

INTERNATIONAL INVESTMENT BOND

AT A GLANCE

The value of the funds within your Bond can fall as well as rise and you may not get back what you invest.

PRODUCT OVERVIEW

WHAT IS IT?

<p>Utmost International Isle of Man Limited</p> <p>The International Investment Bond is provided by Utmost International Isle of Man Limited (Utmost International).</p>	<p>99 years</p> <p>A capital redemption contract with a 99-year fixed term. It will continue until the end of the term unless surrendered earlier.</p>	<p>2x premium</p> <p>At the end of the term, the Bond has a guaranteed value of at least twice the premium amount you have paid (less any withdrawals or surrenders).</p>	<p>5 to 10 years</p> <p>An investment solution designed for clients investing over the medium- to long-term.</p>	<p>Choice of funds</p> <p>Gives you access to a wide selection of US Dollar denominated funds.</p>
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WHO CAN APPLY?

18 → 89

Anyone aged between 18 and 89 (inclusive) can invest into the International Investment Bond.

PAYMENTS INTO YOUR BOND

Minimum Initial Premiums	Optional minimum regular premiums*	Minimum top-up amounts*
US\$30,000	US\$750	US\$750
£20,000	£500	£500
€30 000	€750	€750

These minimum amounts may increase in the future, so please check the latest figures with your financial adviser.

* Subject to our acceptance.

ACCESS TO YOUR MONEY

Choice of options on withdrawals

One-off withdrawals from US\$1,500/£1,000/€1 500 or regular withdrawals from US\$150/£100/€150.

PROVIDING YOU WITH CHOICE

A CHOICE OF US DOLLAR DENOMINATED FUNDS

The International Investment Bond offers you a choice of US Dollar denominated funds provided by leading fund managers, giving access to a broad selection of asset classes.

MULTI-ASSET PORTFOLIOS

You can choose to outsource the day-to-day management of your investment portfolio by selecting to invest in one of the multi-asset funds provided by a selection of high quality investment houses.

SELFSELECT

Access to global well-known brands

Access to a wider range of funds across all the major asset classes provided by a selection of high quality investment houses, offering depth of investment expertise and significant industry experience. You and your financial adviser can create a bespoke portfolio which is appropriate for your needs. Your bespoke portfolio will need to be checked regularly to ensure it is performing as you would expect.

SUPPORT

- › You can apply, monitor performance and carry out transactions online through our award-winning service, Wealth Interactive. It's a secure site that gives you quick and easy access to everything you need to know about your Bond.
- › You can appoint independent investment experts to help manage your choice of funds if you wish.

FINANCIAL PLANNING

- › Comprehensive range of trust facilities for estate planning and asset protection.
- › Option to nominate beneficiaries.

CHARGES

INITIAL CHARGE

Allocation rate	Between 93% and 100%
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or

SPREAD COST

Allocation rate	100%
Establishment charge	There's a choice of a 3, 5 or 8 year establishment charge term. The charge is up to 2.5% per annum for 3 years, up to 1.55% for 5 years and up to 1.013% per annum for 8 years. On initial premiums, the charge is calculated each quarter in arrears starting from the first quarter after the first Bond anniversary until the end of the selected period that the charge is to be spread over. On additional lump sum premiums, the relevant charge is calculated each quarter in arrears starting from the first quarter of the subsequent Bond year until the end of the selected period that the charge is to be spread over. This charge will be deducted after the end of the quarter.



MANAGEMENT CHARGE

There's a tiered Management Charge which reduces (in terms of the percentage you pay) if the value of your Bond grows.

Please note: there is a minimum charge of US\$300 (£200/€300) per annum. This means that your quarterly charge will be the higher of US\$75 (US\$300/4) or the amount calculated using the tiered Management Charge below. The figures shown here are in US\$ but are also available in £ and € at currency equivalent.

Fund value on a quarterly date or final valuation date	Percentage amount per year
On the first US\$150,000	1.00%
On the fund value above US\$150,000 up to US\$375,000	0.80%
On the fund value above US\$375,000	0.60%

For example, if you use the figures in the table above and the fund value on a quarterly date is US\$412,500, the Management Charge will be calculated in the following way:

- › US\$150,000 multiplied by 1.00% = US\$1,500.00
- › US\$225,000 multiplied by 0.80% = US\$1,800.00
- › US\$37,500 multiplied by 0.60% = US\$225.00
- › US\$1,500.00 plus US\$1,800.00 plus US\$225.00 = US\$3,525.00 divided by 4 gives a quarterly charge of US\$881.25

This provides the quarterly amount payable for this quarter.

ONGOING SERVICE CHARGE

An Ongoing Service Charge may also apply depending on the charging structure you select.

THIRD PARTY CHARGES AND OTHER CHARGES

An initial and ongoing annual charge may apply on any asset. We may negotiate a reduced initial charge where possible, with fund managers. If we incur charge due to a telegraphic transfer, we will consider the cost imposed on us by a bank or other financial institution and our cost of administering the telegraphic transfer when deciding the level of charge we apply.

WHAT HAPPENS WHEN I DIE, OR ON THE DEATH OF ANOTHER POLICYHOLDER?

The treatment of your policy when a death occurs depends on whether there are surviving policyholders.

If a policyholder has died and at least one policyholder is still alive, the Bond will continue and will automatically transfer to the surviving policyholder(s).

If the last policyholder has died, the Bond will continue until the end of the 99-year term. Ownership of the Bond will pass to one of the following parties:

- › **If there is a nominated beneficiary**, ownership will be transferred to them.
- › **If the Bond is subject to a trust**, then the Bond continues to be owned by the trustees of the trust.
- › **In all other cases**, ownership will be transferred to the legal personal representatives of the deceased policyholder's estate. They can then choose whether to:
 - keep the Bond and appoint a beneficiary to become the policyholder by executing a deed of assignment, or
 - encash the Bond to pay the proceeds to the beneficiaries of the deceased's estate.

A WEALTH *of* DIFFERENCE

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.

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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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