

# WEALTH INTERACTIVE USER GUIDE

CLIENT – APPROVING TRANSACTIONS

A WEALTH *of* DIFFERENCE

utmost<sup>™</sup>  
INTERNATIONAL

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- 1 A new business application
- 2 A top-up application
- 3 A one-off withdrawal request
- 4 A dealing instruction request



# APPROVING A NEW BUSINESS APPLICATION

When you first sign in to Wealth Interactive there is a box on your homepage called 'Items for review'.

You can see that your adviser has submitted a new business application for you to approve.

Click on 'View'.



Welcome back Mr Policy Holder 581797PRFDNM2 (581797)

You were last signed in on 18/08/2022 [Sign off](#)



Hello Mr Policy Holder 581797PRFDNM2 (581797)

### Dashboard

Total policy value:

**USD 160,966.05**



Change Currency:

### Items for review

**18/08/2022** - Your financial adviser submitted a **New business application** for your approval.

[View](#)

This screen gives you an overview. You need to review the content of the application in conjunction with the fund and product literature that your adviser will have given you.

Click on 'Proceed to review this application' to open the application in full.

If you have comments or questions about the information contained in the application you can note them on the screens as you review them.



### Important information

This application should be read in conjunction with the fund and product literature and terms available from your financial adviser.

Application summary			
Premium type:	<b>Lump sum</b>	Amount:	<b>GBP 100,000.00</b>
Product:	<b>Executive Redemption Bond</b>	Assigned Adviser:	<b>Financial Adviser</b>
Application No:	<b>600041908</b>	Adviser firm:	<b>250830FRSTNM 250830LSTNM</b>

Application status	
<b>Lead policyholder:</b>	<b>Approval status</b>
Mr Policy Holder 581797PRFDNM2 (581797)	Not yet approved

[Proceed to review this application](#)

Review new investment application

[Exit process](#)

### Important Information

This application summary should be read together with the Executive Redemption Bond Policy Terms and Client Product Brochure. This information is available from your Financial Adviser. Click here to access the Policy Terms for your application. You must click 'Proceed to review this application'. This allows you to review the content of your application. If you have comments or questions about the information contained in the application you can note them on the screens as you review them.

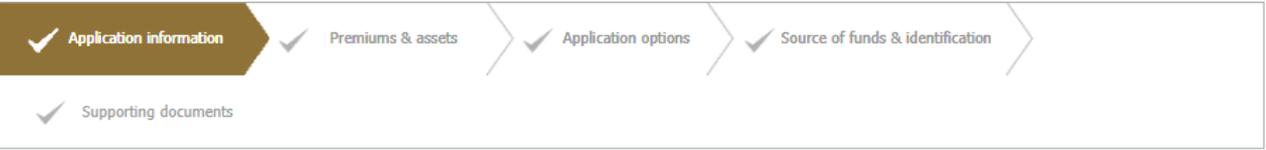
- At the end of the review process you can either:
- **Submit changes to your adviser** - Which will return the application to your adviser together with the comments and questions you have raised so they can address them, or
  - Approve and submit the application to Utmost International Isle of Man Limited so it can be processed.

You work through the application as:

- Application information
- Premium and assets
- Application options
- Origin of wealth and identification
- Supporting documents

If you need it there is a button on the right to print off a copy of the application.

If you have any comments as you review the application enter them in the 'Refer comments to your Adviser' box.



**Application information**

Below is a summary of the information entered for this application.

- Print application summary
- Print Key Information document

Lead policyholder:	<b>Mr Policy Holder 581797PRFDNM2</b>
Product:	<b>Executive Redemption Bond</b>
Application No:	<b>600041908</b>
Number of policies:	<b>12</b>
Assigned Advisers:	<b>Financial Adviser</b>
Adviser firm:	<b>250830FRSTNM 250830LSTNM</b>

**Refer comments to your Adviser**

You can make comments about this page to send to your Adviser at the end of this application.

