

# INVEST MENT OPTIONS

YOUR  
INVESTMENT  
OPTIONS  
WITH  
UTMOST



A WEALTH *of* DIFFERENCE

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WEALTH SOLUTIONS



Utmost Wealth Solutions is the brand name used by a number of Utmost companies.

This item is issued by Utmost International Isle of Man Limited.

# 3

BEFORE YOU BEGIN

---

# 4

OPEN ARCHITECTURE

---

# 10

WHAT IS THE DEALING ACCOUNT?

---

# 12

GUIDED ARCHITECTURE

---

# 16

NEXT STEPS

For Evolution and Estate Planning Bonds only.

# BEFORE YOU BEGIN

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This guide is designed to explain the investment choices available to you with your Evolution or Estate Planning Bond.

For ease the guide is split into two parts:

Section 1 - Bonds invested in our Open Architecture range.

Section 2 - Bonds invested in our Guided Architecture range. This section is only relevant to bonds which were invested in our Guided Architecture range before 1 January 2018. This investment option is no longer available to new business.

## TO HELP YOUR UNDERSTANDING

Throughout this guide we refer to 'you', 'we' and 'us'.

'You' refers to you personally, or the trustees as the legal owners of the bond if the bond is held in trust. The trustees (as legal owners of the bond) will have the power to make investment decisions in respect of the bond.

'We' and 'us' mean Utmost International Isle of Man Limited.

In addition, words in the singular shall include the plural and vice versa.

## IMPORTANT NOTES

- › Charges shown in this document are applicable as at 1 January 2025. Our **Guide to Charges** contains full details of all current charges
- › The currency of the bond is chosen at outset and cannot be changed once the bond is established. If you choose to invest in a fund denominated in a different currency from the bond, a currency conversion will apply. All costs associated with the currency conversion will be charged to the bond
- › All payments from the bond will be in the bond currency regardless of the currency of the underlying investments you choose to invest into
- › Currency fluctuations may affect the value of your investment.

## SECTION 1: OPEN ARCHITECTURE

### WHAT ARE MY INVESTMENT OPTIONS WITHIN OPEN ARCHITECTURE?

Our Open Architecture range is all about wider investment choices. We offer access to a wide range of external funds and cash deposits that cater for different risk profiles and investment strategies. You also have the option to nominate an external manager to manage your investments on your behalf.

Depending on your investment objectives you will be able to choose from:

#### EXTERNAL FUNDS

You can choose from a wide range of external funds offered by many of the world's major investment management groups. You can choose any investment as long as it is acceptable to us and available to your bond.

Your Financial Adviser will be able to provide you with further information and documentation for funds selected. Fact sheets for external funds, where available, can be found on our website at [www.utmostinternational.com](http://www.utmostinternational.com).

#### CASH DEPOSITS

It is also possible to access a wide range of cash deposits from banks and building societies in the UK, Isle of Man, Channel Islands and Ireland. For further information on the deposits we currently offer, please speak with your Financial Adviser or call our Customer Support team.

#### EXTERNAL MANAGER AND/OR CUSTODIAN

You can choose to nominate an External Manager and/or Custodian to be appointed to help manage your investment, including the use of investment platform services. An External Manager and/or Custodian can carry out their investment management service for the bond in one of two ways:

**Discretionary basis:** The manager will make investment decisions on the account in accordance with an agreed investment strategy and risk profile, without specific consultation with you on the particular investments themselves.

**Advisory basis:** Each investment decision carried out will be as a result of prior discussions with you and in line with your agreement.



