

THE WEALTH PORTFOLIO - LIFE AT A GLANCE



The value of investments can fall as well as rise and you may not get back what you invest

PRODUCT OVERVIEW

WHAT IS IT?

The Wealth Portfolio - Life is provided by Utmost International Isle of Man Limited (Utmost International).

A whole of life offshore bond

Designed for clients who wish to use a professional investment expert, known as a discretionary asset manager, on a full discretionary basis to manage the investments. This means you have no influence on the choice of assets

5 to 10 years or longer

An investment solution designed for clients investing over the medium to long term.

This means it is a life assurance policy where, in the event of the death of the relevant life assured, the death benefit is 101% of the surrender value (which is the value of the Portfolio Fund, less any outstanding charges, including the early withdrawal charge).

WHO CAN APPLY?

18 → 89

Professional Investors aged between 18 and 89 (inclusive) can invest into the Wealth Portfolio.

PAYMENTS INTO YOUR BOND

Minimum Initial Premium

US\$150,000
€150,000
£100,000

Additional Top-Ups*

US\$7,500
€7,500
£5,000

These minimum amounts may increase in the future, so please check the latest figures with your financial adviser.

Payments can be made in a choice of 13 currencies.
* Subject to Utmost International Isle of Man Limited's acceptance.

ACCESS TO YOUR MONEY

Withdrawals can be taken early with no withdrawal charge - subject to retaining either US\$15,000/€15,000/£10,000 surrender value, or 15% of the overall premiums received (whichever is greater) after the deduction of any applicable charges to maintain the policy.

SUPPORT

As a Wealth Portfolio policyholder, you can take advantage of our experience, excellent customer service and specialist administration team. Your financial adviser can also contact us for technical support, from tax information to administrative issues.

FINANCIAL PLANING

COMPREHENSIVE RANGE OF TRUST FACILITIES FOR ESTATE PLANNING AND ASSET PROTECTION.

OPTION TO NOMINATE BENEFICIARIES.

WHAT HAPPENS WHEN I DIE, OR ON THE DEATH OF ANOTHER POLICYHOLDER?

The treatment of your policy when a death occurs depends on whether there are surviving policyholders and/or lives assured. Note that policyholders are the owners of the policy whereas lives assured are the people whose lives are covered in the insurance contract. Therefore, the insurance contract will end when the last life assured dies. Different scenarios are explained below:

A policyholder has died and at least one policyholder is still alive

- › If at least one life assured is still alive, the bond will continue and will automatically transfer to the surviving policyholder(s).
- › If all lives assured have died, the bond will come to an end. The surrender value is paid when the policy is surrendered. The death benefit is paid when the last life assured dies.
- › If the bond was subject to a trust, then the bond continues to be owned by the trustees of the trust.

The last policyholder has died

- › If at least one life assured is still alive, the bond will continue and ownership will be transferred to the legal personal representatives of the deceased policyholder's estate or nominated beneficiary where the nomination takes effect on the death of the last policyholder.
- › If all lives assured have died, the bond will come to an end and the death benefit will be payable to the deceased policyholder's legal personal representatives. If the bond is subject to a trust or nomination, the death benefit will be payable to the trustees of the trust* or beneficiaries of the nomination.

* the legal personal representative of the last trustee would appoint replacement trustees when the last trustee dies.

NEXT STEPS

To ensure you fully understand all the risks and benefits of the Wealth Portfolio, you should also read the product brochure and the Details of your Utmost International Isle of Man Wealth Portfolio - Life Terms and Conditions.

At Utmost International we believe strongly in the benefit of professional financial advice and encourage clients to review their circumstances and financial planning needs with their financial adviser before investing in the Wealth Portfolio. You should also ensure you have obtained information on the funds you are investing in, which is available from your financial adviser, or from our website www.utmostinternational.com

Your investment may fall or rise in value and you may not get back what you put in.

A WEALTH *of* DIFFERENCE

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.

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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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