Once you have reviewed the whole application – if you have made any comments, you will have the chance to review/amend those comments before pressing 'Refer to my Adviser'. This will send the application back to your adviser.

Once your adviser has answered your comments and queries they can resubmit the application to you for approval.

If you haven't added any comments and are happy to approve – read the declarations and tick that you understand them, before clicking 'Submit application to Utmost International'.

**Note**

Each policyholder will need to confirm the new business application



Refer application to Adviser

You have made some comments in relation to the information within this application. Please review your comments and make any additional changes.

Go back to review application **Refer application to my Adviser**

Go back to review application **Submit application to Utmost International**

You will see confirmation that you have approved the application and it will be sent to Utmost International.

## Application approval



- You have successfully approved this application and it will be sent to Utmost International for approval. If there is more than one applicant for this application, then all will need to approve before it is sent to Utmost International.
- Once the application is accepted, we will request settlement of funds from the card details you have provided.
- Until the application is approved you will not be able to access the policy details but you can follow the progress on your Online Service Account.

You may now view the policy from your homepage or your 'My Policies' page.

[Return to my homepage](#)

[View my policies page](#)

(2)

# APPROVING A TOP-UP APPLICATION

- When you first sign in to Wealth Interactive there is a box on your homepage called 'Items for review'.
- You can see that your adviser has submitted a top up application for you to approve.
- Click on 'View'.

Home

My Policies

My Profile

Help & support

Hello Mr Policy Holder 2 (263602)

### Dashboard

Total policy value:

**GBP-879.12**



Change Currency:

GBP ▾

### Items for review

**19/08/2022** - Your financial adviser submitted a **Top up application** for your approval.

[View](#)

- This screen gives you an overview. You need to review the content of the application in conjunction with the fund and product literature that your adviser will have given you.
- Click on 'Proceed to review this application' to open the application in full.
- If you have comments or questions about the information contained in the application, you can note them on the screens as you review them.

[Review application](#)

[Exit process](#)



### An application has been submitted

Please review this application

#### Application summary

Premium type:	<b>Lump sum</b>	Amount:	<b>GBP 100,000.00</b>
Product name:	<b>Executive Redemption Bond</b>	Assigned Adviser:	<b>546310FRST_NM 546310LST_NM</b>
Policy No:	<b>21010781</b>		

#### Application status

Lead policyholder:	Approval status
Mr Policy Holder 2(263602)	Not yet approved

[Proceed to review this application](#)

#### What can I do with this application?

You must click 'Proceed to review this application'. This allows you to review the content of your application. If you have comments or questions about the information contained in the application you can note them on the screens as you review them.

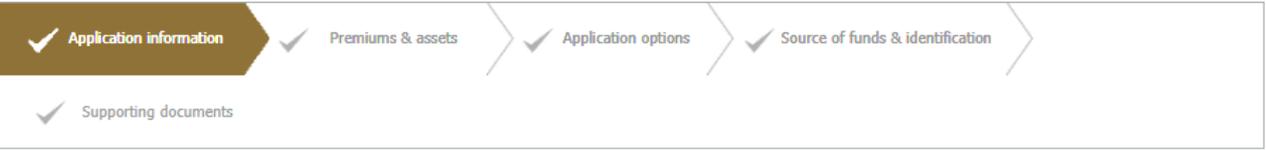
- At the end of the review process you can either,
- **Submit changes to your adviser** - Which will return the application to your adviser together with the comments and questions you have raised so they can address them, or,
  - Approve and submit the application to us so it can be processed.

You work through the application as:

- Application information
- Premium and assets
- Application options
- Origin of wealth and identification
- Supporting documents

If you need it there is a button on the right to print off a copy of the application.

If you have any comments as you review the application enter them in the 'Refer comments to your Adviser' box.



**Application information**

Below is a summary of the information entered for this application.