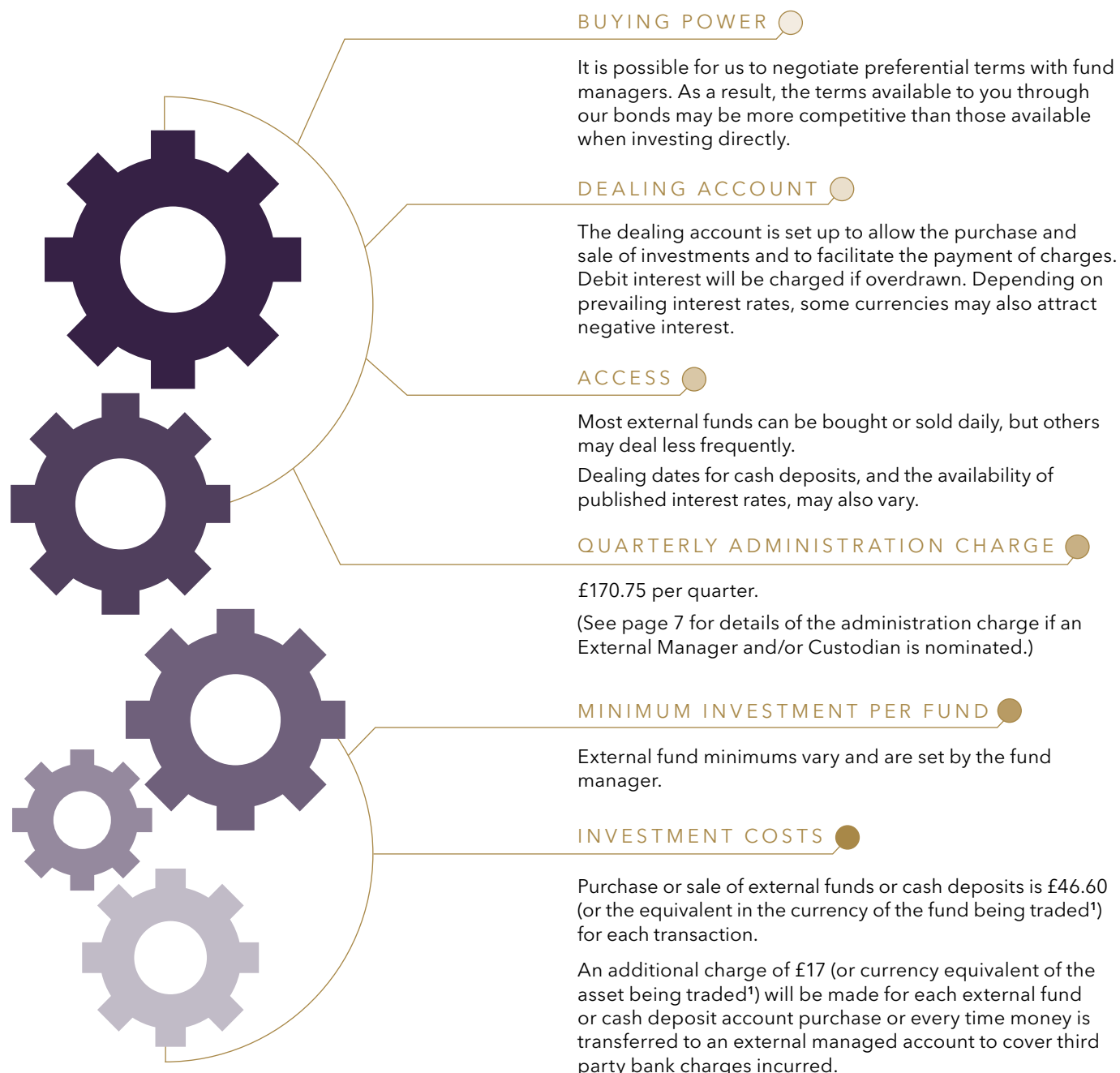
Your Financial Adviser will be able to provide you with details of the funds, deposits and external managers available to you or you can find this information on our website at [www.utmostinternational.com](http://www.utmostinternational.com)



Our bonds allow you to link the value of your policy to a variety of external investment options as listed above. The selection from these investment options and their suitability for your individual circumstances is your responsibility. Therefore, as we do not provide investment advice, we strongly recommend that you speak to an investment adviser to make sure you fully understand any implications (such as tax) of the investments before making a decision.



# OPEN ARCHITECTURE AT A GLANCE



<sup>1</sup> Based on the exchange rate available at the time of payment.



There may be other expenses taken by the fund manager to cover the cost of items such as stamp duty, audit or regulatory fees. How these costs are deducted can vary from one fund to another, but are typically reflected in the published fund price, or deducted from the initial amount invested.

## OPEN ARCHITECTURE IN MORE DETAIL

### EXTERNAL FUNDS AND CASH DEPOSITS

Open Architecture provides access to a wide variety of externally managed funds, as well as a range of cash deposits from banks and building societies in the UK, Isle of Man, Channel Islands and Ireland. The investments you select should be carefully chosen to ensure the investment objectives meet your requirements. Your Financial Adviser will be able to advise on the investments available to you. If we identify any reason that an investment you have requested cannot be made, we will let you know. We will also tell you in writing if an investment you have already made is being sold or returned, for example if a fund manager closes a fund or a deposit taker closes a deposit early. Your Financial Adviser will be able to help you find an alternative investment. The value of investments can fall as well as rise and is not guaranteed, which means you may get back less than invested.



All investments are held in our name. You will not be eligible to take advantage of any investor compensation scheme or any depositors compensation scheme, which may otherwise exist if you had directly invested with the fund manager, bank or building society. Therefore, if the fund manager or deposit taker fails to meet their obligation to us, our obligations would be limited to any monies we could recover from the fund manager or the deposit taker. As a result, you may lose some or all of the money invested.

