

WEALTH SOLUTIONS



A WEALTH *of* DIFFERENCE

utmost[™]
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ABOUT UTMOST INTERNATIONAL



All references to Utmost International mean
Utmost International Isle of Man Limited and
Utmost PanEurope dac.

A FUTURE WITHOUT BORDERS

When you're planning how to manage your wealth, you probably have four main goals in mind: to grow it, to protect it, to preserve its value, and to pass it on to the people who you want to benefit.

To achieve this, you need to maximise the opportunities available whilst taking account of strengthening global regulatory policies that have increased the exchange of information and transparency between jurisdictions.

At Utmost International, we provide solutions which reduce complexity, can help grow and protect your wealth, preserve its value and assist with your succession planning.

Our focus is to give you peace of mind and the reassurance that, whatever happens, your family and loved ones are financially secure and your wealth protected.



WE PROVIDE SOLUTIONS
WHICH REDUCE COMPLEXITY,
CAN HELP GROW AND PROTECT
YOUR WEALTH, PRESERVE ITS
VALUE AND ASSIST WITH YOUR
SUCCESSION PLANNING.



SUPPORTING YOUR PROFESSIONAL ADVISERS

When personal wealth is held in various forms, often across many different jurisdictions, it presents complex needs that call for professional advice built on trust, reputation and results.

That's why the relationship you have with your professional financial advisers is very important as they have the knowledge and expertise to help meet your unique wealth planning objectives.

Our role is to support your advisers by delivering products they can use to develop long-term integrated solutions tailored to your unique needs and personal circumstances.

HOW OUR SOLUTIONS CAN HELP WITH YOUR WEALTH PLANNING

Intergenerational transfer of wealth

Our nomination and trust arrangements are highly effective if you want greater control of who benefits from your assets after your death. As these arrangements are not subject to the probate process, they can also speed up the transfer of your wealth. Please speak to your adviser to ensure the appropriate trust or nomination is used.

Simplified reporting

By combining your assets into one portfolio bond*, its total combined value is reported to meet the requirements of the Organisation for Economic Co-operation and Development's (OECD) new Common Reporting Standard which requires the automatic exchange of information on all assets held in different jurisdictions.

Tax planning

Our offshore solutions are provided by Utmost International Isle of Man Limited or Utmost PanEurope dac, which means that investments within the portfolio bond* can grow virtually free of income tax and capital gains tax. There may be an amount of withholding tax which cannot be reclaimed. Your adviser will be able to let you know about this and where it applies.

Asset protection

If you are resident in a politically unstable country, our solutions provide a dependable investment environment - and one in which assets can be converted into globally traded currencies.

Creation of liquid assets

The ability to create liquid assets (easily convertible into cash) on death may be of significant interest for non-UK residents owning UK property. It can help with providing cash inheritances to beneficiaries as well as paying death duties. Please speak to your adviser to ensure you have the right solution for your future needs.

* A portfolio bond is referred to as an investment linked assurance scheme in Hong Kong.



OUR SOLUTIONS - GROW, PROTECT, PRESERVE AND TRANSFER WEALTH

Portfolio bonds are policies which are globally recognised legal structures, and are commonly used in wealth management for high net worth clients who seek to grow, protect, preserve and transfer their wealth.

When used with a suitable trust or nomination, a portfolio bond can be considered one of the most efficient, comprehensive and simple solutions for wealth planning; helping to avoid probate, family disputes and 'forced heirship' legislation.

The solutions we offer combine a prestigious portfolio bond with

investments that can be managed by your own trusted professional advisers*.

The portfolio bond is a simple contract between you and Utmost International Isle of Man Limited or Utmost PanEurope dac.

It involves transferring ownership of your assets to Utmost International while staying in control of how the benefits are distributed to your chosen beneficiaries.

It also confers a level of confidentiality and protection for your wealth that may not be available with individually held assets.

* Subject to Utmost International's approval.

PEACE OF MIND FOR YOU TODAY - PEACE OF MIND FOR YOUR FAMILY IN THE FUTURE

Wealth Management Solutions

WEALTH PRESERVATION: OPTIMISING TAX TREATMENT

Tax planning is an essential element of wealth preservation. The tax treatment of portfolio bonds can help ensure the efficient preservation of your wealth as your assets grow in value.

WEALTH TRANSFER: NOMINATING CHOSEN BENEFICIARIES

Using a suitable trust or nomination in conjunction with a portfolio bond can avoid forced heirship rules, thus allowing you to choose the people you want to benefit from your wealth ('the beneficiaries').



The value of investments and the income from them can go down as well as up. You may not get back as much as you invest.

WHY UTMOST INTERNATIONAL - STABILITY AND SECURITY

A large number of international financial institutions, including banks and offshore insurance companies, are set up in the Isle of Man and the Republic of Ireland. Utmost International is one of the largest financial services employers in the Isle of Man.

Utmost International Isle of Man Limited

- › The Isle of Man has a strong reputation internationally and is a self-governing British Crown dependency with an independent tax and legal system.
- › The Island has a risk rating of Aa2 (very low credit risk) from Moody's - a leading bond credit rating company.
- › Utmost International Isle of Man Limited is regulated by the Isle of Man Financial Services Authority and authorised in accordance with the Insurance Act 2008.
- › The Isle of Man Data Protection Law and regulations ensure that no confidential information is shared with third parties (e.g. family members or government officials) except in certain circumstances such as criminal activity.
- › Policyholders with Utmost International Isle of Man policies are also protected by a statutory compensation scheme in accordance with the Life Assurance (Compensation of Policyholders) Regulations 1991.

