

A GUIDE TO ONLINE DEALING



This guide details how you can create, review and submit online dealing instructions for the following products:

Utmost International Isle of Man Limited

Evolution and Estate Planning Bonds

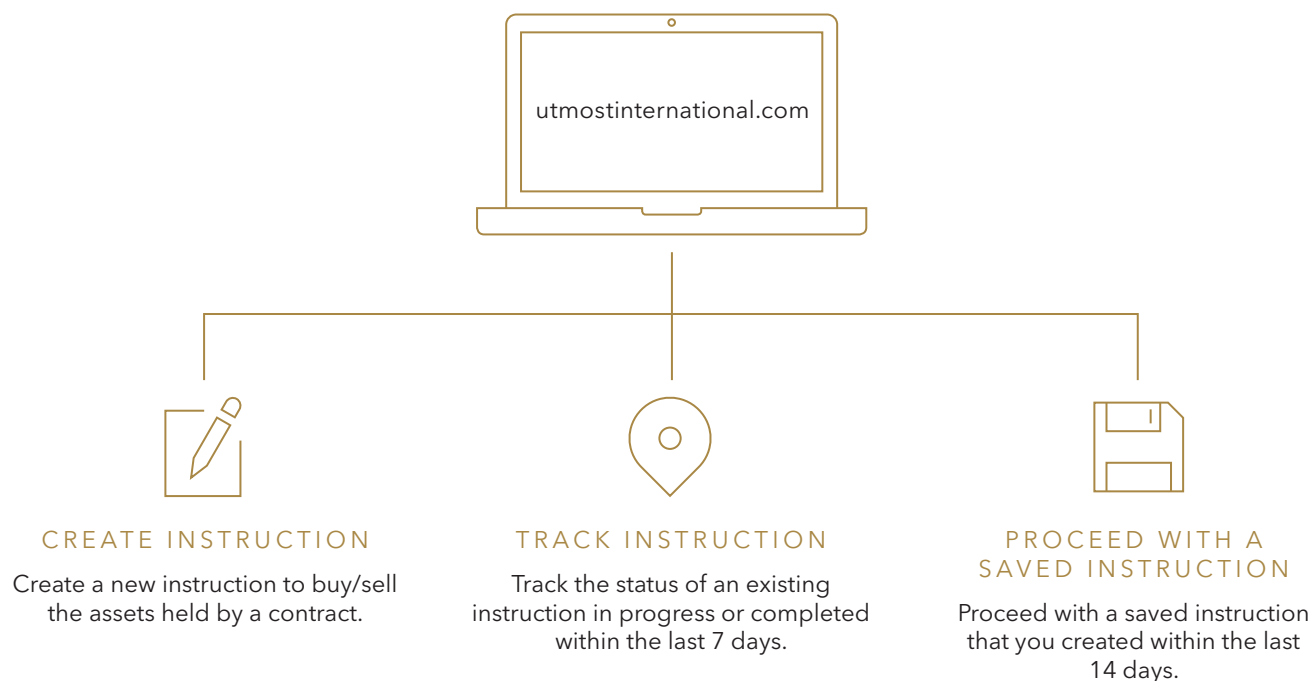
Utmost PanEurope dac

Selection, Generation Planning, Ex-Athora Open Architecture and ex-Aviva International Premier Portfolio bonds

To register for online dealing access, complete the relevant **Online Access Authorisation form** which is available on our website www.utmostinternational.com or from us upon request.

Q IMPORTANT INFORMATION

To access this service, you must be a Policyholder or a nominated Investment Adviser and be registered for online dealing access.



If you require any further information or assistance, contact our Customer Support team:

☎ +44 (0) 1624 643 345

✉ customersupport@utmostwealth.com

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British Isles

CREATING AN ONLINE DEALING INSTRUCTION

This is a step-by-step guide to assist with placing an online dealing instruction using our Utmost website.

1

Log into the Utmost website (www.utmostinternational.com) using your unique user credentials. If you have not already registered for online dealing access, you will need to complete the relevant **Online Access Authorisation form** and return via email to the email address stated on page 1 of this document. You will receive email confirmation once access has been granted.

