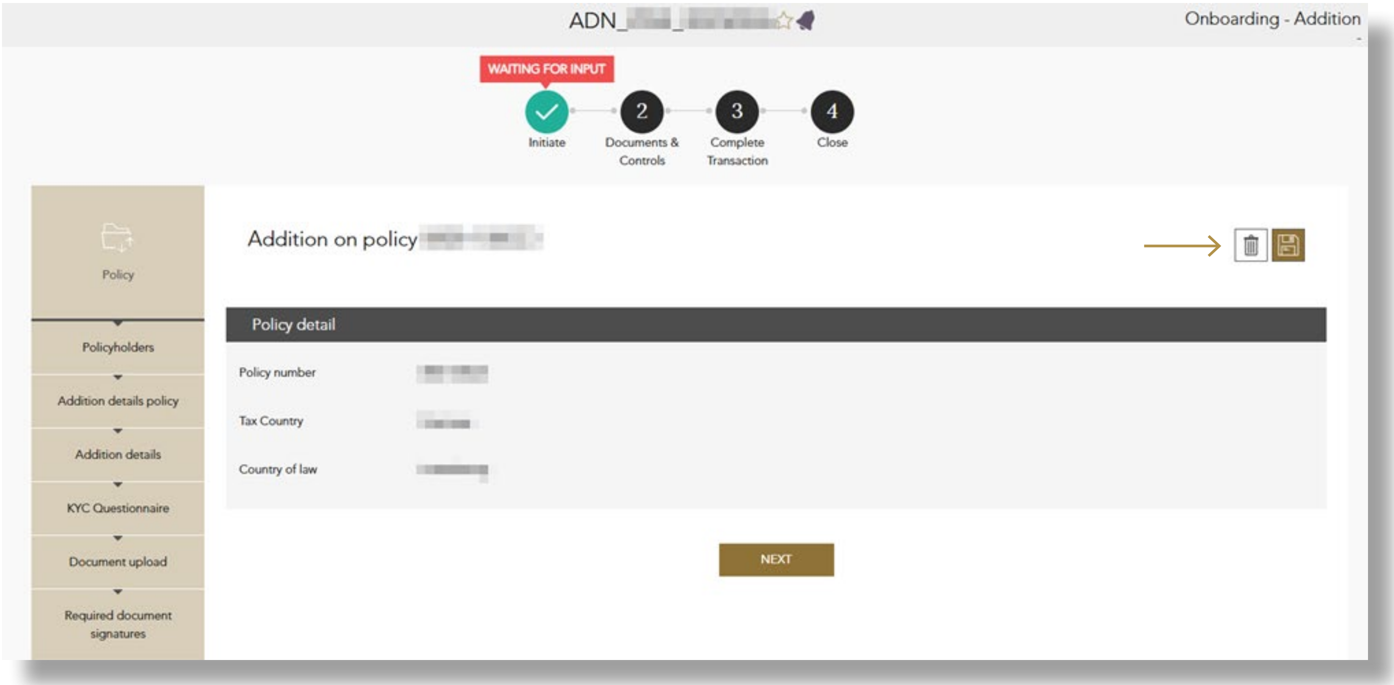
Check and verify the policy number, tax country and applicable jurisdiction are accurate before pressing the “next” button.*

Policy details are:

› Policy number

› Tax residence country

› Applicable jurisdiction “Country of law”



* If any of these details are not correct, please cancel the transaction by pressing the “bin” button and contact your Partner and Client Services team if necessary.

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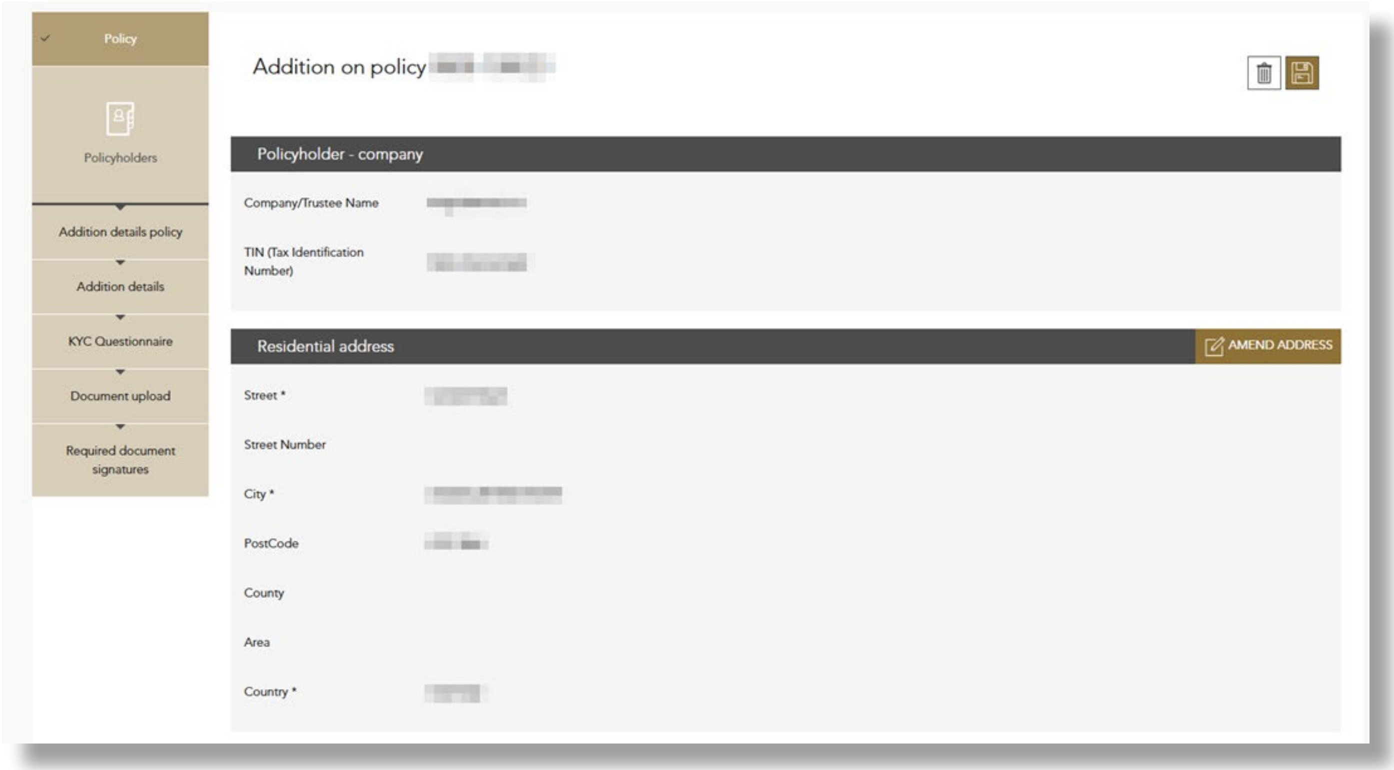
COMPLETING AN ADDITIONAL INVESTMENT – POLICYHOLDER(S) DETAILS

