STAY IN TOUCH WITH YOUR INVESTMENTS WITH WEALTH INTERACTIVE

utmost™
WEALTH SOLUTIONS

Utmost Wealth Solutions is a brand name used by a number of Utmost companies. This item has been issued by Utmost International Isle of Man Limited and Utmost PanEurope dac.

WEALTH INTERACTIVE
MORE THAN JUST A VIEWING PLATFORM

You're investing a sizeable sum of money into your portfolio bond, so you have a right to expect complete visibility of its performance.

These days we expect to be able to control everything online, from our music collection to our bank accounts, so why should our investments be any different?

As soon as you invest in your portfolio bond, you will be invited to get closer to your investments through our award-winning online service, Wealth Interactive. It's a totally secure site that gives you quick and easy access to everything you need to know about your portfolio bond including:

› Its current and historic value
› How the assets linked to your portfolio bond are performing
› A library of the correspondence you've received from us
› A history of the transactions you or your adviser have made
› Access to factsheets for the assets you hold.

You can also update your personal details at your convenience.

GREATER CONTROL FOR YOU AND YOUR ADVISER

Wealth Interactive doesn't just let you look at your investments' activities – it allows both you and your adviser to carry out transactions online.

You can

› manage your personal and policy details anytime
› create or update withdrawals
› buy and sell assets following discussion with your adviser.

Some actions can have tax implications for you, or incur charges, so you should always discuss your investments and policy with your adviser before making any decisions. The online site will guide you through exactly what you can do.

There are plenty of other actions that you can do, but these will depend on the product that you invest in.

Your adviser can, with your permission, carry out certain transactions on your behalf.

Both of you have a 'dashboard' from which to view and control your investments.

SUPPORTING YOUR ADVISER TO HELP YOU ACHIEVE YOUR FINANCIAL GOALS

Wealth Interactive gives your adviser easy access to all the data, tools and insight they need to manage your portfolio and help maximise your wealth.

It also provides support and services to help them plan the portfolio of assets linked to your portfolio bond and keep it on course to achieve your long-term goals.

They can even request your online approval of transactions, such as buying and selling assets; speeding up the approval process and ensuring that transactions happen faster.

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HOW DO I ACCESS WEALTH INTERACTIVE?

Access to the service is easy to set up.

› Your adviser will enter your application details for your portfolio bond online via Wealth Interactive.

› Once this application is completed and submitted, we will email you a link that lets you register for your Wealth Interactive online service account. You need to do this within 90 days of receiving the email.

› You may need to sign in to your online service account to approve your portfolio bond application before you submit it to us, or amend it and return it to your adviser.

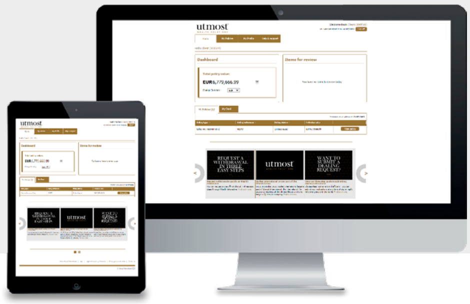
› Once we have received your investment and your policy starts, you can sign in to Wealth Interactive whenever you want to review your policy and carry out key transactions through your secure online service account. You can then find all the information you need about your investment with us in one place.

› If you already have a portfolio bond with us or your email registration has lapsed and you wish to register for Wealth Interactive, please speak to your adviser or contact us.

BUILT WITH YOU IN MIND

Sometimes when you invest, it can feel like you've cast your money adrift and given up all control. We don't believe it has to be like that. So, above all else, we designed Wealth Interactive to be clear, intuitive and easy to navigate.

Altogether, the service should make investing a much more interesting and engaging process for you, so you really feel close to your own investments.



WEALTH INTERACTIVE AT A GLANCE

Client homepage

› Highlights key information about your policy

› Gives you quick access to the latest activity

› Guides to help you make the most of the site

STAY INFORMED

Valuations

› Up-to-date valuations available in PDF format as and when you need them*

› View current and historical valuations.

* Subject to the dealing time and pricing cycle of each of the assets held.

Correspondence history

› A single secure location where correspondence can be stored and accessed easily.

Alerts of key information and transactions

› Keeping you informed of important information about your policy

› Track progress of transactions

› Alerts you when some transactions are complete, when new documents are available or when your adviser needs you to approve a particular instruction.

GET INVOLVED

Management of personal details

› Quick and easy to update information such as a change of address or change of bank details.

Buy and sell assets

› The complex process of buying and selling assets is as easy and as intuitive as possible

› Place deals online directly with us subject to no appointment of fund adviser. Don't forget, you should discuss any deals or actions with your adviser first as there could be tax implications for you and other charges or impacts on your policy.

Management of policy details

› Change income arrangements

› Withdraw some of your investment

› Surrender your policy in full.

You can find out more information about Wealth Interactive at
www.utmostinternational.com

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