

DEALING INSTRUCTION FORM AND GUIDANCE NOTES



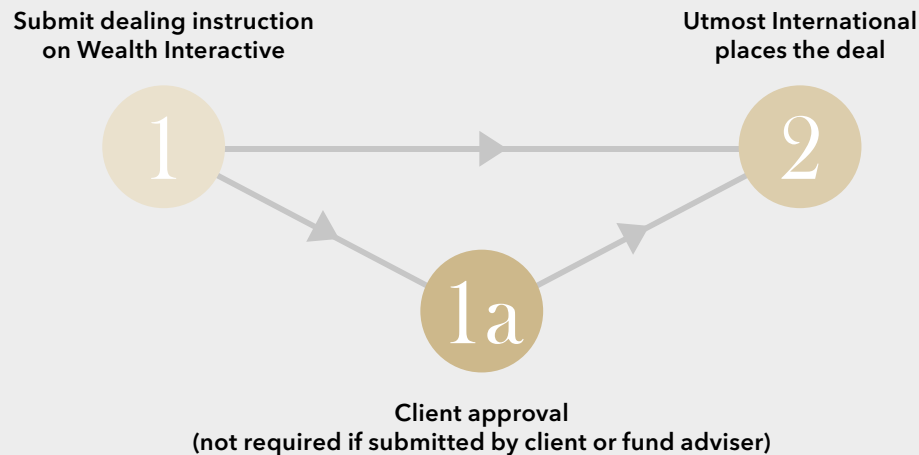
UTMOST PANEUROPE PORTFOLIO BONDS

SAVE YOURSELF TIME - SUBMIT DEALS ONLINE

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

THE ONLINE PROCESS

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



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

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

THE OFFLINE PROCESS

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



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

Dealing instruction form and guidance notes – Utmost International portfolio bonds

For use with the European Collective Investment Bond (ECIB), European Executive Investment Bond (EEIB), Spanish Collective Investment Bond (SCIB), European Portfolio Bond (EPB), and Executive Life Portfolio (ELP). Please use BLOCK CAPITALS and black ink, or type, and do not use correction fluid. You may photocopy this form if required. Please read the guidance notes overleaf before completing this form. When completed, please scan and email to IOMdealing@utmostinternational.com or fax to +353 1 475 1023. The original form is not required once we have received your email or fax.

Contact/company name (if applicable)	<input type="text"/>	Telephone number	<input type="text"/>
Name of bond/policy owner(s)	<input type="text"/>	Fax number	<input type="text"/>
Bond/Policy number	<input type="text"/>	Email address	<input type="text"/>

Dealing/Contract note confirmation will be available for viewing on our website if you are registered online. For assistance, please call +44 (0)1624 655555. (See guidance notes for additional details)

For trades in exchange traded securities and debt instruments, please specify the number of units/shares/nominal. Where a cash value is provided, the trading value will be based on the previous day’s closing price and will therefore be subject to market movements. This could result in an investment or sale instruction that does not reflect the exact value of the trade that was intended.

ORDER TYPE – TICK ONE ONLY (SEE GUIDANCE NOTES)			BUY/SELL (INDICATE ONE ONLY)	CURRENCY TO INVEST/REDEEM	PLEASE COMPLETE ONE ONLY		COUNTER CURRENCY (FX REQUESTS ONLY)	SECURITY IDENTIFIER SEDOL/ISIN/UPE ID (SEE GUIDANCE NOTES)	FULL SECURITY, FUND NAME & CURRENCY (WHERE APPLICABLE INCLUDE CONFIRMATION OF INCOME, ACCUMULATION AND/OR SHARE CLASS, E.G. A, B OR C).
TRADE	FX	MM			CASH VALUE	NO. OF UNITS/SHARES			

Additional comments

I/We the bond/policy holder(s):

- › have had the opportunity to read any relevant offering documents for any fund(s) relating to any dealing instructions, where I/we wish to do so, and as such, have received, or had sight of information concerning, and accept the levels of risk associated with, this type of investment, including the risk that this investment could result in a loss of a significant proportion, or all of the sum invested;
- › where necessary, meet the minimum criteria of a class of investor in a fund(s) of this nature;
- › have had the opportunity (where relevant) to review the guidance notes on page 3 of this document;
- › have received advise on this investment in a territory in which the adviser is authorised;
- › are aware of the fees payable within this investment (if relevant) and that these fees exist partly to meet promotion and distribution expenses of the fund(s), including commission paid to my/our fund adviser; and
- › understand that Utmost International may receive payments in the form of fund manager rebates, from an investment provider in respect of the investments held, and which Utmost International may share with my/our financial adviser.

Signature of fund adviser or all bond/policy owners 1 2 Date

(Bond/Policy owners must sign where no fund adviser has been appointed)

GUIDANCE NOTES - TERMINOLOGY

Order Type

- › **Trade** - Select to request the purchase or sale of a security/fund.
- › **FX** - Select to request the completion of a currency conversion. Complete the 'Buy/Sell', 'Currency to invest/redeem', 'Cash value' and 'Counter currency' fields for all FX requests.

All references to Utmost International mean Utmost PanEurope dac.

FORM REQUIREMENTS

(Please also see 'Key Points' below)

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

KEY POINTS

- › **Sufficient cash** - An instruction to purchase an investment will not be carried out unless there is sufficient cash within the bond/policy to meet the purchase price and all costs of the purchase, except where the purchase is made simultaneously with a sale which will provide cash sufficient to meet the purchase price and all costs of the purchase.
- › **Sufficient holding** - An instruction to sell a holding cannot be actioned unless there are sufficient shares/units held to cover the sale.
- › **Client confirmation** - Where required, signed confirmation should always be provided with the dealing instruction.
- › **Minimum investments** - The minimum investment into any one asset is £400 ** for EPB, US\$1,875, £1,250, €1,875** for ECIB/SCIB or US\$3,750, £2,500, €3,750** for EEIB/ELP. (** or other currency equivalent). Please note that fund managers may set their own minimum investment levels that could be higher and you should be aware of these before submitting instructions.

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

GENERAL DEALING INSTRUCTIONS' TERMS

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

- instruction, be implemented so as to obtain the best price available to Utmost International. If an instruction has reference to a specific price or price range at which the investment is to be purchased or sold, then this will be taken to be the price before any costs of the purchase or sale.
- › If Utmost International has cause to reject an instruction, or if we have to defer carrying out an investment instruction whilst ascertaining that it is a permitted investment, then we accept no responsibility for any of the consequences of such rejection or delay.
- › Where a fund adviser is appointed, please notify us immediately of any changes to your authorised signatory list regarding the provision of investment dealing instructions.

Please note some territories have their own specific asset requirements due to different tax regimes and regulations. Please contact your financial adviser for details

INVESTMENT RESTRICTIONS

ECIB/EPB

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

EEIB/ELP

- › Equities - Only equities quoted on a recognised stock exchange can be held.
- › Bonds - Only bonds rated Baa3/BBB- or higher (Moody's/S&P) can normally be held.
- › We do not allow certain investments, for example precious metals, limited partnerships, private company shares, options, futures, commodities, stocks that are difficult to value or any illiquid investments. These types of investments should not therefore be requested.

SCIB

- › If you are applying for or hold a Spanish Collective Investment Bond, please note that you can only purchase funds that are listed in the current version of the Spanish Collective Investment Bond fund list.

All Bonds/Policies

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

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

Important note: The product(s) named in this document and to which this document relates is accurate as at December 2021 and is subject to change.

To ensure applicability with respect to a product and, if applicable, a related policy, before taking any action, please liaise with your adviser and/or contact us directly.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

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

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