2

Within the purple tool bar on the homepage, click the **"Investments"** tab and continue to **"Online Trading and Tracking"**.

3

To create a new instruction, click **"Create Instruction"**. The below screen will now appear:

ONLINE TRADING - CREATE INSTRUCTION

SEARCH FOR A CONTRACT

Contract

Correspondence name

Product

Adviser

CLEAR FORM

SEARCH

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Insert the policy number into the **"Contract"** box and click search. Select the policy by clicking the contract number under the **"Select"** column to progress to the below screen.

INSTRUCTION REF: 67009

CONTRACT DETAILS

Contract:

Correspondence name:

Financial adviser:

Investment adviser:

	Cash account currency			Contract currency (GBP)		
Currency	Unsettled cash	Settled cash	Net cash position	Unsettled cash	Settled cash	Net cash position
GBP	0.00	502,993.87	502,993.87	0.00	502,993.87	502,993.87
Total	0.00	502,993.87	502,993.87			

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Within this screen, you can choose to either, **Sell and Reinvest Assets**, **Sell Assets Only** or **Buy Assets Only**

SELL & REINVEST ASSETS	SELL ASSETS ONLY	BUY ASSETS ONLY						
Asset price status key <table><tr><td>↑</td><td>The latest available price of the asset is higher than the previous price.</td></tr><tr><td>→</td><td>The price of the asset has not changed since the previous price.</td></tr><tr><td>↓</td><td>The latest available price of the asset is lower than the previous price.</td></tr></table>			↑	The latest available price of the asset is higher than the previous price.	→	The price of the asset has not changed since the previous price.	↓	The latest available price of the asset is lower than the previous price.
↑	The latest available price of the asset is higher than the previous price.							
→	The price of the asset has not changed since the previous price.							
↓	The latest available price of the asset is lower than the previous price.							

6

Selling an Asset (Sell and Reinvest Assets or Selling Assets Only)

To view a list of the policy's current holdings, click the **"Sell (Assets)"** tab. Click the **"Sell"** button on the asset you wish to select for a sale. Once a fund has been selected for a sale, it will move to the **"Selected Holdings"** table as show below.

AXA FRAMLINGTON UK EQUITY INCOME Z ACC (GB00B7KBNV36)							
12,593.46 Units	GBP 1.71 ↑	17/07/2020	GBP 21,497.04	GBP 21,497.04	SELL		i
NINETY ONE CAUTIOUS MANAGED A ACC (GB0031074817)							
1,283.80 Units	GBP 3.75 ↑	17/07/2020	GBP 4,819.39	GBP 4,819.39	SELL		i
Showing 1 to 4 of 4 entries							
Previous 1 Next							
< >							
SELECTED HOLDINGS							
Available holding	Available holding (Asset currency)	Unit amount	Cash amount	Percentage	Fees	Estimated trade date	
UTMOST DEFERRED DISTRIBUTION (9998558)							
35,278.9239 Units	GBP 100,001.64	0.00000	GBP 0.00	0.00 %	GBP 0.00	21/07/2020	REMOVE

7

Selling an Asset (Sell and Reinvest Assets or Selling Assets Only)

You must indicate the amount to be sold from the selected fund(s). This can be a unit amount, cash amount or a percentage of the holding. **If Selling Assets Only, please proceed to step 11.**

8

Buying an Asset (Sell and Reinvest Assets or Buy Assets Only)

Select the **"Buy (Asset)"** tab to search for the fund(s) you wish to purchase. If you are selling and reinvesting assets, ensure all linked sales have been input first before selecting assets to purchase.

9

Buying an Asset (Sell and Reinvest Assets or Buy Assets Only)

Use the **"Search Assets"** tab to find funds on our investment universe that are available for the product. Input the **Security Name**, **ISIN** or **SEDOL** to find the required asset. Alternatively, you can select to purchase funds already held within the policy by going to the **"Current Holdings"** tab.

