

# KEY INFORMATION DOCUMENT

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Selection CRB

Product Code: UTMISelCRB

Product Manufacturer: Utmost Ireland dac. Authorised by: Central Bank of Ireland (as our home state regulator) and are regulated by the Financial Conduct Authority in the UK for Conduct of Business rules.

Contact details: [www.utmostwealth.com](http://www.utmostwealth.com), [customersupport@utmostwealth.com](mailto:customersupport@utmostwealth.com). Telephone: +44 (0) 1624 643 345

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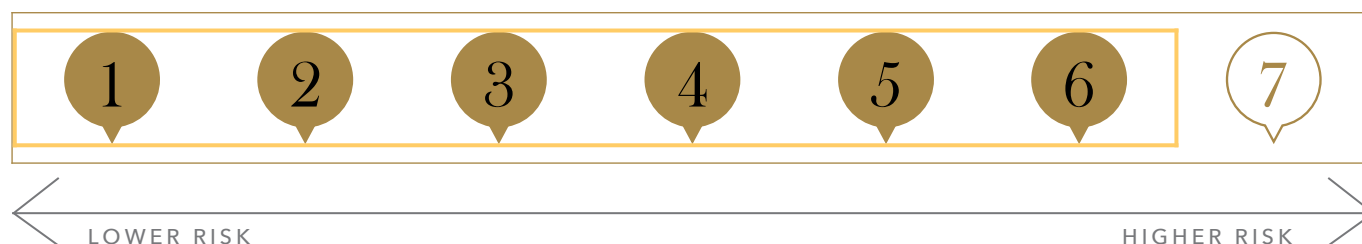
**You are about to purchase a product that is not simple and may be difficult to understand.**

## WHAT IS THIS PRODUCT?

Selection is an international single premium investment bond with a minimum initial premium of £50,000. This is a capital redemption bond which means the bond will continue for 99 years unless surrendered earlier. For each policy segment still in force after 99 years, we will pay the higher of a Guaranteed Maturity Value or the unit value due. If the value in the bond falls below £10,000, Utmost Ireland dac reserves the right to surrender it.

Selection can be linked to a wide range of underlying investment options, including funds linked to stock markets and cash deposits, and the return on the bond depends on the performance of your chosen underlying investments. You must be aged 18 or over to invest in Selection, but please note that the type of investor to whom this product is intended to be marketed varies on the basis of the underlying investment options chosen. Specific information for each of your chosen underlying investments can be found in the fund information documents.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



The risk indicator assumes you keep the product for 10 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 1 to 6 out of 7, which is a very low to the second highest risk class. This rates the potential losses from future performance at a low to high level. The actual level of risk of this product and how your investment could perform will depend on your choice of underlying investment option(s). This product does not include any protection from future market performance. You could lose some or all of your investment. You can surrender your investment at any time without incurring any exit charges.

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## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN? (CONTINUED)

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Be aware of currency risk. Payments may be received in a different currency from that of the investment options selected, so the final return will depend on the exchange rate between the two currencies. This risk is not considered in the summary risk indicator shown. Information on the underlying investment options can be found in the relevant fund guides, which should be read before making any investment decisions.

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## WHAT HAPPENS IF UTMOST IRELAND IS UNABLE TO PAY OUT?

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If Utmost Ireland dac were to become unable to meet our liabilities, the UK's Financial Services Compensation Scheme (FSCS) may cover your bond if you are an eligible claimant by being habitually (permanently) UK resident at the time the contract commenced. The cover under the FSCS is normally 100% of the value of the claim with no upper limit. For further information see <http://www.fscs.org.uk> or telephone 0800 678 1100 or 020 7741 4100. There is no insurance compensation scheme available in Ireland that covers Utmost Ireland dac.

As the bond is an insurance product, Utmost Ireland dac owns all the holdings linked to the bond. You do not own the holdings yourself. However, if an institution responsible for the externally-linked holdings or other assets within the holdings linked to the bond were to fail, you may have no right to participate in any compensation scheme. This is because you are not the owner of the holdings linked to the bond. The amount (if any) which Utmost Ireland dac may recover under such a scheme may be substantially less than the amount you may be able to recover if you had owned the holdings directly.

