

HOW CAN WE HELP YOUR CLIENT NOW, AND IN THE FUTURE?



Tax efficient investing



Gift for family and friends



Help protect wealth from IHT



Retirement planning



Educational fees planning



Generational tax planning

UTMOST INTERNATIONAL ISLE OF MAN LIMITED

- › Capital Redemption
- › Life Assurance

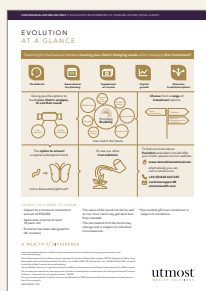
- › Open Architecture
- › External Manager and/or Custodian.

UTMOST PANEUROPE DAC

- › Capital Redemption
- › Life Assurance

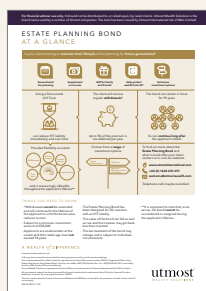
- › Open Architecture
- › External Manager and/or Custodian.

- › Discretionary Fund Manager and/or Custodian.



EVOLUTION

- › Capital redemption option gives flexibility for financial planning throughout the client's lifetime and beyond
- › Invest for growth and/or supplement an income
- › Policyholder can choose and change the bond's linked assets.



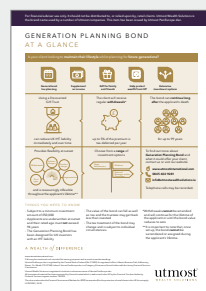
ESTATE PLANNING BOND

- › A capital redemption bond placed immediately into trust that cannot be surrendered during the Settlor's lifetime
- › Potentially mitigate your client's IHT liability
- › Supplement an income or maintain lifestyle.



SELECTION

- › Capital redemption option gives flexibility for financial planning throughout the client's lifetime and beyond
- › Invest for growth and/or supplement an income
- › Policyholder can choose and change the bond's linked assets.



GENERATION PLANNING BOND

- › A capital redemption bond placed immediately into trust that cannot be surrendered during the Settlor's lifetime
- › Potentially mitigate your client's IHT liability
- › Supplement an income or maintain lifestyle.



DELEGATION

- › Capital redemption option gives flexibility for financial planning throughout the client's lifetime and beyond
- › The Discretionary Fund Manager has increased freedom with access to more asset classes than a conventional international bond
- › Managed on a full discretionary basis with minimal client input.

For more information please see the appropriate Key Features Document and/or the Product Guide, or alternatively you can contact your Utmost Regional Sales Manager.

COMMON FEATURES

- › Flexible charging options
- › Extensive investment choices
- › Multiple trust solutions
- › Professional trustee services
- › Online tools
- › Technical support.

THINGS YOU NEED TO KNOW

- › Our products are designed for UK investors
- › The policyholder may get back less than invested
- › Tax rules can change and are subject to individual circumstances.

All promotional material has been approved by Utmost International Distribution Services Limited which is authorised in the UK by the Financial Conduct Authority. Financial Services register number 1007096.

Promotion approved January 2026.

A WEALTH of DIFFERENCE

www.utmostinternational.com

Utmost International Isle of Man Limited is registered in the Isle of Man, registered number 024916C. Registered Office address: King Edward Bay House, King Edward Road, Onchan, IM99 1NU, Isle of Man. Utmost International Isle of Man Limited is licensed by the Isle of Man Financial Services Authority as an Authorised Insurer.

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

Utmost PanEurope dac is registered in Ireland, registered number 311420. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland. Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

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.

Holders of policies issued by the above registered entities will not be protected by the UK Financial Services Compensation Scheme if the above registered entities become unable to meet policyholder liabilities.

Utmost International Distribution Services Limited is registered in the United Kingdom, registered number 14137438. Registered Office address: Saddlers House, 5th Floor, 44 Gutter Lane, London, EC2V 8BR, United Kingdom.

AWI PR 0002 | 01/26

utmostTM
WEALTH SOLUTIONS