

# THE WEALTH PORTFOLIO - REDEMPTION AT A GLANCE



The value of investments can fall as well as rise and you may not get back what you invest.

## PRODUCT OVERVIEW

### WHAT IS IT?

<p>The Wealth Portfolio - Redemption is provided by Utmost International Isle of Man Limited (Utmost International).</p>	<p><b>99 year term offshore bond</b></p> <p>A capital redemption contract with a 99-year fixed term. It will continue until the end of the term unless encashed earlier.</p>	<p>Designed for clients who wish to use a professional investment expert, known as a discretionary asset manager, on a full discretionary basis to manage the investments. This means you have no influence on the choice of assets.</p>
<p>At the end of the term, the bond has a guaranteed value of at least twice the initial premium amount you have paid (less any withdrawals or surrenders)</p>	<p><b>5 to 10 years or longer</b></p> <p>An investment solution designed for clients investing over the medium to long term.</p>	

### WHO CAN APPLY?

**18 → 89**

Professional Investors aged between 18 and 89 (inclusive) can invest into the Wealth Portfolio.

### PAYMENTS INTO YOUR BOND

**Minimum Initial Premium**

**US\$150,000**  
**€150,000**  
**£100,000**

**Additional Top-Ups\***

**US\$7,500**  
**€7,500**  
**£5,000**

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

Payments can be made in a choice of 13 currencies.

\* Subject to Utmost International Isle of Man Limited's acceptance.

### ACCESS TO YOUR MONEY

Withdrawals can be taken early with no withdrawal charge - subject to retaining either US\$15,000/€15,000/£10,000 surrender value, or 15% of the overall premiums received (whichever is greater) after the deduction of any applicable charges to maintain the policy.

## SUPPORT

As a Wealth Portfolio policyholder, you can take advantage of our experience, excellent customer service and specialist administration team. Your financial adviser can also contact us for technical support, from tax information to administrative issues.

## FINANCIAL PLANNING

**COMPREHENSIVE RANGE OF TRUST FACILITIES FOR ESTATE PLANNING AND ASSET PROTECTION.**

**OPTION TO NOMINATE BENEFICIARIES.**

## 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 your estate's beneficiaries.

\* the legal personal representative of the last trustee will appoint replacement trustees when the last trustee dies.

### NEXT STEPS

To ensure you fully understand all the risks and benefits of the Wealth Portfolio, you should also read the product brochure and the details of your Utmost International Isle of Man Wealth Portfolio - Redemption Terms and Conditions.

At Utmost International we believe strongly in the benefit of professional financial advice and encourage clients to review their circumstances and financial planning needs with their financial adviser before investing in the Wealth Portfolio. You should also ensure you have obtained information on the funds you are investing in, which is available from your financial adviser, or from our website [www.utmostinternational.com](http://www.utmostinternational.com)

**Your investment may fall or rise in value and you may not get back what you put in.**

## A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://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.

ULQ.PR 13673 | 10/22