All investments are bound by the terms and conditions as applied by the fund manager or deposit taker. Some investments and deposits require notice to be given or have a fixed term, therefore you may not be able to access the value of your investment until the notice period is served, or until the end of the fixed term. Where a fund manager or deposit taker does agree to disinvest or close an account early, a charge may be made by them, which may mean you do not receive back the full amount of the investment made.

If you hold an Estate Planning Bond or have converted your Evolution bond to a Discounted Gift Trust, you are required to take an 'income' in the form of regular withdrawals of capital from the bond. This means that any investments that may delay redemptions or withdrawals may not be appropriate for this product. Where your bond is still within the cancellation period (this is contained in the relevant section of the **Product Guide** for the bond you are

investing in) and you decide not to proceed with your bond, applicable notice periods need to be served and the end of any fixed terms reached, before any sums can be returned to you. Any charge made by the fund manager or deposit taker for disinvesting or breaking the deposit early will reduce the value of the amount that we will return to you upon cancellation. Your Financial Adviser will discuss with you whether your chosen investment is appropriate to your required level of risk.

### CAN I CHANGE THE INVESTMENTS LINKED TO MY BOND?

To change investments linked to your bond, instructions can be provided through our online Trading and Tracking service available when logging in to your account via [www.utmostinternational.com](http://www.utmostinternational.com). Alternatively we will accept appropriately authorised written investment instructions. Our **Open Architecture Dealing Instruction Form** is available on our website.

If a fund has not been previously traded, it will be reviewed before it is added to our fund range and before the purchase can be placed. There are additional time frames involved for this process which could result in your purchase instruction not being placed within the usual turnaround.

Bonds linked to external funds will always have a dealing account. Daily dealing funds will typically be settled to your dealing account according to fund manager or market requirements. Some funds may operate on a different settlement basis. For example, if a fund requires payment in advance before they trade, then the dealing account will be debited the same day we send the payment. If a fund requires a notice period before they can place your trade, this will delay settlement. Dealing may be delayed whilst we are going through the chosen fund's account opening and onboarding procedures.

A 'sell to buy' instruction is where the proceeds of a sale are used to purchase another investment. We aim to place deals so that the sales and purchases settle as closely together as possible. This is done to limit any potential debit balance on the dealing account.

Only valid and clear purchase/sale instructions will be placed with the relevant fund manager before the end of the next working day which may be longer than 24 hours from receipt. An instruction is considered to be valid and clear when all outstanding information has been received by us. This may include all authorised signatories' signatures, clarification of fund selection, investment amounts and our review of funds that we have not previously traded in.

## EXTERNAL MANAGER AND/OR CUSTODIAN

You may wish to nominate an External Manager and/or Custodian whose professional expertise can help with your investment decision making. We will open an account with your chosen External Manager and/or Custodian, and appoint them to select, purchase and manage investments within the external account.

If an External Manager and/or Custodian is appointed, then, in addition to the administration charge we apply to the bond, the External Manager and/or Custodian will also apply their own charges for the service they provide.

The charge they take for managing your investments, together with any other fees they apply (such as custody, transaction or bank fees) will be taken from the external managed account.

Where an External Manager and/or Custodian provides investment advice to you in relation to your bond, the charge they apply (in respect of this advice) will be treated as an External Manager and/or Custodian Investment Adviser Charge (EMC IAC). This charge will not form part of your 5% annual tax-deferred entitlement. This is because the investment advice is being provided on the underlying investments that we legally own.

Charges for investment advice provided by an External Manager and/or Custodian can be paid in a number of different ways. For information about these options, refer to our **Guide to Charges**.



<sup>2</sup> Based on the exchange rate available at the time of payment.

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## INVESTMENT ADVISER

If you request the appointment of a suitably qualified Investment Adviser to give us investment instructions on your behalf, then the charge they apply will be treated as an Investment Adviser Charge.

You can ask us to pay the Investment Adviser Charge from your bond's dealing account, which will reduce the value of the bond. These payments will be treated as non-taxable withdrawals and will not form part of your 5% annual tax-deferred entitlement. Alternatively, you may wish to make arrangements to pay your appointed Investment Adviser directly, outside of the bond.



When charges for advice are paid from a bond held on an Open Architecture basis, they are taken from the dealing account. This means any charges for advice agreed to be paid from the bond could take the dealing account into a negative balance which will lead to a debit interest charge being applied. See pages 10 - 11 for more information about the dealing account.

For detailed information about the different ways an Investment Adviser may be paid refer to our separate **Guide to Charges**.



The appointment of any Investment Adviser and/or External Manager and/or Custodian is subject to our agreement.

