

UTMOST ISLE OF MAN

A PROUD HISTORY WITH A BRIGHT FUTURE



This brochure provides an overview of the Isle of Man and gives an insight to its location as a respected international finance centre. We also provide some information about the Utmost business in the Isle of Man and how it has grown since it was first established there in 1984. All information quoted in this brochure is correct as at February 2025.

ABOUT THE ISLE OF MAN

As a respected global player with robust regulation and stable governance, the Isle of Man combines world-class financial oversight with the agility to adapt quickly to evolving market demands. Known for its security and accessibility, the island offers a stunning natural environment and convenient connections to the UK, Continental Europe and beyond.

With financial stability and a progressive political outlook, the Isle of Man provides a low-tax environment that is open, transparent and aligned with international standards. With a population of almost 85,000, the Isle of Man provides its population with many advantages including an impressive GDP per capita of \$88,328.50.¹ This positions the Isle of Man among the world's top regions for GDP per capita, alongside leading economies such as Switzerland, Ireland, and Luxembourg. For both individuals and businesses, its financially rewarding system, with a straightforward personal income tax structure and no capital gains tax or inheritance tax, together with a globally competitive corporate tax system, for the Island's life assurance businesses, makes the Isle of Man an appealing location for growth and investment.²



The Isle of Man's self-governing status as a British Crown Dependency allows it to maintain complete autonomy over domestic matters, including taxation and regulation, fostering a competitive environment for international finance.

THE ISLE OF MAN - A LEADING INTERNATIONAL FINANCE CENTRE

The Isle of Man is also a leading international finance centre with a well-established financial services industry spanning over 50 years.



World Class
Regulatory
Environment



Recognised
Jurisdiction



Strong and
Diverse
Economy



Leading
Technological
Infrastructure

Our regulator is the Isle of Man Financial Services Authority, highly regarded internationally for its exceptionally high standards.

We are a centre of excellence for knowledge, experience and talented employees. The financial services sector makes up around 48% of the Isle of Man's economy.

The Isle of Man is the only finance centre in the world located in a UNESCO Biosphere, demonstrating our commitment to a sustainable future and green initiatives.

The Isle of Man has been awarded Best International Finance Centre by Investment International Magazine in three out of the last four years.³

¹ <https://data360.worldbank.org/en/economy/IMN>

² <https://www.gov.im/categories/tax-vat-and-your-money/income-tax-and-national-insurance/business-and-corporations/corporate-tax-rates/>

³ Awarded in 2024, 2023, 2021 and 2020.

THE ISLE OF MAN ADVANTAGE WITH UTMOST

First established in 1984, the Utmost Isle of Man business has grown to be one of the largest international life companies on the island with over 750 employees, trading under the brand Utmost.

With decades of experience and a strong foundation in the Isle of Man, Utmost benefits from the unique advantages of this well-established global financial centre.

Comprehensive legislation from the Isle of Man Financial Services Authority ensures robust protections for policyholders, delivering confidence and peace of mind to our clients around the world.

We are proud to be part of Utmost Group, a leader in the market of international life assurance.

⁴ Awarded to Utmost, part of the Utmost Group.

⁵ Affirmation as at October 2025.

INVESTOR PROTECTION REGIME FOR ISLE OF MAN POLICIES

Utmost Isle of Man policyholders are covered by the Isle of Man’s policyholder protection scheme, The Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991. If a life company cannot meet its obligations, policyholders will be entitled to claim up to 90% of its liabilities to them as compensation from the scheme.

In addition to the policyholder protection, further protection is also provided through segregation of all policyholder assets from the assets and liabilities of the company and its shareholders in the event of insolvency. The regulatory expectation of Isle of Man long-term life insurance companies is to maintain a Solvency Coverage Ratio (SCR) of at least 125% at all times and at least 150% immediately after the payment of a dividend. Utmost Isle of Man’s SCR is in excess of these requirements.

Utmost Isle of Man’s regulator is the Isle of Man Financial Services Authority (FSA), which is responsible for overseeing the stability of the Isle of Man’s financial system and protecting individual investors.

Life insurance companies supervised by the FSA are regulated under rules similar to the Solvency II regime.

Utmost Isle of Man also complies with all local laws and regulations that apply to linked long-term business and reports to the regulator as required by the FSA Corporate Governance Code of Practice for Insurers.

The Isle of Man Government’s credit strength, diverse economy and ability to comply with global tax standards are fundamental to the Isle of Man’s Moody’s credit rating, which was enhanced to Aa3 Stable in December 2024.⁶ This rating complements Utmost International Isle of Man Limited’s Insurer Financial Strength Rating of A+ from Fitch Ratings.

⁶ <https://www.gov.im/news/2024/dec/12/isle-of-man-credit-rating-maintained-in-moodys-review/>

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Utmost is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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 entity will not be protected by the UK Financial Services Compensation Scheme if the above registered entity become unable to meet policyholder liabilities.

