

# ENHANCED TRAIL COMMISSION

This document describes the terms on which Utmost International Isle of Man Limited (Utmost International) agrees to pay enhanced trail commission ('ETC') to the Intermediary.

This document should be read in conjunction with the applicable Intermediary terms of business ('Terms of Business'). Definitions in the Terms of Business also apply to this document. If there is a conflict between these terms and the Terms of Business, these terms shall prevail. Acceptance of ETC is acceptance of these Terms.

Utmost International will pay ETC to the Intermediary in relation to the fund holdings within portfolio bonds and introduced by the Intermediary in accordance with the terms of this document.

Apart from disclosure to a Client in line with the provisions of the Terms of Business or to the Intermediary's professional advisers, the Intermediary will not disclose the terms of this document to a third party.

The Intermediary and Utmost International shall meet on a regular basis at the request of Utmost International, to discuss the Utmost International investment proposition available for Clients.

Utmost International will review whether or not to continue payment of ETC on an annual basis. A relevant factor in that review will be the amount of business introduced by the Intermediary. Utmost International may vary or terminate the ETC payable at any time (on existing and/or new Business) immediately on notice. This is without prejudice to Utmost International's other rights to vary and terminate commission in accordance with the Terms of Business.

## A FUNDS & ENHANCED TRAIL COMMISSION

With effect from [  ], Utmost International agrees to pay ETC monthly in arrears to

[  ] ('the **Intermediary**') in respect of holdings in the funds detailed in the portfolio bond fund list available online (at this website [www.utmostinternational.com](http://www.utmostinternational.com)) as updated from time to time and attributable to the following Brokers Numbers.

ETC will be paid only in respect of units held by the Intermediary's clients in the Executive Investment Account (for accredited investors only).

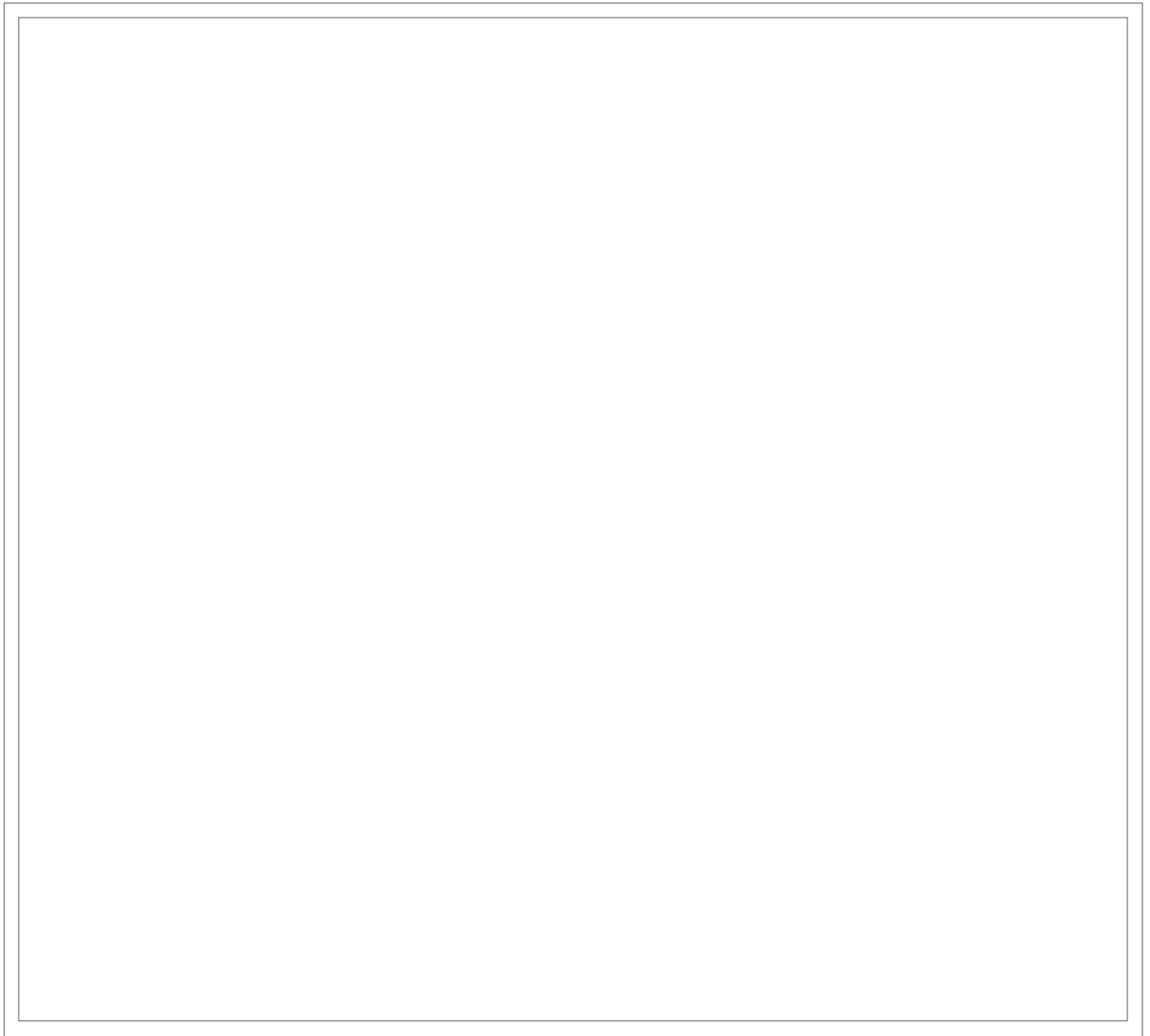
With respect to the funds detailed in the online portfolio bond fund list Utmost International agrees to pay ETC as per the rates outlined below:

Multi Asset Funds: 0.40% p.a.

Equity Funds: 0.35% p.a.

Fixed Income Funds: 0.35% p.a.

Zero rebate shall be payable on any share class of the Global Equity Absolute Return Fund.



## A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

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

Utmost Wealth Solutions is the registered business name of Utmost International Isle of Man Limited Singapore Branch.  
Utmost International Isle of Man Limited Singapore Branch, 6 Battery Road #16-02, Singapore 049909.  
Tel: +65 6216 7990 Fax: +65 6216 7999.

Registered in Singapore Number T08FC7158E. Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore.  
Member of the Life Insurance Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

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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