

UTMOST WEALTH SOLUTIONS

WELCOME



A WEALTH *of* DIFFERENCE

utmost[™]
WEALTH SOLUTIONS

HISTORY OF UTMOST

OUR STORY

Utmmost Group plc was founded in 2013. Our growth story is summarised below.



utmost™

UTMOST GROUP
PLC

is owned by its founders,
Paul Thompson and Ian Maidens,
and by funds managed by
Oaktree Capital Holdings LLC.



OAKTREE

OAKTREE CAPITAL
HOLDINGS, LLC

is a leading global investment
firm that manages over
\$193bn of investments
(as at 30 June 2024) on behalf
of institutional and high-net
worth individuals.

Brookfield

BROOKFIELD ASSET
MANAGEMENT

In 2019, Brookfield Asset
Management acquired a majority
interest in Oaktree. Brookfield
is an alternative asset manager
and the two companies together
have over **\$1 trillion in assets**
under management as at
30 June 2024.

MARCH 2018

Utmost Group completes the acquisition of Reliance Mutual which demutualises, and its business is transferred to a new life assurance company called Reliance Life.

JUNE 2018

Utmost Group acquires Generali PanEurope dac. The company is rebranded as Utmost PanEurope dac.

DECEMBER 2018

Utmost Group acquires Athora Ireland's (formerly Aegon Ireland) international investment bond business from Athora.

FEBRUARY 2019

Utmost Group purchases Generali Worldwide Insurance Company Limited. The company is rebranded as Utmost Worldwide Limited. LCCG also completes the purchase of Generali Link.

JANUARY 2020

Completion of the Equitable Life business transfer. The Utmost Group now has c£37bn (c€43bn) of assets under administration on behalf of 520,000 customers.

NOVEMBER 2021

Utmost Group completes the acquisition of Quilter International. The company is rebranded as Utmost International Isle of Man Limited.

DECEMBER 2024

Utmost Group completes the acquisition of Lombard International Assurance and related distribution entities. The company will be rebranded as Utmost International Luxembourg S.A.

The Group now has over £100bn in AuA.

Since 2013, Utmost Group has completed 15 major acquisitions including:



ABOUT UTMOST

The Utmost Group was founded as a specialist life assurance group, established to become a leading provider of wealth management solutions in its chosen markets.

OVERVIEW

We are a leading life assurance and wealth management group, providing solutions designed to preserve our clients' assets and safeguard them for future generations. Our propositions provide effective and reliable solutions for clients who wish to control the wealth they have accumulated and manage the proceeds when planning succession.

Utmost Group was founded in

2013



500,000
valued clients



Operating in the **UK, EUROPE**
and **INTERNATIONALLY**



c. **£108.9bn**
in assets under
administration (approx.)



3
CORE
BUSINESS LINES
Utmost Wealth Solutions
Utmost Life and Pensions
Utmost Corporate Solutions



UK
Our Head Office
is based in London



over
2,000
Experienced people are
employed across
our business

The Group operates in the UK and the International insurance industry through our two businesses, Utmost International and Utmost Life and Pensions.

These numbers are provided on a proforma basis, assuming Lombard International was a part of Utmost from 30 June 2024.

OUR STRATEGY

The Utmost Group was established in the belief that all stakeholders are better served as a part of an active and growing franchise.

We develop our businesses through both organic growth and complementary acquisitions, and seek out areas of specialism where we can bring our expertise and experience to bear.

We purchase books of business, or entire businesses from life assurance groups and create value by driving synergies in these businesses through:

- › Experienced operational management
- › Efficient capital allocation
- › Conservative risk management.

WORKING WITH OUR PARTNERS

Utmost Wealth Solutions is a key part of the Utmost Group and provides solutions designed to preserve our clients' assets and safeguard them for future generations.

We work closely with our partners, who may be wealth managers, private banks, family offices or financial advisers, to deliver the best outcomes to clients. Our wealth structuring teams are continually adapting our offering in line with the latest regulations in our regions to help ensure that our policies continue to match our clients' objectives.

