

STRENGTH AND STABILITY



A WEALTH *of* DIFFERENCE

utmost™
WEALTH SOLUTIONS

3

STRENGTH AND STABILITY

5

THE UTMOST TRIPLE LOCK

7

SOPHISTICATED
REGULATORY REGIME

8

STRONG GOVERNANCE

11

FINANCIAL STRENGTH

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost International Isle of Man Limited.



If you have any queries in relation to this document you may contact us as follows:

Utmost International Isle of Man Limited

+44 1624 643 345

customersupport@utmostwealth.com

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

STRENGTH AND STABILITY

This guide describes certain aspects of the legal and regulatory framework applicable to Utmost International Isle of Man Limited in the Isle of Man, created in order to safeguard policyholders through effective governance, risk management and oversight related to insurer financial strength and solvency. This guide does not cover the risks associated with individual products, accounts or the underlying assets.

Clients may find themselves making important financial decisions within an increasingly complex and unstable geo-political and economic environment. The legacy of the covid pandemic, the war in Ukraine and ongoing conflict in the Middle-East with its associated economic and market shocks has had an unprecedented impact on people and economies and provided a timely reminder of how quickly conditions can change in a crisis.

Against this backdrop, many wealth management clients are choosing to reassess their financial planning priorities, with a joint focus on the short term impact of global economic uncertainty on their finances and their long-term goals and objectives.

A SHOCKPROOF STRUCTURE

Utmost International Isle of Man Limited's products incorporate the robust legal and tax advantages of a life insurance policy around a flexible investment solution. Clients can optimise their investment portfolio with a choice of custodians and asset managers, and set their desired investment risk appetite, whilst retaining control over their assets.

In times of uncertainty, our ability to deliver a shockproof structure that underpins all these benefits is vital. Whilst the value of the investment assets chosen by the client and held within the life insurance policy can fluctuate in the event of market shocks, the underlying life assurance structure can remain a core component in the client's financial planning.

Changing dynamics, such as those caused increasing geo-political instability, accentuate the need for clients to have holistic, fully integrated wealth management and succession planning solutions in place and reviewed regularly, including all aspects of both investment management and wealth structuring.

These plans need the flexibility to deal with the unexpected within a long-term consistent structure. Utmost Wealth Solutions' robust and proven cross-border life insurance solutions can help professional advisers achieve this balance, helping to preserve clients' wealth and safeguard it for future generations.

We are here to make a wealth of difference.

As the world changes around them, clients can be reassured that Utmost International Isle of Man Limited has sufficient controls and safeguards in place to weather the storm to provide a secure environment to help safeguard their financial legacy and those of future generations.

We describe this shockproof strength and stability as the Utmost Triple Lock. This is what provides Utmost International Isle of Man Limited with the ability to keep going under the most extreme circumstances.

Clients look to cross-border life insurance products as long-term planning vehicles, so they need a product provider they can trust that has the financial strength and specialist market commitment to be their long-term partner.



THE UTMOST TRIPLE LOCK
PROVIDES CLIENTS WITH A
REASSURING LEVEL OF
INVESTOR PROTECTION

THE UTMOST TRIPLE LOCK

The way our business is conducted, its size and strength, and the strict regulatory environment in which it operates, all combine to create strong business foundations, and so lessen the likelihood of your investment being affected by insolvency.

The Utmost Triple Lock has three elements that combine to provide stability and security, which helps to safeguard clients' long-term financial planning. The following sections look at each element of the Utmost Triple Lock in more detail.

1



SOPHISTICATED REGULATORY REGIME

- › The solvency regime in the Isle of Man is largely based on the Solvency II regime.
- › Comprehensive enterprise-wide risk and capital management through our Own Risk and Solvency Assessment process (ORSA);
- › Annual Solvency and Financial Condition Report provides publicly available transparency of our business and financial performance;
- › Similar to the Prudent Person Principle within Solvency II, we only permit investments in assets whose risks can be properly identified and are in the best interest of policyholders; and
- › Segregation of all policyholder assets from the assets and liabilities of the company and its shareholders in the event of insolvency.

2



STRONG GOVERNANCE

- › Governance processes within Utmost International Isle of Man Limited are continuously supervised by the Isle of Man Financial Services Authority (FSA);
- › The FSA monitors and reviews Utmost International Isle of Man Limited's governance and ORSA methodology and information on an ongoing basis;
- › This additional layer of scrutiny ensures that Utmost International Isle of Man Limited holds adequate capital and liquidity to withstand extreme conditions;
- › Utmost International Isle of Man Limited's ORSA process includes an assessment of the regulation and governance of all parties to our client relationships; and
- › Utmost International Isle of Man Limited is monitored against the FSA's Corporate Governance Code of Practice for Insurers 2021.

3



FINANCIAL STRENGTH

- › Utmost International Isle of Man Limited continuously monitors its Solvency Capital Requirement (SCR) in order to remain well in excess of regulatory requirements;
- › Fitch Ratings has assigned Utmost Group an Issuer Default Rating ("IDR") of 'A' with a Stable Outlook (as at June 2024). Utmost International Isle of Man Limited has been assigned an Insurer Financial Strength ("IFS") Rating of 'A+' with Stable Outlooks (as at June 2024).
- › Our financial strength and robust capitalisation are monitored and assessed continually by Fitch on an ongoing basis.

The information in this guide is based on our interpretation of the laws and regulations applicable in the Isle of Man as at 1 August 2025. These may be subject to change in the future. Whilst we believe the interpretation of the regulations applicable to the Isle of Man to be correct, we cannot guarantee it.



