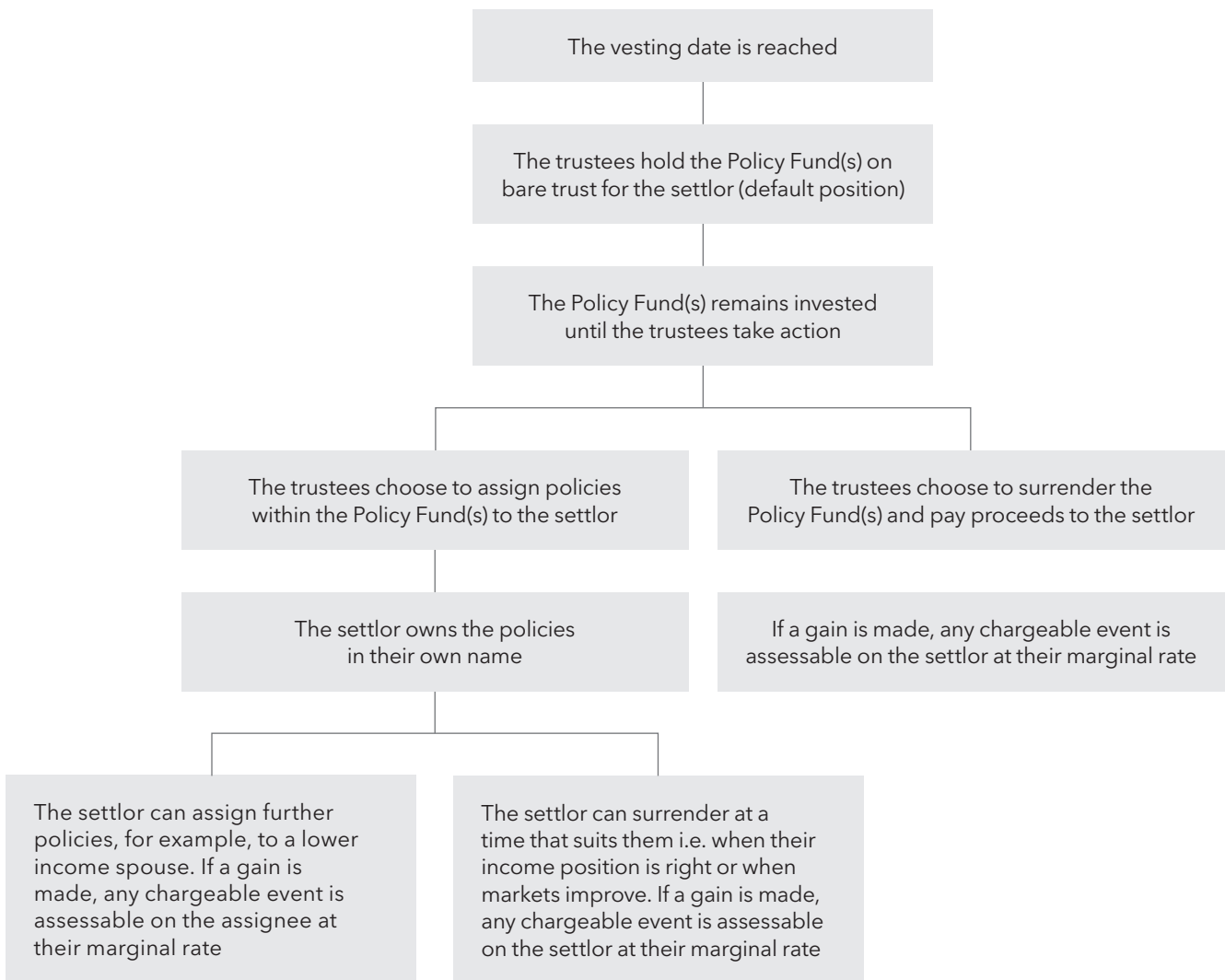


OUR LIFESTYLE TRUST OPTIONS AT VESTING DATE

Once established, the Lifestyle Trust offers flexible access to the Policy Funds defined in the Second Schedule of the Lifestyle Trust deed. Assuming a vesting date is not deferred, the settlor will become entitled to the Policy Funds at the predefined vesting dates. This isn't the end of the flexibility offered by the Lifestyle Trust though, as there are still options available to the trustees and settlor in how the Policy Funds are accessed.

As the Lifestyle Trust is 'trust-based' rather than 'product-based' it doesn't rely on policies maturing to provide the benefit at the vesting date. Instead, the Policy Funds are held within the trust but for the sole benefit of the settlor. This adds greater flexibility than similar 'product-based' schemes.

All references to Utmost Wealth Solutions mean Utmost International Isle of Man Limited or Utmost PanEurope dac. The Lifestyle Trust is available for use with Utmost Wealth Solutions bonds including those formerly sold by Quilter International.



For use with Utmost Wealth Solution bonds including those formerly sold by Quilter International. Full details of the range of trusts and products available from Utmost Wealth Solutions can be obtained from your usual sales consultant.

Investments may fall or rise in value and your client may not get back what they put in.

Neither Utmost International Isle of Man Limited nor Utmost PanEurope dac, or any other companies within the Utmost Group, accept any responsibility for any losses or liabilities arising from actions taken as a result of the information contained in this document.

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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.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715.

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Administration Centre for correspondence: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +353(0)1 479 3900 Fax: +353 (0)1475 1020.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

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