FOR FINANCIAL ADVISERS ONLY.

WEALTH INTERACTIVE FINANCIAL ADVISER ROLES MATRIX

utmost™ WEALTH SOLUTIONS

A quick reference guide showing what functionality is available to each user role. A tick signifies functionality that cannot be changed. 'On' or 'off' shows the default setting but this can be switched either on or off per user.

	FINANCIAL ADVISER ROLES							
	MASTER USER	RELATIONSHIP MANAGER	SALES INDIVIDUAL	ADMINISTRATOR	INTERNAL FUND ADVISER	ACCESS MANAGER	DATA DOWNLOAD MANAGER	NOTES
MANAGE USER ACCOUNT								
Create a new user	✓					✓		
Change user roles and permissions	✓					✓		
Deactivate a user	✓					✓		
Set up and manage fee packages within the firm	✓					✓		
Move adviser/user in the account hierarchy	✓					✓		
Reset security settings online (own only)	✓	✓	✓	✓	✓	✓		
Remind user of their username	✓					✓		
Transfer clients to/from advisers within the firm								
MAINTAIN AND VIEW FINANCIAL ADVISER FIRM DATA								
Change bank account details	✓							Only applicable where there is no fund adviser
Maintain firm account details	✓					✓		
View firm correspondence	✓					✓		
MAINTAIN AND VIEW COMMISSION								
View own commission	ON	OFF	OFF	OFF				
Adjust commission	ON	OFF	OFF	OFF	OFF			
View firm commission	ON	OFF	OFF	OFF	OFF	OFF		
View fund adviser fees	ON	OFF	OFF	OFF	OFF	OFF		
Take commission on sale of assets	OFF	OFF	OFF	OFF	OFF			This may not be a feature in all locations
Take commission on purchase of assets	ON	OFF	ON	ON	ON			This may not be a feature in all locations

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CUSTOMER MAINTENANCE								
Set up a client	✓		✓	✓				
Sell to clients	ON	ON	ON	OFF				Enables policies to be allocated to the user
Search for a client	✓	✓	✓	✓	✓	✓		
View client details	✓	✓	✓	✓	✓	✓		
Manage client online access	✓		OFF	OFF		OFF		
CREATE AND MANAGE BUSINESS								
Submit new business without needing authorisation	ON		OFF	OFF	OFF			
Authorise new business, including top-ups	ON	OFF	OFF	OFF	OFF	OFF		
Create a new investment	✓		✓	✓				
Search for a policy	✓	✓	✓	✓	✓	✓		
View client trading (deals) and cash history	✓	✓	✓	✓	✓			
View trade correspondence	✓	✓	✓	✓	✓			
View client non-trade correspondence	✓	✓	✓	✓	✓			
Create and update a top-up	✓		✓	✓				
Create and update an increment	✓		✓	✓				
View client valuations	✓	✓	✓	✓	✓			
View transactions	✓	✓	✓	✓	✓			
View transaction history	✓	✓	✓	✓	✓			
Service clients from more than one sales person	✓			✓	✓	✓	✓	
POLICY MANAGEMENT								
Bulk deal	ON	OFF	ON	ON	ON	OFF		
Trading (buy and sell)	ON	OFF	ON	ON	ON	OFF		
Issue deal instructions without authorisation	ON	OFF	OFF	OFF	OFF	OFF		
Authorise deal instructions	ON	OFF	ON	ON	ON	OFF		
Create client X-ray report	✓		✓	✓	✓			
View client X-ray report	✓	✓	✓	✓	✓			
Create illustrations	✓		✓	✓	✓			
View illustrations	✓	✓	✓	✓	✓			
View surrender value	✓	✓	✓	✓	✓			
One-off withdrawal	✓		OFF	OFF				

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FINANCIAL PLANNING AND PORTFOLIO MANAGEMENT								
Create a risk profile	✓	✓	✓	✓	✓	✓		
Create and maintain a financial plan	✓		✓	✓	✓			This may not be a feature in all locations
Create and maintain a 'White List'	✓				✓	✓		Upon request
Create a portfolio	✓		✓	✓	✓	✓		
Publish a portfolio	✓				✓	✓		The portfolio will be available to everybody lower in the hierarchy
Use a portfolio	✓		✓	✓	✓			
Rebalance portfolios to an asset or fund holding percentage	✓		✓	✓	✓			
Review portfolio	✓		✓	✓	✓			
Link and unlink accounts to portfolios	✓		✓	✓	✓	✓		
Research available investments/assets	✓	✓	✓	✓	✓	✓		
Request asset review	✓		✓	✓	✓	✓		
ADDITIONAL FEATURES								
Bulk data download	ON	OFF	OFF	OFF	OFF	OFF	ON	
Set and receive alerts	✓	✓	✓	✓	✓	✓		Alerts will depend on actual role

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UWSQ PR 09253 | 01/24