

# WHY INVEST IN THE EXECUTIVE BOND?



The Utmost International Isle of Man Limited (Utmost International) Executive Bond gives your clients real freedom over how they invest and control their money. Backed by years of investment expertise and financial strength, our flexible Executive Bond allows them to save in a stable, tax-efficient environment that adds value to their choices.

## 1. TIME EFFICIENCY

One of the features of the Executive Bond is that investments can be managed and monitored within a single wrapper. Your clients will enjoy the benefits of consolidated reporting, without the hassle of individual paperwork, dividend receipts and tax returns for each separate investment.

It's also easy to move money between assets. All deals are co-ordinated by Utmost International and you or your client can complete the same dealing form for multiple trades.

Furthermore, because the deals are carried out by Utmost International, the administration for certain processes is reduced, meaning deals can be put through much faster.

Clients can transfer existing investments into their Executive Bond account to help reduce paperwork even further - as well as potentially lowering the overall portfolio management costs.

## 2. FLEXIBILITY FOR CONTROL AND CHOICE

- › The open architecture of the Executive Bond gives your clients flexibility and freedom of choice.
- › The bond allows them to invest in a wide range of assets, including international or mutual funds, stocks and shares, fixed-interest securities, multi-currency deposits, hedge funds, structured notes, exchange traded funds and other alternative investments.
- › Your clients can create a portfolio that matches their needs, without being compromised by restrictive rules.

## 3. WEALTH INTERACTIVE

Wealth Interactive is our award winning online service that gives your clients a straightforward and transparent way to access information about their investment. Clients can sign in to their own secure online service account and review their policy, including their portfolio of assets, whenever they have access to the internet. They can check the latest available figures and facts about their investments and keep up to date with changes made by you, their financial adviser.

### Reducing paperwork and waiting times

Clients can approve key transactions electronically, reducing the need to sign forms and file paperwork, while seamless processing means there's less waiting for approval or valuations.

As their financial adviser, you will even be able to request your clients' online approval of transactions such as buying and selling assets. They can then sign in to review the transaction and submit or request changes if they wish.

Plus, they can use Wealth Interactive to change personal details, such their address or contact information.

## 4. A CHOICE OF CURRENCIES

When your client opens a bond, they choose a currency for it, which can be any one of a number of major currencies listed in our application form. This enables their investments to be summarised in the chosen currency and viewed at the same time. However, this does not mean your clients have to make payments or withdrawals in that currency, or that they are limited to investments based on that currency.

For example, a client could choose US dollars as their policy currency, but make payments in euros and invest in assets based in sterling.

## 5. OUR SKILLFUL NEGOTIATION ADDS VALUE

Our long relationships with leading fund managers and stockbrokers allow us to negotiate discounts. You can pass any savings (on initial fund charges, for example) onto your clients, so more of their money is invested for higher growth.

Your clients also benefit from our global buying power. Because we make multiple deals for investors, we can often negotiate higher interest rates on deposits. [www.utmostinternational.com](http://www.utmostinternational.com)

## 6. ESTATE PLANNING

Placing your client's Executive Bond in trust can help ensure that their wealth is used as they intend during their lifetime and after they die. It may also offer some advantages in the future, for example if your client is self-employed or gets divorced, or if they have an estranged family. And it can benefit your client's family or beneficiaries after their death as a trust can remove the requirements of probate.

Utmost International offers a comprehensive range of trusts which could be suitable for your clients' needs. If you wish, you can complement this with our professional trust service, the Utmost International Trustee Solutions Limited.

## 7. FREE WITHDRAWALS

The Utmost International Executive Bond gives your client flexible access to their capital. They can withdraw upwards of £500/US\$750/€750 (or other currency equivalent) as long as the bond can sustain the withdrawals and the charges.

All withdrawals are free of charge as long as they leave a residual surrender value of £10,000/US\$15,000/€15,000 (or another currency equivalent) or at least 15% of the total investment, whichever is higher. If the value of the bond falls below this amount, we have the right to surrender it.

## 8. CHOICE OF CUSTODIAN

Utmost International bonds require a custodian to hold the underlying assets. Utmost International uses the default custodian to hold its assets. However your client is free to choose their own custodian (perhaps a trusted financial institution whom they already know and who holds and manages assets for them), subject to acceptance and approval from Utmost International.

## 9. BENEFIT FROM AN EFFICIENT LOCATION

The Isle of Man is a tax efficient location and Utmost International is currently not liable to income tax, capital gains tax or corporation tax on assets linked to policies on the Isle of Man, so your clients' investments will be able to grow virtually tax-free. It's possible that withholding tax may be deducted from some of the dividends at their country of origin. However, once inside the bond they can accumulate tax-free.

Your clients also benefit from the Isle of Man's policyholder protection scheme. In the event that Utmost International Isle of Man Limited cannot meet its obligations to its investors, those investors will be able to claim compensation of up to 90% of their investment value less any contractual charges. There is no upper limit on the amount payable and investors are protected wherever they are resident.

## 10. A TAILORED CHARGING STRUCTURE

Your clients can choose from a wide range of competitive and flexible charging structures to meet their individual needs and preferences.

Your Utmost International Sales Consultant can arrange specific quotations upon request.

## 11. LEADERSHIP, EXPERIENCE AND STRENGTH

Utmost International is a leading provider of insurance-based wealth solutions through its Utmost Wealth Solutions business, and provides employee benefits through its Utmost Corporate Solutions business. Utmost International operates across the UK, Europe, Latin America, Asia and the Middle East. Its solutions are based on unit-linked insurance policies. Utmost International manages £56bn assets under administration on behalf of c. 210,000 policyholders as at 31 December 2021 and wrote £4.8bn new business in 2021.

**The value of investments can fall as well as rise in value and your clients may not get back what they put in.**

## A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

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 024916C.

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Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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