- Check and verify the accuracy of policyholder/s details including address and tax identification.
- A message notifies you if the ID document we have on file has expired. (If the ID has expired, please provide an updated one at your earliest convenience.)
- The details of each policyholder is shown on separate pages during this step.



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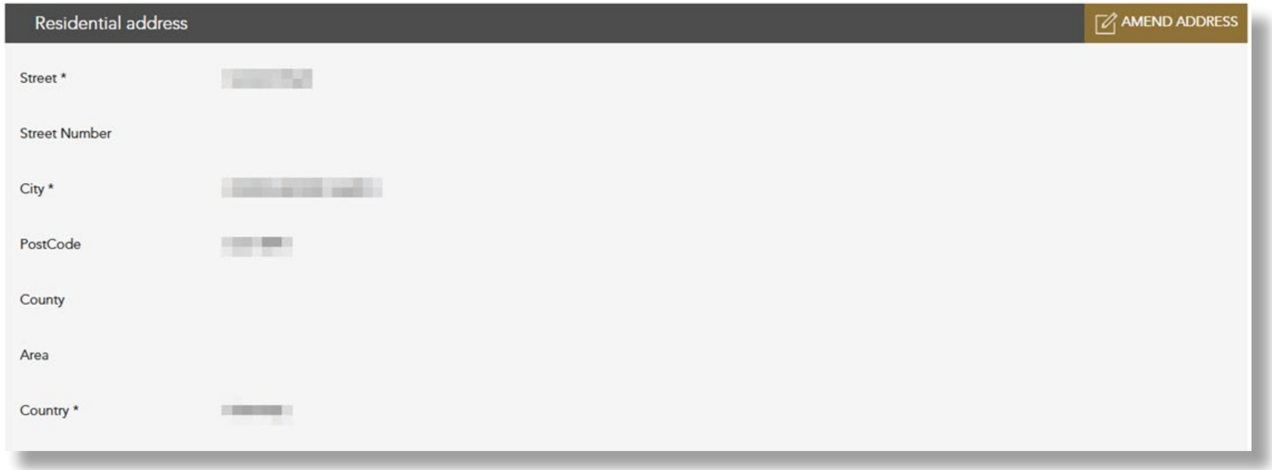
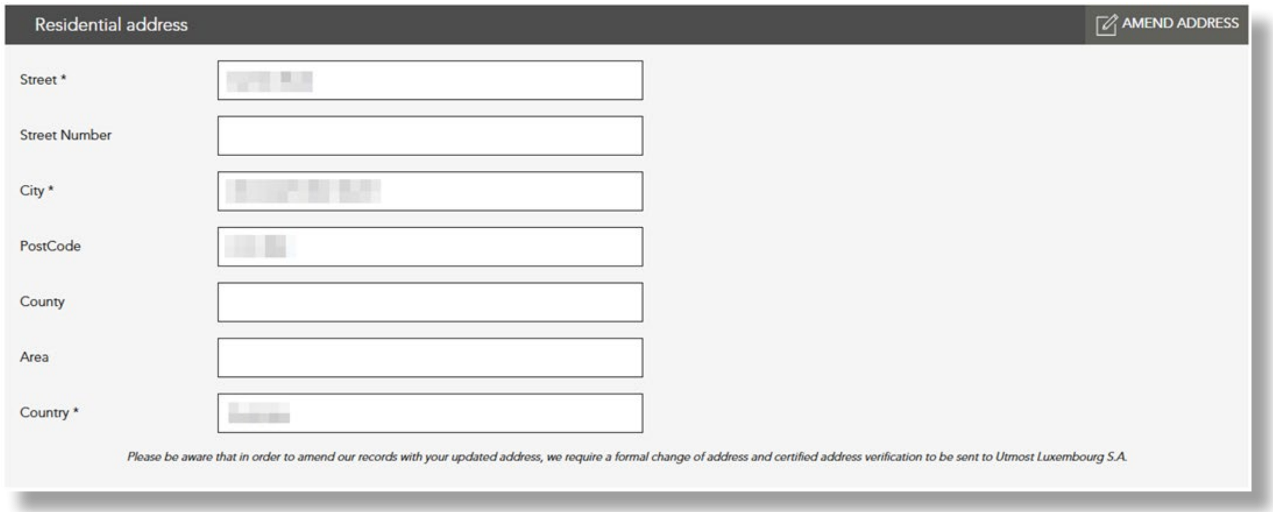
COMPLETING AN ADDITIONAL INVESTMENT REQUEST – POLICYHOLDER(S) RESIDENTIAL ADDRESS

The residential address on file in Utmost Luxembourg S.A.'s systems is shown. You can modify the address if it has changed or if it is incomplete.

