

ESTATE PLANNING BOND AT A GLANCE

Is your client looking to **maintain their lifestyle** whilst planning for **future generations**?



Generational tax planning



Supplement an income



Gift for family and friends



Help protect wealth from IHT



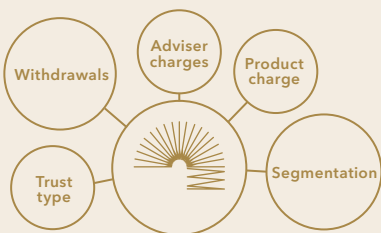
Extensive investment options

Using a Discounted Gift Trust



can reduce IHT liability immediately and over time

Provides flexibility at outset



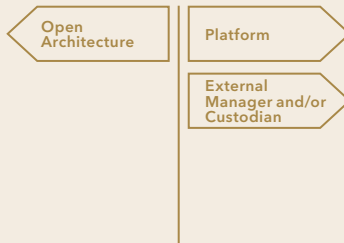
and is reassuringly inflexible throughout the applicant's lifetime**

The client will receive regular **withdrawals***

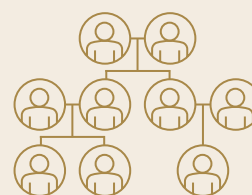


Up to 5% of the premium is tax-deferred per year

Choose from a **range** of investment options



The bond can remain in force for 99 years



So can **continue long after** the applicant's death

To find out more about the **Estate Planning Bond** and what it could offer your client, contact us or visit our website.

www.utmostinternational.com

+44 (0) 1624 653 251

welcome@utmostwealth.com

Telephone calls maybe recorded.

THINGS YOU NEED TO KNOW

- › *Withdrawals **cannot** be amended and will continue for the lifetime of the applicant or until the bond value reduces to zero
- › Subject to a minimum investment amount of £50,000
- › Applicants are underwritten at the outset and their rated age must **not** exceed 94 years
- › The Estate Planning Bond has been designed for UK investors with an IHT liability
- › The value of the bond can fall as well as rise and the trustees may get back less than invested
- › The tax treatment of the bond may change and is subject to individual circumstances
- › **It is important to note that, once set up, the bond **cannot** be surrendered or assigned during the applicant's lifetime.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

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AWI PR 0021| 11/22

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