

WEALTH INTERACTIVE FINANCIAL ADVISER ROLES MATRIX

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							NOTES
	MASTER USER	RELATIONSHIP MANAGER	SALES INDIVIDUAL	ADMINISTRATOR	INTERNAL FUND ADVISER	ACCESS MANAGER	DATA DOWNLOAD MANAGER	
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

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
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				

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							NOTES
	MASTER USER	RELATIONSHIP MANAGER	SALES INDIVIDUAL	ADMINISTRATOR	INTERNAL FUND ADVISER	ACCESS MANAGER	DATA DOWNLOAD MANAGER	
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

A WEALTH *of* DIFFERENCE

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.

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 09253 | 01/24