- Print application summary
- Print Key Information document

Lead policyholder:	<b>Mr Policy Holder 581797PRFDNM2</b>
Product:	<b>Executive Redemption Bond</b>
Application No:	<b>600041908</b>
Number of policies:	<b>12</b>
Assigned Advisers:	<b>Financial Adviser</b>
Adviser firm:	<b>250830FRSTNM 250830LSTNM</b>

**Refer comments to your Adviser**

You can make comments about this page to send to your Adviser at the end of this application.

Once you have reviewed the whole application – if you have made any comments, you will have the chance to review/amend those comments before pressing 'Refer to my Adviser'. This will send the application back to your adviser.

Once your adviser has answered your comments and queries they can resubmit the application to you for approval.

If you haven't added any comments and are happy to approve – read the declarations and tick that you understand them, before clicking 'Submit application to Utmost International'.

**Note**

Each policyholder will need to confirm the new business application.



Refer application to Adviser

You have made some comments in relation to the information within this application. Please review your comments and make any additional changes.

Go back to review application **Refer application to my Adviser**

Go back to review application **Submit application to Utmost International**

You will see confirmation that you have approved the application and it will be sent to Utmost International.

## Application approval



- You have successfully approved this application and it will be sent to Utmost International for approval. If there is more than one applicant for this application, then all will need to approve before it is sent to Utmost International.
- Once the application is accepted, we will request settlement of funds from the card details you have provided.
- Until the application is approved you will not be able to access the policy details but you can follow the progress on your Online Service Account.

You may now view the policy from your homepage or your 'My Policies' page.

[Return to my homepage](#)

[View my policies page](#)



# APPROVING A ONE-OFF WITHDRAWAL

- When you first sign into Wealth Interactive there is a box on your homepage called 'Items for review'.
- You can see that your adviser has submitted a one-off withdrawal for you to approve.
- Click on 'View'.



Welcome back Mr Policy Holder 581797PRFDNM2 (581797)

You were last signed in on 19/08/2022 [Sign off](#)

- Home
- My Policies**
- My Profile
- Help & support

Hello Mr Policy Holder 581797PRFDNM2 (581797)

### Dashboard

Total policy value:

**USD 160,966.05**



Change Currency:

USD ▼

### Items for review

**19/08/2022** - Your financial adviser submitted a **One off withdrawal** for your approval.

[View](#)

- This screen gives you an overview of the one-off withdrawal request.
- Click on 'Proceed to review this request'.
- At the end you will have the option to approve or reject the withdrawal request.



Review one-off withdrawal request

[Exit process](#)

**A one-off withdrawal request for your policy has been submitted**

A withdrawal request for your policy has been submitted by your adviser.

Before this withdrawal can be made you must review and agree to the withdrawal request.

**Application summary**

Withdrawal type:	<b>One-off withdrawal</b>	Amount:	<b>GBP 5,000.00</b>
Product type:	<b>Executive Redemption Bond - QIME</b>	Lead policyholder:	<b>Policy Holder</b>
Account reference:	<b>600032585</b>	Assigned Adviser:	<b>Financial Adviser</b>

**What can I do with this request?**

- You must select 'Proceed to review this request'. This allows you to review the content of this request.
- At the end of the review process you can either:-
  - Approve or reject the withdrawal request.

[Proceed to review this request](#)

- You then get a full break down of the request covering the asset information, banking details and reason for the withdrawal.
- If you are happy to approve - read the declarations and tick the confirmation box before clicking 'Approve'.

Summary of one-off withdrawal request

Please review this withdrawal summary and agree or disagree to the withdrawal request.

[Back](#)  
 [Print summary](#)

Withdrawal summary

Indicative value of portfolio fund before withdrawal:	<b>GBP 122,115.12</b>
Indicative withdrawal amount:	<b>GBP 5,000.00</b>
Indicative portfolio fund value after withdrawal:	<b>GBP 117,115.12</b>

Review Summary

You need to review the instruction that you have entered to ensure you are happy before you accept the declaration and submit.  
If you want to change any of the details shown in this summary you can click on the edit links at the top of each section.



I confirm that I have consulted my financial adviser/financial adviser representative before making a final decision to proceed with this request and I am happy to proceed.