SOPHISTICATED REGULATORY REGIME



Investors benefit from the protection of Utmost International Isle of Man Limited being subject to one of the most sophisticated insurance regulatory regimes in the world.

The solvency regime in the Isle of Man is largely based on the Solvency II regime and, in addition to complying with this, Utmost International Isle of Man Limited also calculates its solvency coverage in accordance with Solvency II requirements. Solvency II is based on three 'pillars'.

PILLAR 1	PILLAR 2	PILLAR 3
<p>QUANTITATIVE MEASURES OF RISK-BASED CAPITAL REQUIREMENTS</p>	<p>QUALITATIVE ASSESSMENTS OF RISK AND CORPORATE GOVERNANCE</p>	<p>REGULATORY REPORTING AND PUBLIC DISCLOSURE REQUIREMENTS</p>
<p>The life companies marketed under the Utmost Wealth Solutions brand maintain a strong solvency position. Utmost International Isle of Man Limited must hold minimum levels of solvency capital to provide a buffer to deal with potential adverse shocks equivalent to a one in 200-year event, based on an assessment of various quantitative risks. The regulatory expectation of Isle of Man long-term life insurance companies is to maintain a Solvency Coverage Ratio (SCR) of at least 125% at all times and at least 150% immediately after the payment of a dividend. Utmost International Isle of Man Limited's SCR is in excess of these requirements.</p>	<p>Utmost International Isle of Man Limited must have an effective system of governance and risk management system that is subject to review by its regulator. We deliver this through the Own Risk and Solvency Assessment (ORSA) process. Our ORSA process is a key component of the risk management system which is aimed at continually assessing the adequacy of the solvency position and the risk profile of the business on a current and forward-looking basis. ORSA reports are produced on an annual basis with additional reports produced if the risk profile of the business changes significantly. Our ORSA reports are reviewed by the relevant Risk and Compliance Committees and Boards and submitted to the regulator.</p>	<p>Utmost International Isle of Man Limited publishes an annual Solvency and Financial Condition Report (SFCR). The SFCR provides enhanced transparency as to our financial performance, system of governance and risk management, valuation of assets and capital management, including our solvency capital calculations.</p>

Utmost International Isle of Man Limited policyholders are also covered by the the Isle of Man's policyholder protection scheme, The Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991. If Utmost International Isle of Man Limited cannot meet its obligations, policyholders will be entitled to claim up to 90% of its liabilities to them as compensation from the Scheme.

Utmost International Isle of Man Limited uses specialist financial institutions, authorised and regulated custodian banks, to hold and administer policyholder investment assets on its behalf.

STRONG GOVERNANCE



Strong corporate governance is critical to life insurance companies' own financial stability and the protection of its policyholders as governance encompasses the structure of the rules, practices and processes used to manage the business.

Governance within Utmost Group plc is continually supervised by regulators who are all full members of international supervisory organisations.

Utmost International Isle of Man Limited's regulator is the the Isle of Man Financial Services Authority (FSA), which is responsible for overseeing the stability of the Isle of Man's financial system and protecting individual investors.

Life insurance companies supervised by the FSA are regulated under rules broadly similar to the Solvency II regime. Utmost International Isle of Man Limited also complies with all local laws and regulations that apply to linked long-term business and reports to the regulator as required by the FSA Corporate Governance Code of Practice for Insurers.

The FSA's detailed supervision is an important layer of scrutiny that can help protect Utmost International Isle of Man Limited's policyholders. The FSA monitors its licenceholders on a continuous basis through quarterly and annual returns and inspections, with this constant scrutiny applying to licenceholder's ORSA and other risk management processes. If any possible events or future changes in economic conditions that could have an adverse impact on Utmost International Isle of Man Limited's business are identified, we conduct stress testing to satisfy the FSA that we hold adequate capital and liquidity to withstand such conditions.

Utmost International Isle of Man Limited's ORSA process includes an assessment of the regulation and governance of all parties to our client relationships, including Utmost International Isle of Man Limited as the life company, the custodian of the assets, the investment adviser or Discretionary Fund Manager, the financial adviser and any fiduciary company.





FINANCIAL STRENGTH



FITCH RATINGS


Fitch Ratings has assigned Utmost Group an Issuer Default Rating (“IDR”) of ‘A’ with a Stable Outlook (as at June 2024). The four rated operating entities of Utmost Group (Utmost International Isle of Man Limited, Utmost PanEurope dac, Utmost Worldwide Limited and Utmost Luxembourg S.A.) have been assigned Insurer Financial Strength (“IFS”) Ratings of ‘A+’ with Stable Outlooks (as at June 2024 and January 2025 for Utmost Luxembourg S.A.).

Issuer Default Ratings represent an issuer’s relative vulnerability to default on financial obligations. Insurer Financial Strength Ratings are an assessment of the financial strength of an insurance organisation and reflect an insurer’s ability to pay obligations to policyholders.

Please read more about Fitch’s Rating criteria for insurance companies here: www.fitchratings.com


CONTACT US

To find out more about investor protection or for information on our products and services, please contact us.

 + 44 (0) 1624 643 345

 customersupport@utmostwealth.com

 Utmost International Isle of Man Limited
King Edward Bay House
King Edward Road
Onchan
IM99 1NU
Isle of Man

 utmostinternational.com

Please note that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

Telephone calls may be recorded.

utmost[™]
WEALTH SOLUTIONS

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.

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

UL PR 00364 | 10/25