Click the **"Buy"** button on the asset you wish to purchase. Once a fund has been selected, it will move to the **"Selected Securities"** table as shown below

SELECTED SECURITIES						
Unit amount	Cash amount	% of total balance (available proceeds)	Utmost fees	Estimated trade date	Settlement currency	
BLACKROCK ADVANTAGE EUROPE EQUITY D ACC EUR (IE00BDFD9C92)						
0.00	EUR 0.00	0.00 %	EUR 76.72	24/02/2025	EUR	REMOVE
Total sale proceeds:					GBP 0.00	
Total purchase amount:					GBP 0.00	
Closing cash balance:					GBP 2,542.62	

The units and cash values indicated above are based on the latest available prices and currency exchange rates. The final values achieved are subject to change and will be shown in Instruction Tracking when available. They will also be quoted on your Trade Confirmation letter. The trade date shown is estimated and is not guaranteed.

Additional charges and fees may be taken by external parties and will not be shown above. If you are unsure of the charges and fees that may apply to your buy deals, please contact the Customer Support team.

10

Buying an Asset (Sell and Reinvest Assets or Buy Assets Only)

Once the fund(s) have been selected, input the purchase details in the form of a unit amount, cash amount or **percentage of sale proceeds (Sell and Reinvest Assets Only)**.

11

Submitting or Saving Instructions

You can click "**Save instruction**" should you wish to save your entries and return to it again.

Once you have input all sales and purchases and wish to proceed, click "**Submit Instruction**".

After you have clicked "**Submit Instruction**", the "**Instruction Summary**" page will appear. This will provide you with a summary of your sell and purchase details. If you are happy with the details that have been input and wish to proceed with the instruction, input your password into the required field and click "**Approve Instruction**".

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The online instruction will be received by our Dealing and Settlements team to process your request. Should we require any further information, we will contact you.

The website allows you to deal existing portfolio holdings and any permissible assets available to your portfolio, which you can find using the Fund Search facility. If you cannot find a particular asset for purchase or require additional information, please contact our office using the below details.

ACTIVITY	EMAIL CONTACT
Instructing currency exchanges	dealing@utmostwealth.com
Requesting new assets to be set up on our website for you to deal in the portfolio, or otherwise checking assets that are not available through the Fund Search	iomfmassetreview@utmostgroup.com dealing@utmostwealth.com
Instructing transactions, cash movements or other related activities via External Custodian Accounts with your nominated External Manager	discretionary@utmostwealth.com
General investment related enquiries	dealing@utmostwealth.com
General website functionality or policy related enquiries	customersupport@utmostwealth.com

TRACKING AN EXISTING INSTRUCTION

This function allows you to track the status of an existing instruction that is currently in progress or was completed within the last 7 days.

1

To track the status of an existing instruction, click the **"Investments"** tab within the purple tool bar and continue to **"Online Trading and Tracking"**. From here, click the **"Track Instruction"** button.

2

To search for an existing instruction, enter the details requested in the screen shown below, and click **"Search"**.

ONLINE TRADING - TRACK INSTRUCTIONS

SEARCH FOR AN INSTRUCTION

Adviser name/TOB number Enter adviser name	Contract/Portfolio number 	Deal reference
Trade requested date from 13/07/2020	Trade requested date to 20/07/2020	Trade status All

CLEAR FORM
SEARCH

3

The details of the instruction will now appear under the **"Track Instruction Results"** heading. You can expand the instruction and view the status of each individual trade by clicking the **"More info"** icon.

The **"Trading Status Key"** will provide further details on each stage of processing.

PROCEED WITH A SAVED INSTRUCTION

This function allows you to proceed with a saved online dealing instruction that has been created within the last 14 days.

1

To proceed with an instruction you have previously saved, click the “**Investments**” tab within the purple tool bar and continue to “**Online Trading and Tracking**”. From here, click the “**Proceed with a Saved Instruction**” button.

2

A list of your saved instructions will now appear. From the list, select the instruction you wish to continue with.

3

To proceed with your saved instruction, follow the steps within the “**Creating an Online Dealing Instruction**” earlier in this guide.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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. 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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