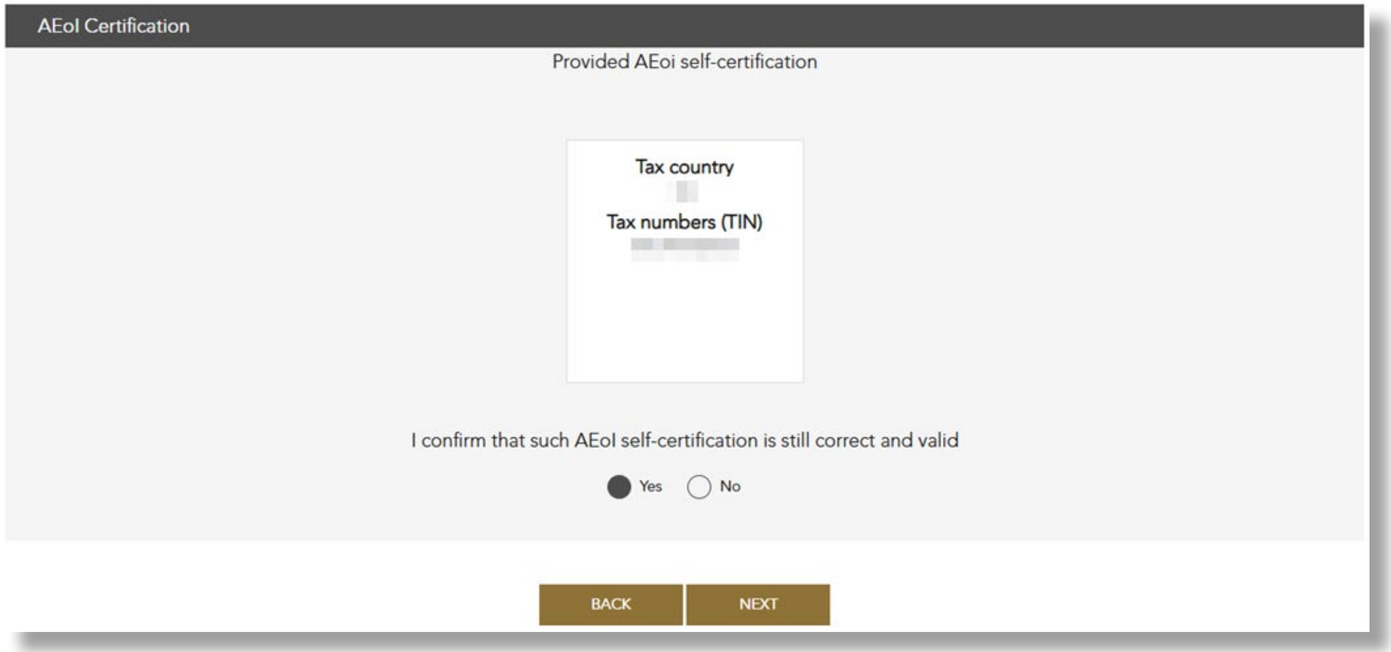


Note that to update our files with a new address we require a formal request from the policyholder(s), as well as duly certified proof of address less than three months old. (These documents can be attached later at the "requested documents" step)



COMPLETING AN ADDITIONAL INVESTMENT REQUEST – AEOI (AUTOMATIC EXCHANGE OF INFORMATION)

If no tax identification number (TIN) was previously provided to Utmost Luxembourg S.A. or if the current TIN has changed, it can be updated here.



