

GENERATION 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

And the client receives regular **withdrawals***

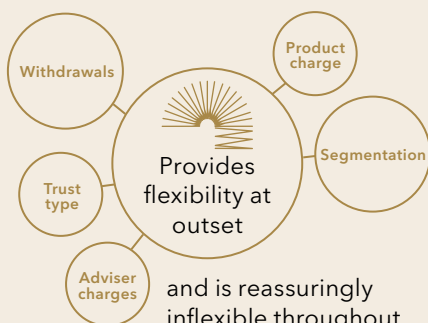


Up to 5% of the premium is tax deferred per year

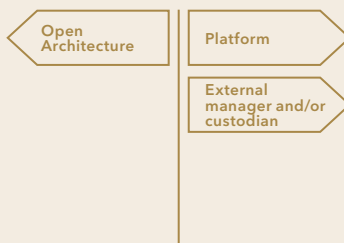
The bond can **continue long after** the applicant's death



The bond can continue for up to 99 years



Choose from a range of investment options



To find out more about **Generation Planning Bond** and what it could offer your client, please visit our website.

www.utmostwealth.com

alternatively you can call or email us on

0845 602 9281

info@utmostwealth.ie

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 start and their rated age must not exceed 94 years
- › The Generation Planning Bond has been designed for UK investors with an IHT liability
- › The value of the bond can fall as well as rise. 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

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