

THE IMPACT OF CHARGES FOR ADVICE ON YOUR POLICY

INTRODUCTION

Charges for advice and/or related services are agreed between you and your adviser.

Utmost Wealth Solutions may facilitate the payment of an initial and/or ad hoc and/or ongoing adviser charge to your adviser at your request. They will be taken from the value of your policy as instructed.

This guide is designed to be used where you have added a charge for advice to your policy or have changed the existing level of adviser charges being paid. It explains the impact charges for advice will have on the value of your policy over time.

Q INTERPRETATION

Charges for advice means the charges we facilitate to pay for the advice you receive. These can be charges payable for advice on the product or for advice on the investments underlying your policy. Please note these charges are different to commission payments which may have been payable in relation to your original investment. Any ongoing commission arrangements still in place in relation to your original premium will not be affected by the addition of charges for advice on your policy. Your financial adviser can provide you with further information in relation to any existing commission arrangements.

In this document "you" or "your" refers to an existing or prospective policyholder. "Utmost Wealth Solutions", "we", "us" or "our" refers to the issuer of your policy. This will be either Utmost International Isle of Man Limited or Utmost PanEurope dac.

Q If you have any queries in relation to this document your financial adviser will be able to help. Alternatively, you may contact us as follows:

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Utmost PanEurope dac

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Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

INITIAL OR AD HOC CHARGE FOR ADVICE

An initial or ad hoc charge for advice is a fee you agree to pay to your adviser for the advice they provide. This charge may be applied as either a specific monetary amount, as a percentage of the premium or as a percentage of the investment value.

This charge will reduce the amount invested in your policy and therefore reduces the return on your investment over time. Assuming your investment grows at 5% each year after all charges have been deducted, the below table shows the effect different levels of 'initial or ad hoc' adviser charges will have on your return after 10 years:

Table 1: Example monetary impact of an initial or ad hoc charge for advice on the value of your investment after 10 years

PREMIUM / AMOUNT INVESTED	INITIAL ADVISER CHARGE AMOUNT OF:			INITIAL ADVISER CHARGE % OF:		
	£1,000	£5,000	£10,000	1.0%	4.0%	7.0%
£50,000	£-1,629	£-8,145	£-16,289	£-815	£-3,258	£-5,702
£100,000	£-1,629	£-8,145	£-16,289	£-1,629	£-6,516	£-11,403
£500,000	£-1,629	£-8,145	£-16,289	£-8,145	£-32,578	£-57,012

For example, if you choose to pay an initial charge to your adviser of £1,000 on an investment of £50,000, then after 10 years, your investment will be worth £1,629 less than would otherwise have been the case, had no adviser charges been paid.

Alternatively, if you choose to pay an initial charge to your adviser of 7% on an investment of £500,000, then after 10 years, your investment will be worth £57,012 less than would otherwise have been the case, had no adviser charges been paid.

ONGOING CHARGE FOR ADVICE

Ongoing charges for advice are regular fees you agree to pay to your adviser for the ongoing advice you receive in connection with your policy. This charge may be applied as a specific monetary amount or as a percentage of the current investment value. An ongoing adviser charge¹ will reduce the return on your investment over time. Assuming your investment grows at 5% each year after all charges have been deducted, the below table shows the effect different levels of ongoing adviser charges will have on your return after 10 years:

Table 2: Example monetary impact of an ongoing adviser charge your investment value after 10 years

INVESTMENT VALUE	ANNUAL ADVISER CHARGE AMOUNT OF:			ANNUAL ADVISER CHARGE % OF:		
	£100	£500	£1,000	0.1%	0.5%	1.0%
£50,000	-£1,322	-£6,610	-£13,219	-£661	-£3,305	-£6,610
£100,000	-£1,322	-£6,610	-£13,219	-£1,322	-£6,610	-£13,219
£500,000	-£1,322	-£6,610	-£13,219	-£6,610	-£33,047	-£66,093

For example, if you choose to pay a charge to your adviser of £100 per year on an investment of £50,000, then after 10 years, your investment will be worth £1,322 less than would otherwise have been the case, had no adviser charges been paid. Alternatively, if you choose to pay a charge to your adviser of 1% per year on an investment of £500,000, then after 10 years, your investment will be worth £66,093 less than would otherwise have been the case, had no adviser charges been paid.

EXAMPLE

A client invests £100,000 into a portfolio bond. They agree to pay an initial charge of £1,000 and an ongoing charge of 0.5% of the investment value each year for the advice received.

The total impact of these charges for advice on their investment value after 10 years will be £8,239. This is the sum of £1,629 for the initial charge from table 1 and £6,610 for the ongoing charge from table 2.

Q IMPORTANT NOTES

The figures shown in the tables above and the assumed growth rates are only examples and are not guaranteed. They assume that ongoing adviser fees are paid quarterly. They do not allow for the impact of any VAT which may be applicable. Adviser charges paid to the financial adviser will form part of the 5% annual tax-deferred entitlement and may have potential tax consequences. For more information, speak to your financial adviser.

Please speak to your financial adviser should you have any queries regarding the information contained in this guide.

¹ Ongoing adviser charge may also be referred to as an 'ongoing service fee' in your product literature.

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