FINANCIAL STRENGTH

The main insurance entities in the Utmost Group including Utmost PanEurope dac (Ireland), Utmost Worldwide Limited (Guernsey), Utmost International Isle of Man Limited (Isle of Man) and Lombard International Assurance S.A. (now part of Utmost Group), have been awarded Insurer Financial Strength ratings of 'A+' with stable outlooks from Fitch Ratings.*



Fitch Ratings (Fitch), one of the three top rating agencies, has assigned the life insurance companies operating as part of Utmost Group with Insurer Financial Strength (IFS) ratings of 'A+' with Stable Outlooks, which proves to both clients and partners that they are investing with a safe, reliable and strong company.

We are the only independently-owned wealth management business with Fitch 'A+' IFS ratings for its issuing life companies.

* Fitch Ratings awarded to Utmost International Isle of Man Limited, Utmost PanEurope dac and Utmost Worldwide Limited in June 2024.
Fitch Rating awarded to Lombard International Assurance S.A. (now part of Utmost Group) in January 2025.

OUR WEALTH SOLUTIONS

ROBUST AND EFFICIENT WEALTH PLANNING

Our primary focus is the use of investment solutions to help protect the wealth our clients have accumulated. Our investment solutions are robust and proven to assist in wealth planning, enabling clients to pass on their wealth in a controlled manner.

Our investment solutions are governed by the strong policyholder protection regulations in the Isle of Man, Ireland, Luxembourg and Guernsey, where our companies are based. These regulations ensure that all client assets are held by an independent custodian bank and that there is a legal separation of client assets.

CHOICE AND FLEXIBILITY

Our range of solutions form an integral part of the overall client planning strategy, offering complementary benefits to other wealth planning tools. We provide solutions that can give our clients choice and flexibility around when and where to take withdrawals from their policies.

PORTABILITY

Our clients are often globally mobile and looking for an efficient way to manage their wealth and legacies as their location changes. We offer solutions that can facilitate clients' wealth planning when moving across borders.

Our team of 50 structuring experts have supported our clients for over 25 years and provide expertise in each of our global locations.

GOOD CLIENT OUTCOMES

Delivering good client outcomes is front and centre of everything that we do. We want to build a brighter future for our clients through preserving their wealth. In this new era of wealth planning, our aim is to make a wealth of difference.

ADMINISTRATIVE EXCELLENCE

Our proposition enables clients to choose their asset manager, investment management style and custodian. Our clients can use our proposition to invest across a full range of asset classes including alternative and complex assets. Our Customer Support teams are set up to provide a smooth client experience, providing easy access to information.

50

Wealth structuring experts supporting our global client base

'A+'⁹

'A+' Insurer Financial Strength rating with a Stable Outlook from Fitch Ratings*



Jurisdictions: Ireland, Isle of Man, Luxembourg, Guernsey



0% VAT on Discretionary Managed Funds (on policies from Ireland and Guernsey)



Expertise, scale and a sustainable business model



Innovative solutions for internationally mobile clients

* As of January 2025.

ALL THE SUPPORT YOU NEED

We believe in creating positive working relationships based on a close partnership between your business and ours. Utmost Wealth Solutions offers our partners our wealth of knowledge and experience in aspects of wealth planning. Our team of highly-experienced professionals operate at a local level to help professional advisers provide the right solution to meet their clients' needs.