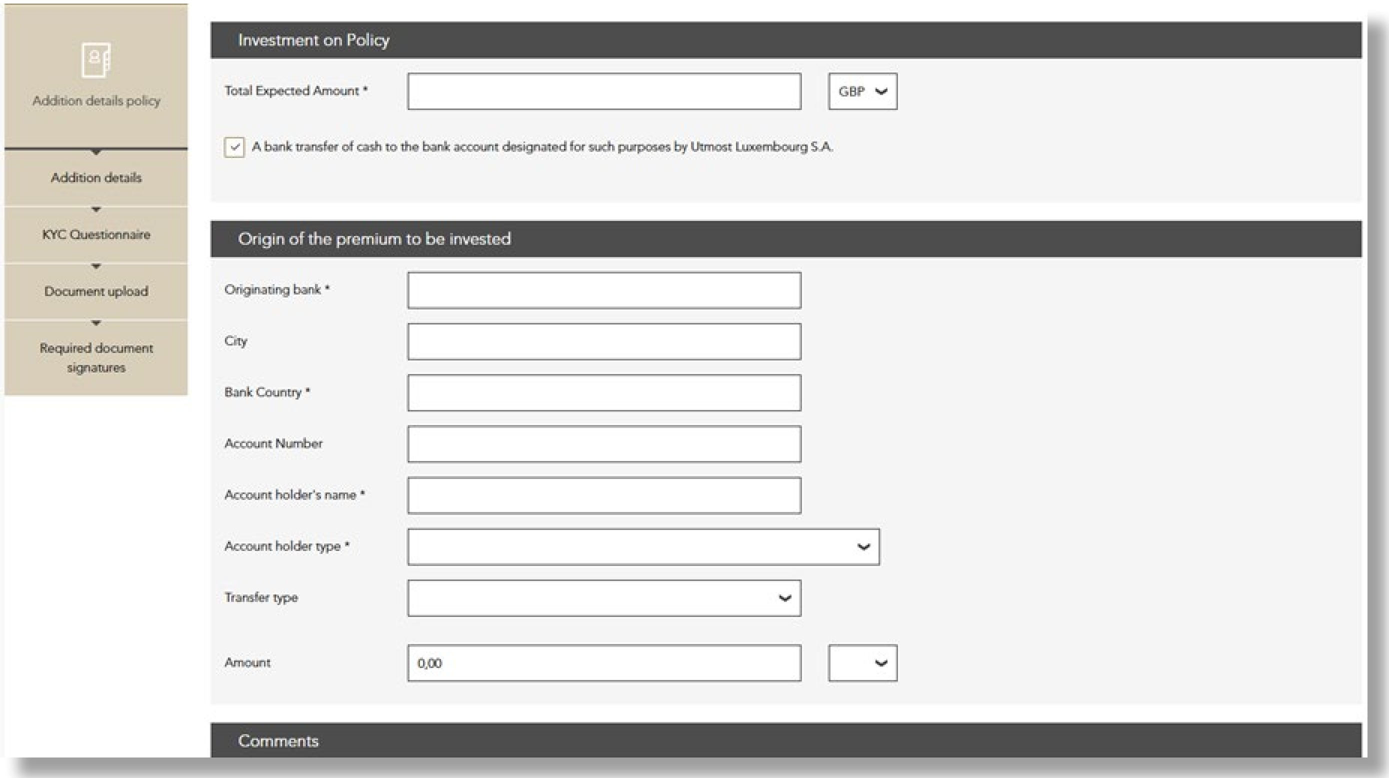
If all of the information is correct or has been updated, press the"next" button to continue with the additional investment request.

FILL IN ADDITIONAL INVESTMENT INFORMATION

Addition details policy

- Estimated total amount: Input the total gross amount and currency of the additional investment here.
- Originating bank: Input bank account details for the bank account from which the additional investment is being transfered here.

  Note that only cash payments are currently available via the platform.
- If charges are applicable they can be included here.



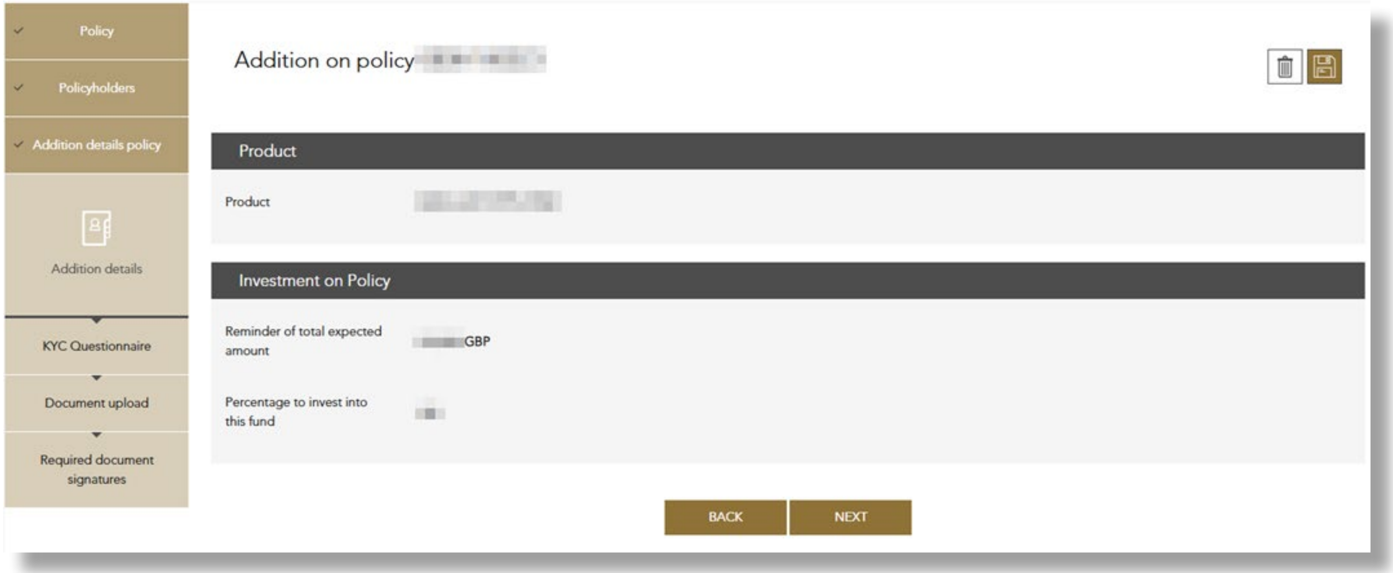
ADD ADDITIONAL INVESTMENT INFORMATION

ADDITION DETAILS POLICY TAB

The data entry form varies depending on the type of product.

› Policy with one single unit-linked investment.

If the policy has just one unit-linked investment, the percentage to invest will be 100% and cannot be changed.

