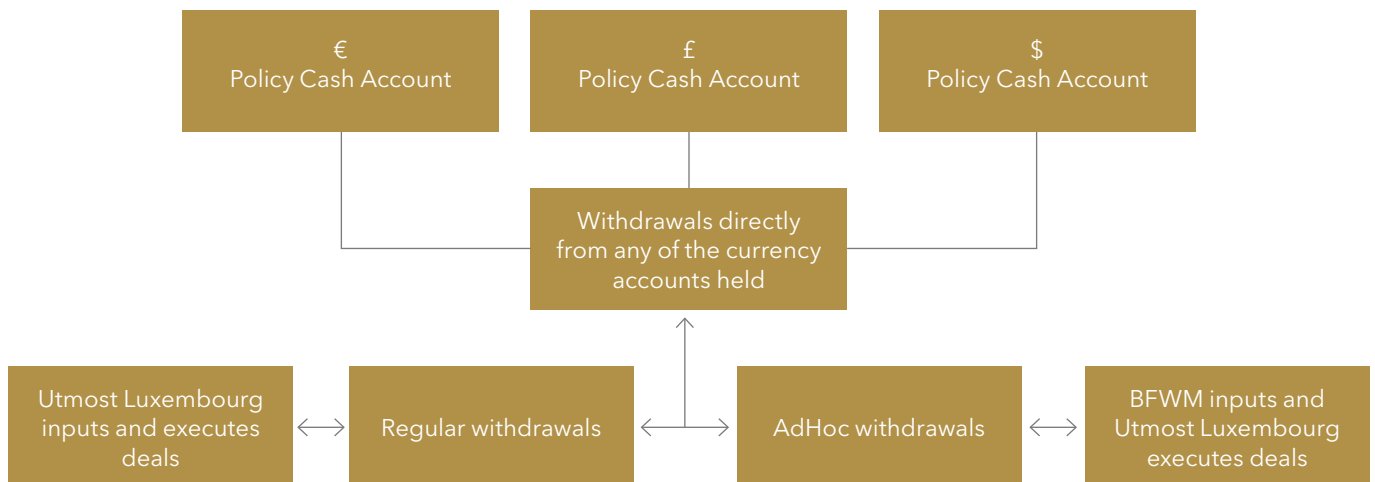


HOW CAN OUR FLEXIBLE MULTI-CURRENCY SOLUTION HELP YOU?

Our multi-currency solution was designed specifically for the clients of Blevins Franks Wealth Management (BFWM) and allows clients to mitigate the impact of foreign exchange rate fluctuations and foreign exchange conversion charges.

Designed specifically for BFWM clients, the solution offers the following advantages:

- › Efficient access to investments in the desired currency, even if this differs from the policy reference currency.
- › Reduction in foreign exchange exposure and the charges associated with foreign exchange conversion.
- › Flexibility in the currency of initial premiums:
 - Premiums can be received in the reference currency of the policy or in one or more other currencies
 - A nominal exchange rate is applied by Utmost to the initial premium for reporting purposes only, as nothing is actually exchanged
- › Multi-currency withdrawal payments
 - Withdrawals can be paid to clients directly from any one of the currency accounts held
 - Additional currency accounts can be added during the life of the contract (or closed if no longer needed)¹



¹ UK resident clients are not permitted to select cash for speculative investment but can choose cash in a foreign currency in which income from investments arises or with a view to accessing permitted investments in that currency.

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