Utmost PanEurope dac

- › Ireland is a full member of the European Union (EU) and has strict money laundering and counter terrorism financing legislation which complies with EU standards. It has a well-established and rigorous life insurance regulatory system.
- › Utmost PanEurope dac is subject to prudential supervision by the Central Bank of Ireland through the Insurance Supervision Directorate and EU legislation in the form of the Solvency II Directive.
- › Data Protection legislation based on EU directives ensure client information is securely held.

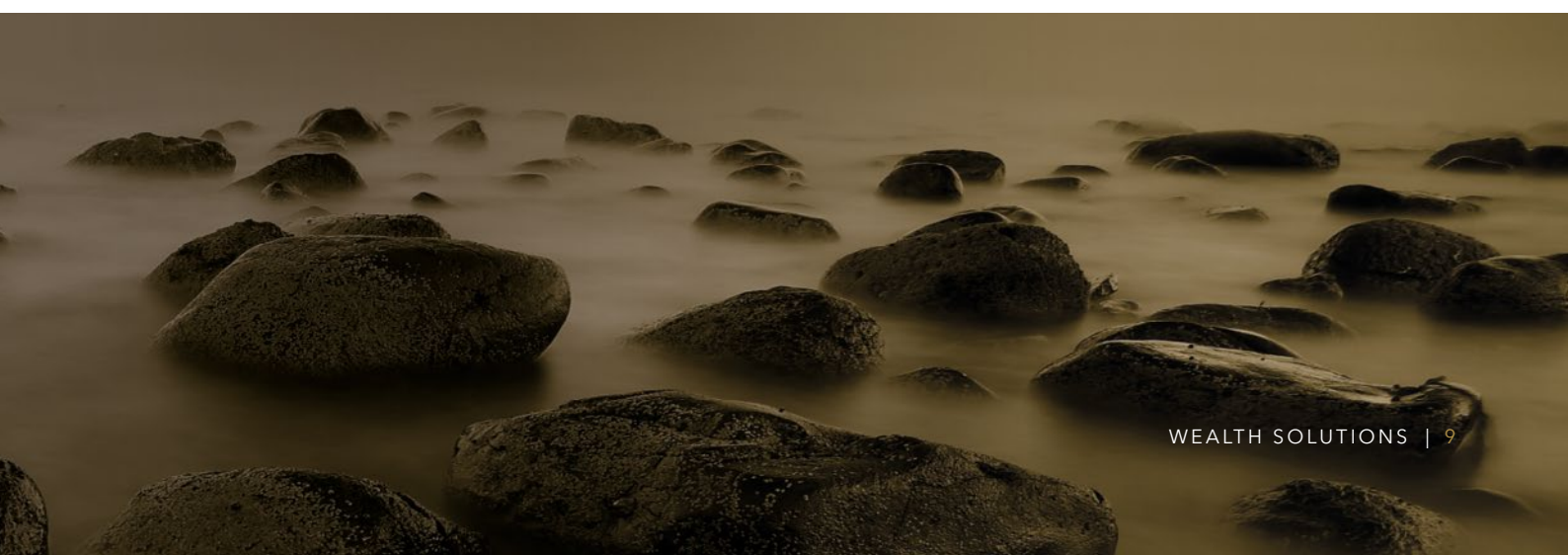
ABOUT UTMOST INTERNATIONAL

We enjoy a long-established reputation for expertise and integrity, supported by a commitment to leading the financial industry in ethical and responsible business practices.

We are one of the few financial service providers that operate in multiple global markets. Because we have a deep understanding of local cultures and regulations, we are able to offer robust wealth management solutions for wealthy individuals, wherever they live or work around the globe.

Our highly-regulated international service centres in the Isle of Man and in Dublin help your adviser apply specialised international expertise to the creation of individually-tailored strategies.

Utmmost International is a leading provider of insurance-based wealth solutions through its Utmmost Wealth Solutions business, and provides employee benefits through its Utmmost Corporate Solutions business. Utmmost International operates across the UK, Europe, Latin America, Asia and the Middle East. Its solutions are based on unit-linked insurance policies. Utmmost International manages £52bn in assets under administration on behalf of c. 210,000 policyholders as at 31 December 2022.



A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

Utmost Wealth Solutions is the registered business name of Utmost International Isle of Man Limited Singapore Branch.

Utmost International Isle of Man Limited Singapore Branch, 6 Battery Road #16-02, Singapore 049909.

Tel: +65 6216 7990 Fax: +65 6216 7999.

Registered in Singapore Number T08FC7158E. Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore. Member of the Life Insurance Association of Singapore.

Member of the Singapore Finance Dispute Resolution Scheme.

Utmost International Hong Kong Office: Unit 2402C, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong.

Tel: +852 3552 5888 Fax: +852 3552 5889. Authorised by the Insurance Authority of Hong Kong to carry on long-term business.

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C.

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. Licensed by the Isle of Man Financial Services Authority.

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

ULQ PR 13732 | 01/24