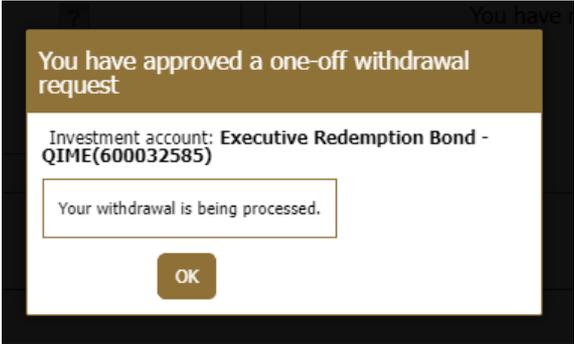


Reject

Refer

Approve

You will see confirmation that you have approved the request and it's being processed.



You can check the latest position of the request on from your homepage – click on 'My Feed', and 'Transactions'.

My Policies (1)		My Feed			
Alerts		Transactions		Documents	
Date ▾	Type ▾	Policy reference ▾	Submitted by ▾	Status ▾	
19/08/2022	One off withdrawal	600032585	Mr Policy Holder 581797PRFDNM2	Awaiting Settlement	<a href="#">View transaction details</a>



# APPROVING A DEALING INSTRUCTION

- When you first sign into Wealth Interactive there is a box on your homepage called 'Items for review'.
- You can see that your adviser has submitted a new business application for you to approve.
- Click on 'View'.



Welcome back Mr Policy Holder (266436)

You were last signed in on 19/08/2022 [Sign off](#)

- Home
- My Policies**
- My Profile
- Help & support

Hello Mr Policy Holder (266436)

### Dashboard

Total policy value:

**USD 233,741.34**



Change Currency:

### Items for review

**19/08/2022** - Your financial adviser submitted a **Dealing Instruction** for your approval.

[View](#)

Review deal instruction

You must review and approve this deal instruction before it is submitted.

[Back](#)

 [Print application summary](#)

Client name: **Mr Policy Holder (266436)**    Policy: **Executive Redemption Bond QIME (21115427)**    Instruction number: **1294355**    Status: **Recommended Investment submitted to Client**

Application information

Deal instruction: **1294355**

Assigned Adviser: **589714PRFDNM**

Policy number: **21115427**

Adviser firm: **Fund Adviser**

Deal instruction details

Sell details

[Refer/reject this to the submitter](#)

You have selected to sell: **15.0%** of the total holdings of SILVERDALE BOND FUND III INC which equates to approximately **259.330000** units and **USD 23,603.72**

Indicative sell total: **USD 23,603.72**

▶ Assets being sold

Comments from your Adviser

[Continue](#)

What can I do with this instruction?

View details before making a decision

- You can review the deal instruction details and make sure you are happy with it. Once you have reviewed it you can either submit it to us for completion, refer it back if the application was submitted by your Financial adviser/Financial adviser representative or reject the application if the submitter was not your Financial adviser/Financial adviser representative. If you are referring it back to your Financial adviser/Financial adviser representative you have the opportunity to add comments to the instruction so that they understand why you do not want to proceed. **Please note that comments are only sent back when an application is submitted by a Financial adviser/Financial adviser representative.**
- If you are happy with the deal instruction that has been created then you can approve it and it will be submitted to us for completion.

- This screen gives you an overview of the proposed deal.
- There is a 'Print application summary' button on the right if needed.
- Check the details are correct and then click on 'Continue'.

Read the 'Acknowledgement' and press 'Submit to Utmost International'.

### Submit deal instruction to Utmost International

By submitting this application you confirm that everything within this application is accurate and all terms and conditions have been accepted.

