

UTMOST INTERNATIONAL ISLE OF MAN LIMITED AND ADVANCE BY EMBARK PLATFORM NEW BUSINESS PROCESS



This document has been created to aid financial advisers who are establishing a client's portfolio bond with Utmost International Isle of Man Limited and are placing the linked investments on the Advance by Embark Platform.



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The adviser firm (you) must have terms of business with Utmost International Isle of Man Limited before the bond can be invested.

You will need to create a Personal Illustration for your client by logging into our website www.utmostinternational.com

Alternatively, our Welcome team can provide a pre-existing copy or create a new Personal Illustration. For more information contact welcome@utmostwealth.com or **+44 (0) 1624 653 251**.

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Send the Advance by Embark Data Capture form to Advance by Embark who will set up the client on their platform.

Complete all the required sections of the Utmost International Isle of Man Limited application forms and/or trust forms for your client's chosen Utmost International Isle of Man Limited bond and return to Utmost International Isle of Man Limited at the address overleaf. We will confirm receipt of the application within one working day of arrival.

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During the application process:

- › Utmost International Isle of Man Limited will require either an original or original certified copy of your client's passport and address verification to comply with Isle of Man 'know your customer' requirements
- › The adviser linked to the Advance by Embark Platform should be nominated as the Platform Adviser in the nomination section of the application form. The Platform Adviser must sign the form each time a new application is submitted
- › Your client may be asked to provide additional information and/or documentation to meet our regulatory requirements.

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The payment of premium must be sent to Utmost International Isle of Man Limited, clearly referencing the client's name and policy number (if available). Any initial charge and/or any cash amount to be retained in the bond's Dealing Account* is deducted from the premium and the remaining balance is then transferred to the Advance by Embark Platform following policy issue and a unique Advance by Embark reference is received by Utmost International Isle of Man Limited. Once the cash has been transferred, Utmost International Isle of Man Limited will provide Advance by Embark with confirmation.

*To cover any ongoing charges or withdrawals due prior to the first Standing Order due date.

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- › Advance by Embark will set up the new client on their platform to match the information provided by you using the policy number and name provided by Utmost International Isle of Man Limited to create the client on their platform
- › Once the monies have been received and matched, Advance by Embark will confirm to you that the cash is ready for investment.

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Your client's Utmost International Isle of Man Limited bond is now invested on the Advance by Embark Platform. Should you require any further information or assistance, refer to Advance by Embark contact details overleaf.

UTMOST INTERNATIONAL ISLE OF MAN LIMITED AND ADVANCE BY EMBARK PLATFORM SPECIAL TERMS

Special ongoing terms are available for new Utmost International Isle of Man Limited bonds investing 100% into the Advance by Embark Platform.

PREMIUM BAND	UTMOST TERMS FOR ADVANCE CUSTOMERS (ONGOING CHARGE P.A.)
£50,000 - £99,999	0.40%
£100,000 - £249,999	0.30%
£250,000 - £499,999	0.20%
£500,000 - £999,999	0.18%
£1,000,000 - £1,999,999	0.16%
£2,000,000+	0.14%



For details of Advance by Embark Platform charges, contact your regional platform relationship manager. For more details on the Utmost International Isle of Man Limited proposition, contact your Regional Sales Manager.


In addition to the above, a reduced administration charge of £87.00 per policy quarter will also apply to the bond. This charge will increase on 1 January each year in line with UK RPI. These charges are correct as at **1 January 2024**.


If the client transfers away from the Advance by Embark Platform the quarterly administration charge will increase to Utmost's standard terms. For more information, refer to the **Guide to Charges**.


CONTACT US


UTMOST INTERNATIONAL ISLE OF MAN LIMITED WELCOME TEAM CONTACT DETAILS

For more information on our products and services contact our Welcome team.

 +44 (0)1624 653 251

 welcome@utmostwealth.com

 Utmost International Isle of Man Limited,
King Edward Bay House, King Edward Road,
Onchan, Isle of Man,
IM99 1NU, British Isles.


 www.utmostinternational.com


Please note that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.


Telephone calls may be recorded.

ADVANCE BY EMBARK PLATFORM CONTACT DETAILS

For more information call our Client Services team using our **dedicated Adviser line**.

 0345 607 2013

 Advance Portfolio Team,
PO Box 1200, The Grange
Bishops Cleeve
Cheltenham
GL50 9UP

 portfolioteam@embarkadvance.co.uk

A WEALTH *of* DIFFERENCE

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 024916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715.

Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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