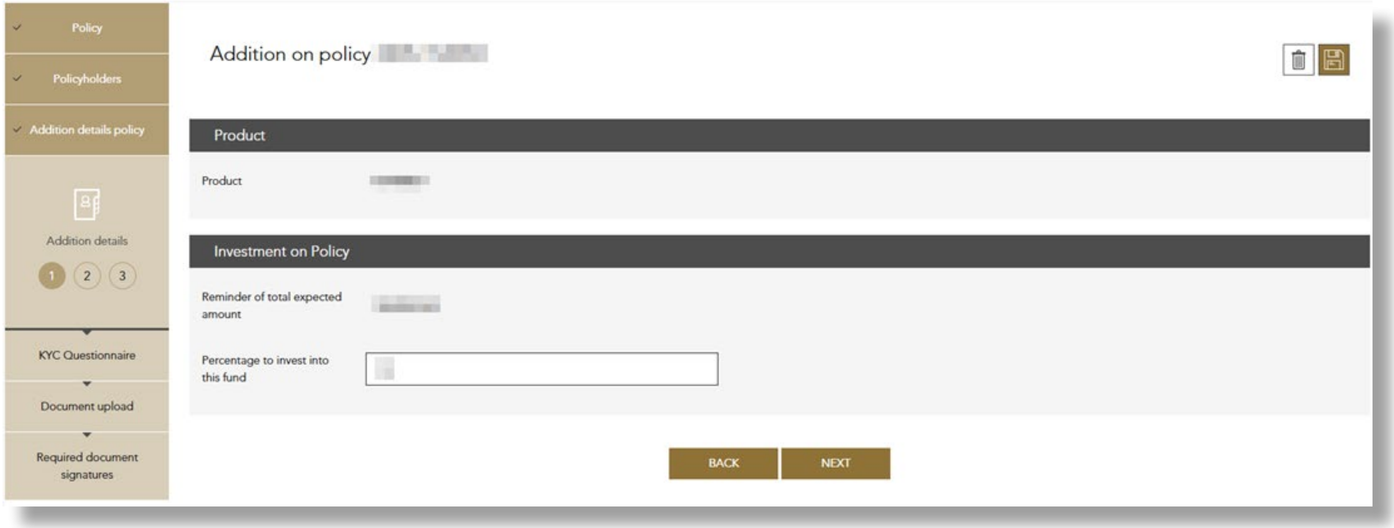


ADD ADDITIONAL INVESTMENT INFORMATION

› Policy comprised of several unitlinked investments.

If the policy includes more than one unit-linked investment, the application permits all or part of the premium to be allocated to each of the unitlinked investments in the policy.

The total percentage resulting from allocating the premium to different unit-linked investments must be 100%.



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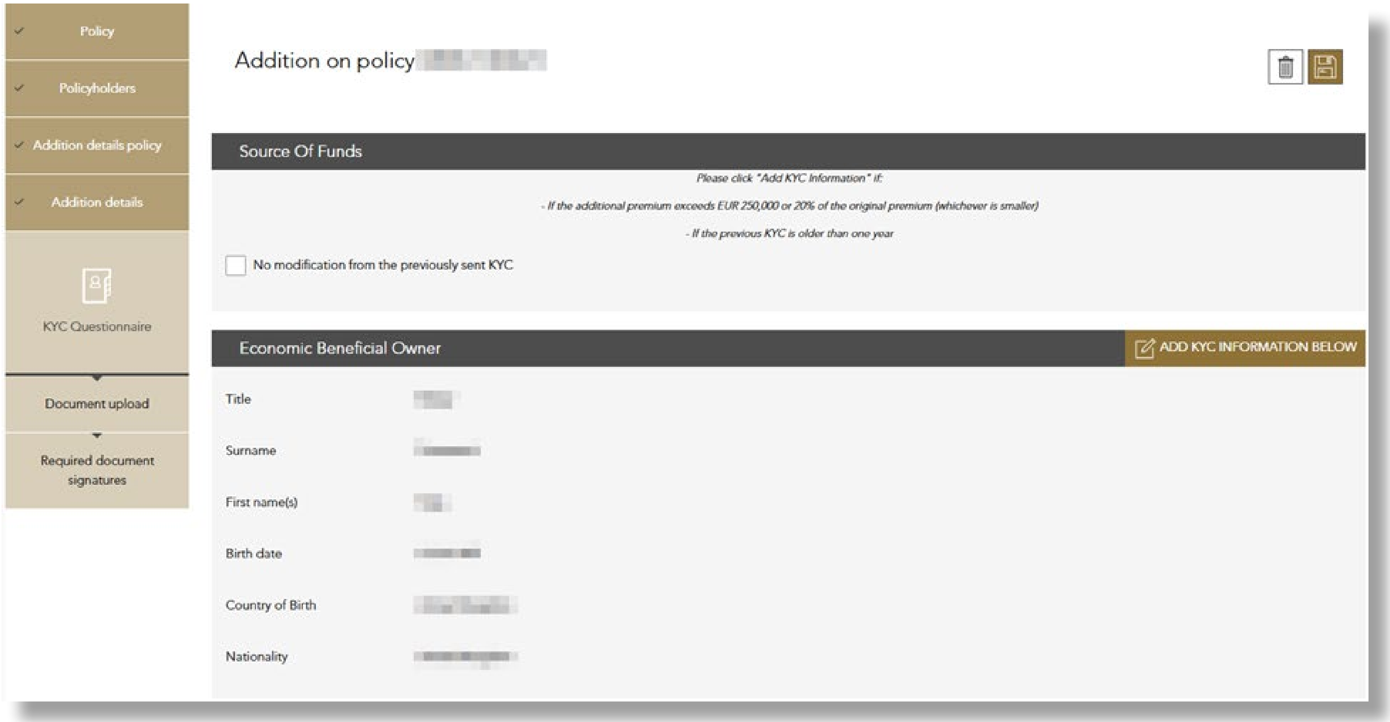
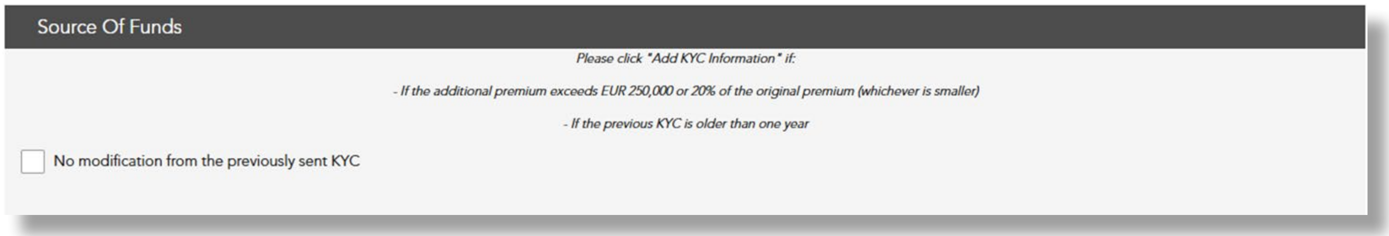
KNOW YOUR CUSTOMER (KYC) QUESTIONNAIRE – GENERAL

