

UTMOST WEALTH SOLUTIONS & SEVEN INVESTMENT MANAGEMENT NEW BUSINESS PROCESS

This document has been created to aid advisers who are establishing a client's portfolio bond with Utmost Wealth Solutions and are placing the linked investments on the Seven Investment Management platform.



1

Log into utmostinternational.com, or alternatively you can contact our Welcome team to access the relevant application forms.

2

Complete all the required sections of the application form for your client's chosen Utmost bond and send it to Utmost, who will confirm receipt of the application within one working day of arrival.

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Log into the secure area for advisers on the Seven Investment Management website and select 'New Business':

- › Enter the client details on the Seven Investment Management platform and select the account type 'Offshore Bond'.
- › Search for 'Utmost' in the provider drop down box.
- › Enter the Utmost reference if known at this stage.
- › Complete the required fields for your adviser fees. (All adviser remuneration to be taken from the Utmost bond).
- › Select the link containing the pre-populated application form.
- › Print the application form and complete the remaining fields.

During the application process:

- › We will require certified copies of the client's ID and address verification.
- › The adviser linked to the Seven Investment Management platform should be nominated as the Platform Adviser in the nomination section of the application form. The adviser will also need to sign the Platform Adviser declaration in this section of the form to agree the nomination.
- › Your client may be asked to provide additional information and/or evidence to support the information provided on the application form.
- › We will vet the details provided in the nomination section of the application and email an account opening instruction to both you and Seven Investment Management.

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Your client will need to send the premium to Utmost referencing the client name and policy number (if available). The premium, less any initial charge and/or any amount to be retained in cash on the bond's dealing account (to cover any ongoing charges or withdrawals), is then transferred to the Seven Investment Management platform (providing that a reference from Seven Investment Management has been given).

Utmost will provide both you and Seven Investment Management with confirmation of receipt and transfer. Your client's application is now complete and is ready to be invested onto the Seven Investment Management platform.



UTMOST WEALTH SOLUTIONS AND SEVEN INVESTMENT MANAGEMENT SPECIAL TERMS

Special terms are available for new Utmost Wealth Solutions bonds investing 100% with either the Seven Investment Management platform or Seven Investment Management Discretionary Managed Service.

These terms apply to the set-up and ongoing management of the bond. We offer the Flex-Charge structure, enabling a choice of full initial (one-off) product management charge or full ongoing quarterly product management charges or a preferred combination of both. Refer to the **Guide to Charges** for more information on how the combination of initial and ongoing product management charges are calculated.

The charges below indicate the full initial and full ongoing special terms offered by Utmost Wealth Solutions for Seven Investment Management customers. These charges are correct as at 1 January 2024.

PREMIUM BAND	UTMOST TERMS FOR 7IM CUSTOMERS (FULL INITIAL CHARGE)	UTMOST TERMS FOR 7IM CUSTOMERS (FULL ONGOING CHARGE PA)
£100,000 - £249,999	1.0%	0.20%
£250,000 - £374,999	0.90%	0.18%
£375,000 - £499,999	0.85%	0.17%
£500,000 - £749,999	0.80%	0.16%
£750,000 - £999,999	0.75%	0.15%
£1,000,000.00 - £1,749,999.99	0.70%	0.14%
£1,750,000.00 - £2,499,999.99	0.65%	0.13%
£2,500,000.00 - £3,749,999.99	0.6%	0.12%
£3,750,000.00 - £4,999,999.99	0.55%	0.11%
£5,000,000.00+	0.5%	0.1%

In addition to the above, a reduced administration charge of £166.00 per policy quarter will also apply to the bond. This charge will increase on 1 January each year in line with RPI.

Please note if the client transfers away from Seven Investment Management to a different platform at any point, the quarterly administration charge may increase if the new platform cannot provide electronic valuation data in accordance with Utmost's requirements.



For more information on Utmost's charges, refer to the relevant **Guide to Charges**.





For details of Seven Investment Management platform and discretionary charges please contact your regional platform relationship manager.


CONTACT US

UTMOST WEALTH SOLUTIONS, WELCOME TEAM CONTACT DETAILS

For more information on our products and services, contact our dedicated platform support team.

 +44 (0) 1624 653 251

 welcome@utmostwealth.com


 www.utmostinternational.com

Please note that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

Telephone calls may be recorded.


SEVEN INVESTMENT MANAGEMENT CONTACT DETAILS

For more information, contact your regional platform relationship manager.

 020 7760 8777
Lines are open Monday to Friday 9am to 5.30pm.

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1 Angel Court
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 www.7im.co.uk

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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 024916C. 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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