 Print application summary

#### Acknowledgement

By selecting the submit button I confirm that I understand the declarations below and that the information provided in this instruction is correct:-

##### Declaration

**Please note: The instruction will not be submitted to Utmost International Isle of Man Limited until all policyholder(s) have accepted and confirmed this instruction. All references to Utmost International mean Utmost International Isle of Man Limited.**

##### I can confirm that:-

1. I am the current Policyholder, Lead Policyholder, trustee or authorised signatory and I have legal authority to request transactions to buy and/or sell assets.
  2. I have had the opportunity to read any relevant offering documents for any fund(s) relating to any dealing instructions, where I 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. I confirm meet the minimum criteria of a class of investor in a fund(s) of this nature; and I further confirm that I am aware and accept the levels of risk associated with investments into Non-Investment Grade/Highly Speculative bonds, where relevant.
  3. I understand that the buying and/or selling of assets will not begin until Utmost International has received this instruction in accordance with the Policy Terms.
  4. I understand that where I submit this instruction, the instruction will only be submitted to Utmost International once it has approved by all the policyholders, if applicable.
  5. I will indemnify Utmost International from any losses arising from changing the assets if the request is made without sufficient lawful authority.
  6. I understand that an Asset Dealing Charge/Investment Dealing Charge may apply, in accordance with the Policy Terms.
  7. I understand that the provider of the Asset may require the number of units or shares to be purchased or sold rather than a cash value. Where I instruct to buy or sell such an Asset using a cash value, I understand that the previous day's closing price will be used to convert the cash value into the number of units or shares to buy or sell the Asset.
- I also understand that market movements may result in a different cash value being applied to purchase or sell the Asset than the cash value I have submitted. By requesting the number of units or shares to be purchased for these Assets, this difference in cash value can be avoided.

I understand that Utmost International Isle of Man Limited will use my personal data in accordance with the Privacy Policy.

[Go back to review instruction](#)

[Submit to Utmost International](#)

#### Approving the deal instruction

##### View details before making a decision

- Review the deal instruction details and make sure you're happy with it.
- Once reviewed you can either submit it to us for completion, refer it back if the application was submitted by your Financial adviser/Financial adviser representative, or reject the application if the submitter was not your Financial adviser/Financial adviser representative.

- If you are referring it back to your Financial adviser, you can add comments to the instruction to explain why you do not want to proceed. Once you are satisfied with the deal instruction you can approve it and it will be submitted to us for completion.

##### Please note

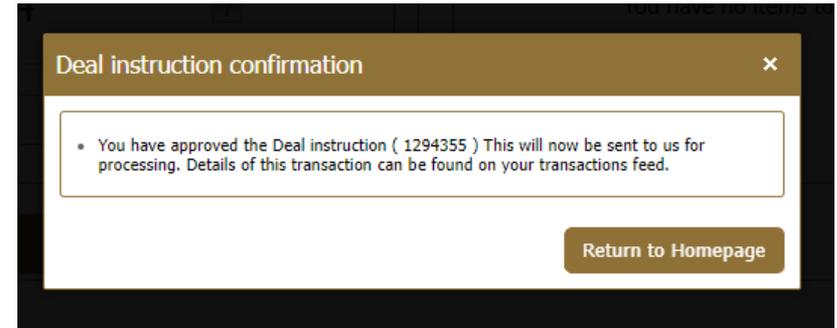
- Comments are only sent back when an application is submitted by a Financial adviser/Financial adviser representative.
- For policies held via a QROP/QNUP or SIPP company, your instruction may require their approval through Wealth Interactive before any trades can be placed. Once you've submitted to Utmost International, your instruction will be sent to the Corporate Trust if required.

#### Would you like to suggest changes for this deal?

If you would like to make comments about this deal instruction you can Refer/reject application to the submitter.

You will see confirmation that the dealing instruction has been sent to Utmost International.

You can check the latest position of the dealing request on from your homepage – click on 'My Feed', and 'Transactions'.



My Policies (2)		My Feed			
Alerts		Transactions		Documents	
Date ▾	Type ▾	Policy reference ▾	Submitted by ▾	Status ▾	
19/08/2022	Dealing Instruction	21115427	Mr Policy Holder	DI Submitted	<a href="#">View transaction details</a>

# IMPORTANT INFORMATION

[www.utmostinternational.com](http://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 20772 | 10/22