This step provides the following two possibilities:

› If the additional premium exceeds EUR 250,000 or 20% of the original premium (whichever is smaller) or if the previous KYC is older than one year: click "Add KYC Information below."

› If no changes have taken place since the last KYC form completed for this client: tick the box "No modification from the previously sent KYC."





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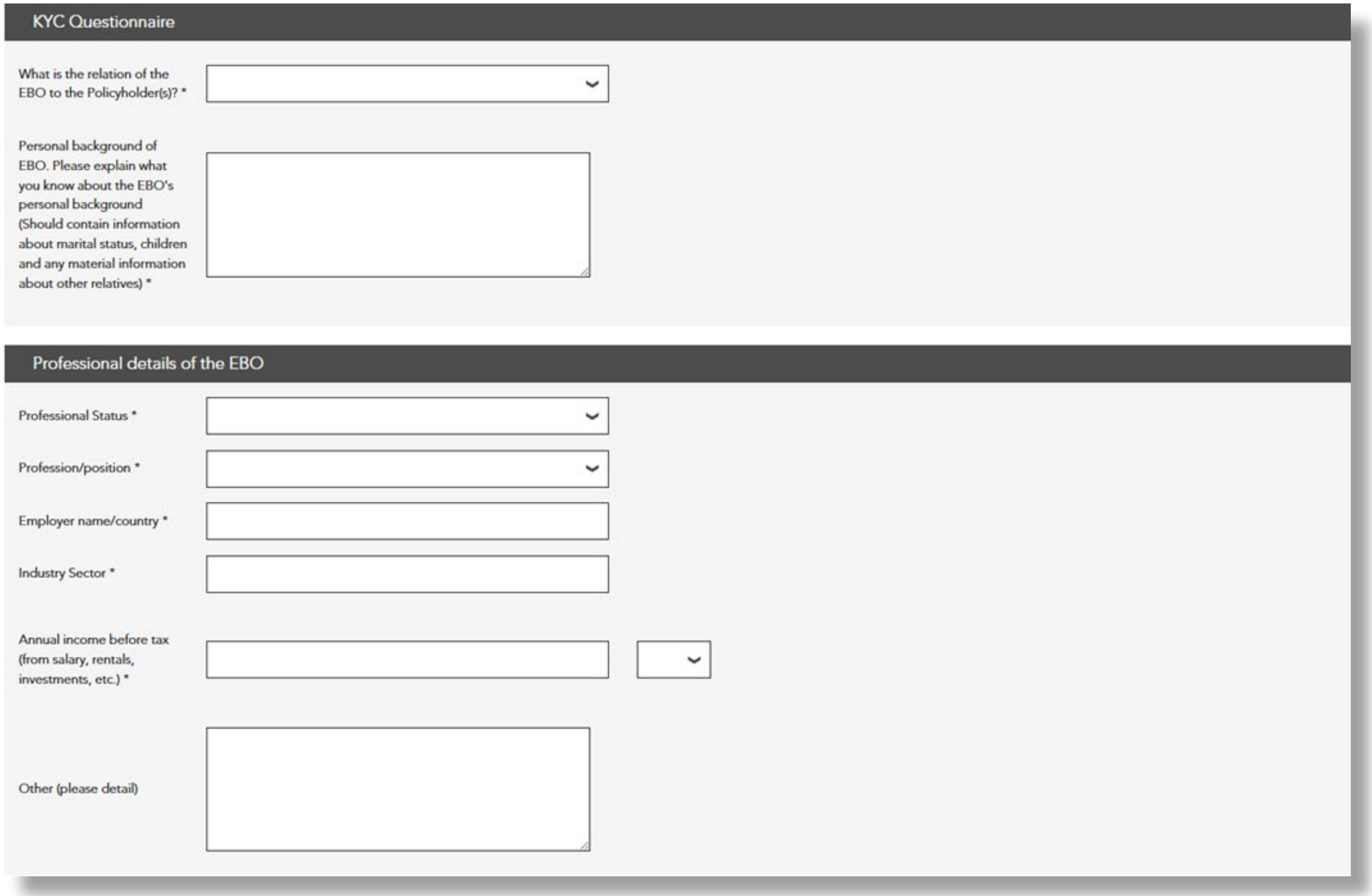
ADD A KYC FORM

If you select "ADD KYC INFORMATION BELOW," then you will be prompted to complete all required fields.

