

# DEALING ACCOUNT

## OVERDRAFT CLEARANCE INSTRUCTION FORM

### IMPORTANT NOTES

#### HOW TO COMPLETE THIS FORM

Please complete this form (ensuring all sections are fully completed) using **black ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. **Please do not use correction fluid.**

Please ensure that all sections are fully completed. In this form words in the singular shall include the plural and vice versa.

**This form is not for use with the Delegation bond.**

**SIGNATURE** This symbol highlights the sections within this form that need to be signed by the relevant parties.

- 1 You may instruct us as to which underlying funds or deposits in the contract(s) is/are to be sold on an ongoing basis to clear any negative cash balance. This instruction may need to be revised if the holdings within your contract are changed.
- 2 You may also choose to instruct us as to which underlying funds or deposits in the contract(s) is/are to be sold immediately to clear any current negative cash balance.
- 3 You may instruct us as to which underlying funds, deposits or other Dealing Account currencies in the contract(s) are to be sold in order to realise a specific cash sum (the amount you want to be credited to your Dealing Account) which can be used to settle any current negative cash balance and provide monies to cover future charges or withdrawals.
- 4 If you choose to sell funds on an ongoing basis, the overdraft will be cleared when there is a minimum overdrawn balance of £2,000\* for each external fund, or £100\* for each internal fund. For example, if you choose 3 external funds, the overdraft will be cleared once it reaches £6,000\*, or if you choose 3 internal funds, the overdraft will be cleared once it reaches £300\*. There will be a dealing fee for the sale of each external fund, in this example if 3 external funds are sold then 3 dealing fees will apply. Deposits with Banks and Building Societies count as external funds.  
\* or currency equivalent
- 5 The more funds you choose to clear an overdraft, the higher the overdraft limit will be (£2,000 per nominated external fund or £100 per nominated internal fund) and therefore the longer it will take to clear, and the more debit interest will be charged.
- 6 You can fill in Section A or Section B, or both. Section C must always be completed.

### CHECKLIST

We want to process your request as quickly as possible. To help us do this, please remember that when completing the form we need you to:

- › Attach any additional instructions or documentation securely to the back of the form.
- › Ensure that the form has been signed by all relevant parties.

### WHAT TO DO NEXT

Once completed, please send the form to your relevant bond provider:

#### UTMOST INTERNATIONAL ISLE OF MAN LIMITED

✉ dealing@utmostwealth.com  
OR

📍 Utmost International Isle of Man Limited, King Edward Bay House,  
King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

#### UTMOST PANEUROPE DAC

✉ info@utmostwealthsolutions.ie  
OR

📍 Utmost PanEurope dac, Ashford House,  
Tara Street, Dublin 2, D02 VX67, Ireland.

### 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 International Isle of Man Limited is registered in the Isle of Man under number 24916C. Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +44 (0)1624 643 345. 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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Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac

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UTMOST WEALTH SOLUTIONS

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Policyholder(s)	
Policy number	

### A ONGOING SALE INSTRUCTION

Please choose **ONE** of the options below to indicate which fund holding(s) you wish to sell each time your policy reaches the maximum overdraft limit, (£2,000 per external fund, or £100 per internal fund).

I/We wish to exercise the following option:

- 1  To clear any negative cash balance from the **largest fund holding** by monetary value, as at the date of placing the instruction. There is no need to complete the fund information below.
- 2  To clear any negative cash balance from the fund(s) listed below. This can be all external or internal funds, or a **mixture of both**. A SEDOL number is not required for internal funds.

Fund(s) to be sold		% to be sold			
Full fund name	SEDOL number				
					%
					%
					%
					%
					%
					%
					%
Total must equal					100%

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**B** IMMEDIATE SALE INSTRUCTION

Please choose **ONE** of the options below to indicate which fund holding(s) you wish to sell **IMMEDIATELY** to clear a current overdraft only. Each time the bond becomes overdrawn, we will need a further instruction.

I/We wish to exercise the following option:

- 1  To clear the current negative cash balance from the **largest fund holding**. This is calculated by monetary value, as at the date of placing the instruction. There is no need to complete the fund information below.
- 2  To clear any negative cash balance from the fund(s) listed below. You can select all external or internal funds, or a **mixture of both**. A SEDOL number is not required for internal funds.
  - a  As a percentage of the negative cash balance, as at the date of placing the instruction.
  - b  As an amount - you can contact us on **+44 (0)1624 643 345** for the latest overdraft figures, if required.

Fund(s) to be sold		% to be sold				Amount
Full fund name	SEDOL number	(for option 2a only)				(for option 2b only)
					%	
					%	
					%	
					%	
					%	
					%	
					%	
Total must equal		100%				


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**C CONFIRMATION**

	<b>Policyholder/Authorised Signatory/ Trustee 1</b>	<b>Policyholder/Authorised Signatory/ Trustee 2</b>	
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>	<b>SIGNATURE</b>
Print full name	<input type="text"/>	<input type="text"/>	
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>	
	<b>Policyholder/Authorised Signatory/ Trustee 3</b>	<b>Policyholder/Authorised Signatory/ Trustee 4</b>	
<b>SIGNATURE</b>	<input type="text"/>	<input type="text"/>	<b>SIGNATURE</b>
Print full name	<input type="text"/>	<input type="text"/>	
Date	<input type="text" value="d d m m y y y y"/>	<input type="text" value="d d m m y y y y"/>	

or

	<b>Investment Adviser</b>	
<b>SIGNATURE</b>	<input type="text"/>	<b>SIGNATURE</b>
Print full name	<input type="text"/>	
Company name	<input type="text"/>	

 Only applicable if the bond provider holds a completed **Nomination of Investment Adviser Form**.