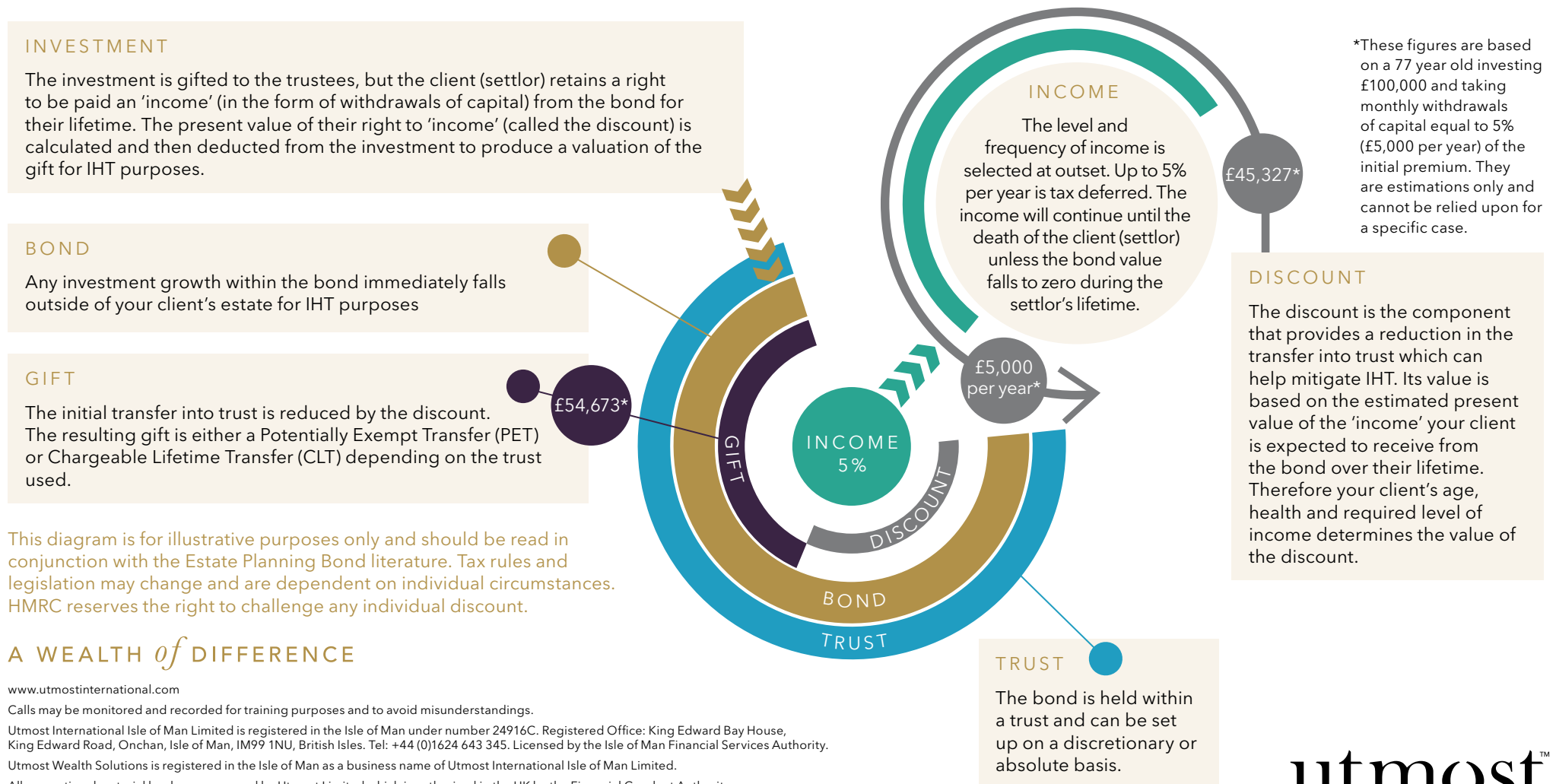


# THE COMPONENTS OF AN ESTATE PLANNING BOND

The Estate Planning Bond is a combination of a trust and a capital redemption bond. It is structured in a way that can immediately reduce the transfer of value for IHT purposes and provide a tax deferred income from outset. This diagram explains how the main components of the bond can achieve this:



This diagram is for illustrative purposes only and should be read in conjunction with the Estate Planning Bond literature. Tax rules and legislation may change and are dependent on individual circumstances. HMRC reserves the right to challenge any individual discount.

## 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 24916C. Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Tel: +44 (0)1624 643 345. 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.

All promotional material has been approved by Utmost Limited which is authorised in the UK by the Financial Conduct Authority. Financial Services register number: 160418.

The rules made under the Financial Services and Markets Act 2000 (as amended) for the protection of retail clients in the UK do not apply.

UL PR 0274 | 11/22