Fields marked with an asterisk are mandatory.


KYC Questionnaire

What is the relation of the EBO to the Policyholder(s)? *

Personal background of EBO. Please explain what you know about the EBO's personal background (Should contain information about marital status, children and any material information about other relatives) *

Professional details of the EBO

Professional Status *

Profession/position *

Employer name/country *

Industry Sector *

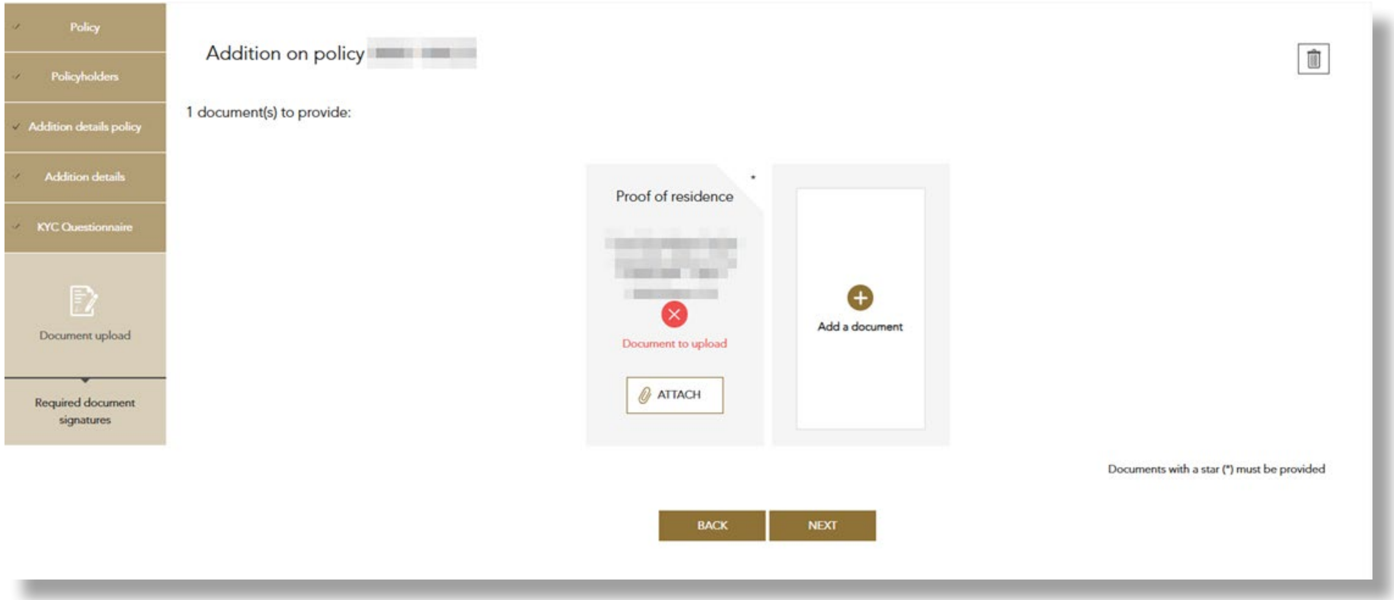
Annual income before tax (from salary, rentals, investments, etc.) *

Other (please detail)

REQUIRED DOCUMENTATION

Depending on the request, additional documents may be required.

In this example, the residence address has been changed. A proof of residence therefore must be attached.



REQUIRED SIGNATURE

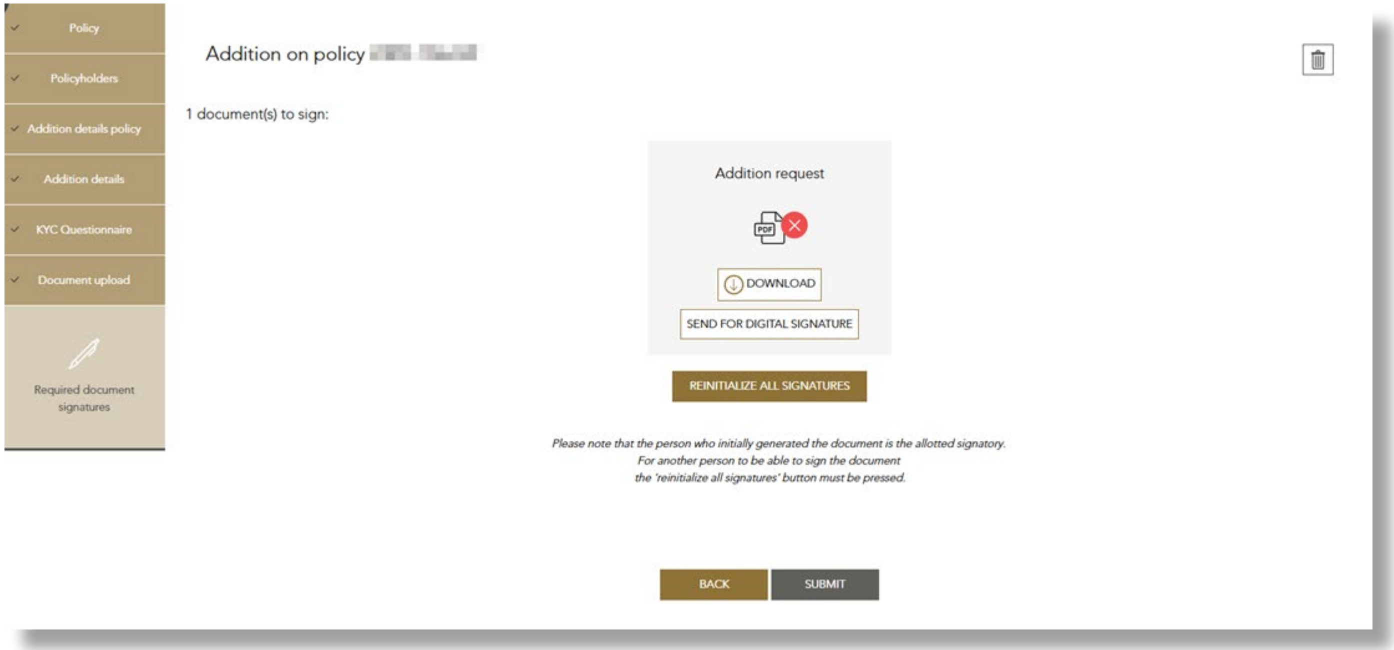
The additional investment request can now be electronically signed.