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## WHAT ARE THE COSTS?

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### Costs over time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest £10,000. Or currency equivalent. The figures are estimates and may change in the future.

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

INVESTMENT £10,000			
SCENARIOS	IF YOU CASH IN AFTER 1 YEAR	IF YOU CASH IN AFTER 5 YEARS	IF YOU CASH IN AT 10 YEARS
TOTAL COSTS	£418 - 1,240	£1,134 - 3,972	£2,381 - 13,859
IMPACT ON RETURN (RIY) PER YEAR	4.24 - 13.66%	2.03 - 6.34%	1.77 - 5.77%

The actual costs depend on your choice of investment option(s). The information on the underlying investment option(s) can be found in the appropriate fund guide(s), which you should read before making your investment decision.

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## WHAT ARE THE COSTS? (CONTINUED)

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### Composition of costs

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

THIS TABLE SHOWS THE IMPACT ON RETURN PER YEAR			
ONE-OFF COSTS	ENTRY COSTS	0.24 - 0.94%	The impact of the costs you pay when entering your investment.
	EXIT COSTS	0.00 - 0.11%	The impact of the costs of exiting your investment when it matures.
ONGOING COSTS	PORTFOLIO TRANSACTION COSTS	-0.23 - 2.04%	The impact of the costs of us buying and selling underlying investments for the product.
	OTHER ONGOING COSTS	1.44 - 4.52%	The impact of the costs that we take each year for managing your investments.
INCIDENTAL COSTS	PERFORMANCE FEES	0.00 - 2.18%	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark.
	CARRIED INTERESTS	0.00 - 0.00%	The impact of carried interests.

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## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

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This capital redemption bond has a maximum term of 99 years. The bond has no required holding period but is designed as a medium to long term investment. The recommended holding period is 10 years. You can surrender at any time. There may be tax payable when money is taken out, depending on your personal tax circumstances.

You currently have 30 days from the day you receive the 'Your Right To Change Your Mind' form to cancel the bond. However, if there has been a fall in value you will not receive back the full amount invested.

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## HOW CAN I COMPLAIN?

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If you are dissatisfied with our service you can complain to our Operations Manager by Post: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland. Email: [Customersupport@utmostwealth.com](mailto:Customersupport@utmostwealth.com). Call: Customer Support Team +44 (0) 1624 643345.

If your complaint is about the advice you received when the product was sold to you, please contact your financial adviser.

You may wish to deal with an outside mediator to obtain a resolution. Ireland offers the protection of a Financial Services Ombudsman Scheme. If you are not satisfied with our response you may contact the Financial Services and Pensions Ombudsman. [www.fspo.ie](http://www.fspo.ie). The Irish Scheme is specifically aimed at individuals, limited companies with turnover of less than €3 million, charities, clubs, trusts and partnerships. You are not eligible to make a complaint against us to the UK Financial Ombudsman Service.

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## OTHER RELEVANT INFORMATION

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Before applying for Selection please make sure you have spoken to your financial adviser and they have answered any questions you may have. Guides and product brochures are available on our website [www.utmostwealth.com](http://www.utmostwealth.com). Alongside this Product Key Information Document, we have also made available the information document(s) for your selected underlying investments. Please note that for some of the underlying investments you can choose to link to your bond, the documents have been produced to meet different regulations applying to fund houses. Where this is the case, whilst the information on the costs of the underlying funds is similar to that provided in a PRIIPs fund document, this information may be presented and calculated differently.

Utmost Wealth Solutions and Utmost Trustee Solutions are brand names used by a number of Utmost companies. This item has been issued by Utmost Ireland dac.

The following company is registered in Ireland. Utmost Ireland dac (No 303257) is authorised by the Central Bank of Ireland and regulated by the Financial Conduct Authority in the UK for Conduct of Business Rules. Registered office: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland. UI BR 0003, 30/08/2018\_v3