TECHNICAL EXPERTISE AND A PERSONALISED SERVICE

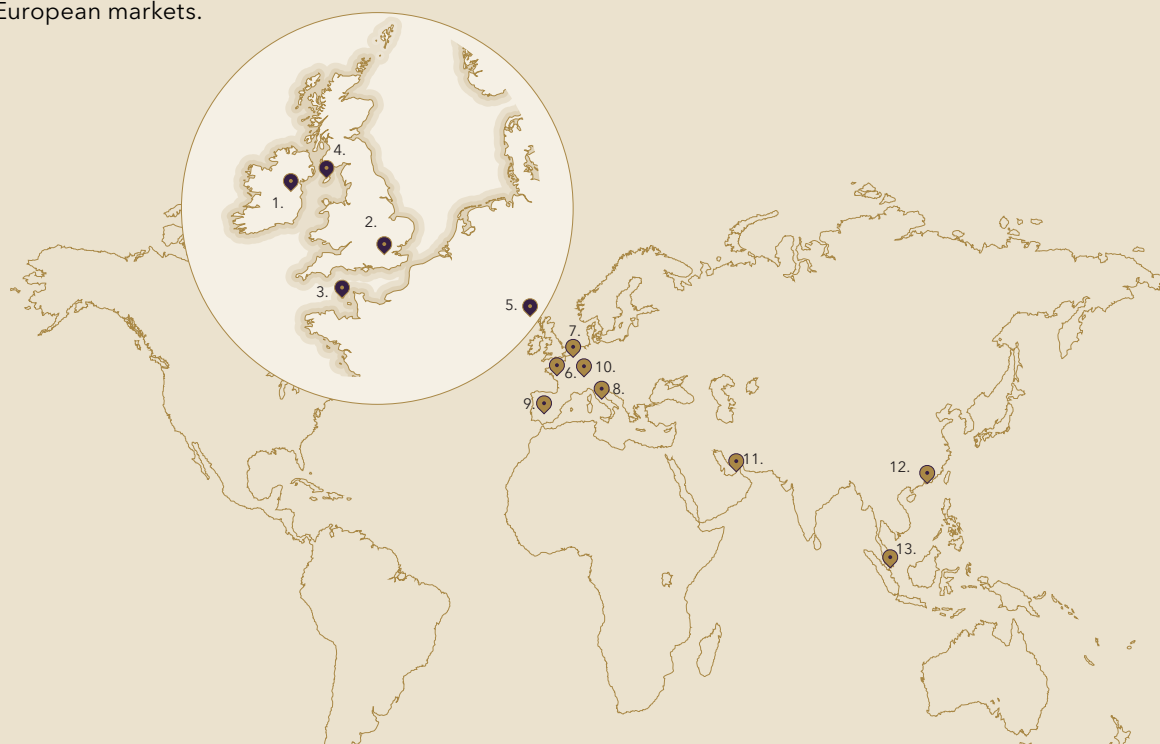
Our Technical team is comprised of experienced lawyers and specialists who offer market renowned expertise in the areas of wealth solution development, legal, regulatory, fiscal and trust law support.

Utmost Wealth Solutions has experienced professionals in each territory who develop local relationships with our partners. Our Partner Support team is available from the initial on-boarding of new partners through to the management of the ongoing relationship.

Our Customer Services team is there to attend to all that is needed to establish and manage your client's policy.

WHERE WE OPERATE

Our extensive branch and distribution network complements our position in key European markets.



KEY CORPORATE CENTRES

1. Ireland 2. UK 3. Guernsey 4. Isle of Man
5. Luxembourg



GLOBAL OFFICES

6. France 7. Belgium 8. Italy 9. Spain 10. Switzerland
11. Dubai 12. Hong Kong 13. Singapore

CONTACT US

To find out more about Utmost Wealth Solutions
please visit our website www.utmostinternational.com



All promotional material has been approved by Utmost International Distribution Services Limited which is authorised in the UK by the Financial Conduct Authority. Financial Services register number: 1007096.
Promotion approved August 2024.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

This item has been issued by Utmost Wealth Solutions. Utmost Wealth Solutions is a business name used by a number of Utmost companies:

Utmost International Isle of Man Limited (No. 024916C) is authorised and regulated by the Isle of Man Financial Services Authority. Its registered office is King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Utmost PanEurope dac (No. 311420) is regulated by the Central Bank of Ireland. Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost Worldwide Limited (No. 27151) is incorporated and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended). Its registered office is Utmost House, Le Truchot, St. Peter Port, Guernsey GY1 1GR.

Lombard International Assurance S.A. is registered at 4, rue Lou Hemmer, L-1748 Luxembourg, Grand Duchy of Luxembourg, telephone +352 34 61 91-1. Lombard International Assurance is regulated by the Commissariat aux Assurances, the Luxembourg insurance regulator.

Further information about the Utmost International regulated entities can be found on our website at <https://utmostinternational.com/regulatory-information/>.

The rules made under the Financial Services and Markets Act 2000 (as amended) for the protection of retail clients in the UK do not apply.

Holders of policies issued by the above registered entities will not be protected by the UK Financial Services Compensation Scheme if the above registered entities become unable to meet policyholder liabilities