After selecting “Review & Sign”, the additional investment request opens and a signature will be requested.

The system sends a numeric code, by text message, to the mobile phone number that the transaction initiator registered to Connect.

This code needs to be entered in the dedicated field.

Once all of these steps have been completed, select “Submit”.



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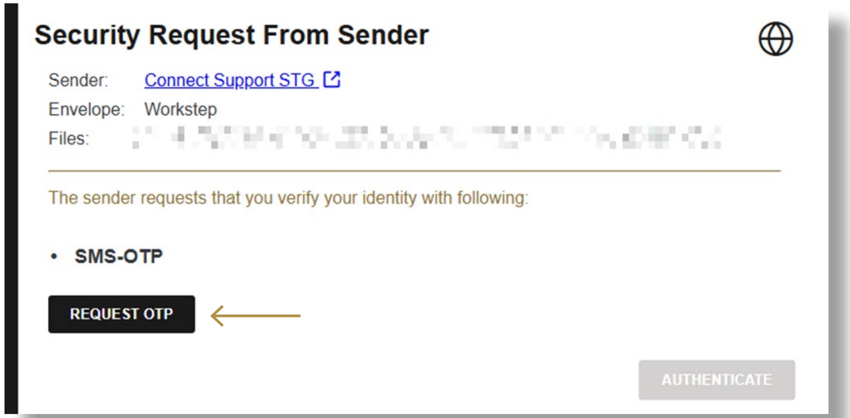
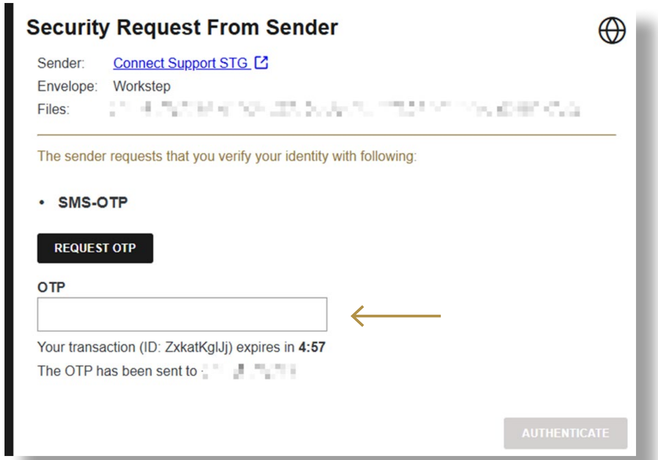
REQUIRED SIGNATURE

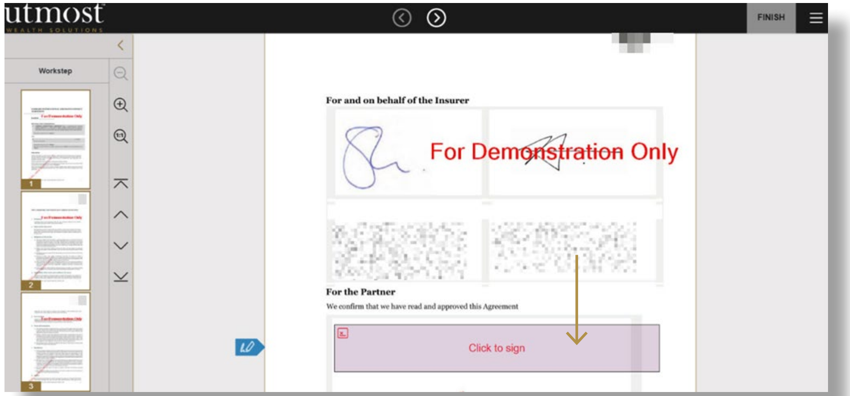
1.



2.



3.



TRANSACTION MONITORING

Once the request has been submitted, the transaction can be tracked by going to the view policy menu, then the transaction tab in Connect.
The person who submitted the request will receive an email notification whenever one of the transaction steps has been completed.
For further clarification on the transaction steps please revert to page 6: Preview of the transaction status menu.

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