Where trustees are managing the bond, you can request the appointment of an Investment Adviser and/or External Manager and/or Custodian at outset, but any removals or further appointments can only be requested by the trustees. The payment for advice options available to the trustees can vary for bonds held in trust. For information about the different advice payment options available to trustees and the potential tax consequences associated, see our **Guide to Charges**.

Tax information in this document is based on our interpretation of current law and taxation practice in the Isle of Man and the UK as at 1 January 2025. Tax rules can change and are subject to individual circumstances.







# WHAT IS THE DEALING ACCOUNT?

A dealing account is set up automatically when your bond is established. The main purpose of the dealing account is to enable the purchase and sale of the investments linked to your bond. Once a dealing account has been set up, it will remain active until the bond is closed. By default we will set up the dealing account in the same currency as your bond. Separate dealing accounts are created for other currencies if the investments purchased are not based in the currency of the bond.

## HOW DOES THE DEALING ACCOUNT WORK?

The dealing account forms part of the holdings to which the value of the bond is linked. The level of activity within the dealing account will depend on a number of factors such as (but not limited to):

- i) the amount of any cash kept within the dealing account
- ii) any interest applied to debit and credit balances
- iii) product charges applied, which are also allocated to the dealing account as they are due; and
- iv) withdrawals and any adviser charges that you have authorised to be paid from your bond.

When investments are sold, the proceeds will be held in the currency the investment was based in. It will remain in that currency until such time as a suitable instruction to convert to another currency is received or, if the funds are used to clear a negative balance on a dealing account, in another currency.

We keep the discretion as to where money linked to the dealing account is invested. If this is held with a third party deposit taker, the value of the bond may be negatively affected in the event of the deposit taker's default. Our liability in these circumstances will be limited to such amounts, if any, which we may be able to recover from the defaulting third party.

It is important to maintain enough cash in the dealing account, or have enough expected proceeds from sales being placed, to cover the cost of any product charges, charges for advice, withdrawals and purchase requests. If a sufficient cash balance is not maintained the dealing account can go overdrawn and interest on a debit balance can occur.

## WHAT INTEREST IS PAID OR CHARGED ON A DEALING ACCOUNT BALANCE?

Where a dealing account is in credit, the interest rate applied is based on the rates received from our main bankers and the balance on the account. It is important to note that when interest rates are very low, it is possible that a dealing account may earn no interest at all. Furthermore currencies may be subject to negative credit interest rates, which could result in negative interest being applied, despite the dealing account being in credit.

If a dealing account holds a negative balance, for instance, when charges are applied or when investment funds are changed, debit interest will be applied. For a sterling dealing account the current charge is 5% above the highest interest rate we will apply on credit balances.



Rates for accounts held in currencies other than sterling may be different to those mentioned above. The rates are reviewed regularly and can change at any time.

Interest rates for your chosen currency are available upon request.

## HOW CAN A DEBIT BALANCE BE PREVENTED?

Some of your investment can be kept in the dealing account to cover any debits which may arise.

Where no cash is retained, we will clear a dealing account's negative balance in the following order:

1. by transfer of cash from a dealing account in another currency
2. by sale of one or more underlying funds or deposits as selected by you or your investment adviser
3. if we do not hold a standing instruction to clear the debit balance, we will clear it by selling units in the highest valued and liquid fund on the day the overdraft limit occurs.

Any fees and redemption penalties applied by the fund manager will be applied to the dealing account.

We will clear an overdraft once the overdrawn amount reaches £2,000 for each external fund that you have chosen to clear it from. This works as follows:

If we were clearing the overdraft from one external fund, the overdraft would be cleared once it reached £2,000 (or currency equivalent).

If we were clearing from three external funds, equally, the overdraft would be cleared once it reached £6,000 (or currency equivalent). This equals £2,000 for each of the three deals.

You can monitor the balance of your dealing account online by registering for online services at [www.utmmostinternational.com](http://www.utmmostinternational.com)

## PREVENTING A DEBIT BALANCE WHERE AN EXTERNAL MANAGER AND/OR CUSTODIAN IS APPOINTED

Where you choose to have your investment managed by an External Manager and/or Custodian, you must also consider the availability of cash within your dealing account, to prevent negative balances from occurring.

There are two main options available to assist with this:

1. you can choose to keep either a monetary figure or a percentage of the available balance on the Utmost dealing account to cover ongoing fees and charges, with the balance being sent to your chosen External Manager and/or Custodian for investment. Once the retained cash has been depleted, we will contact your Financial Adviser (or you, where there is no Financial Adviser appointed on your bond) to request a new dealing instruction
2. we will issue a regular payment instruction to the External Manager and/or Custodian. This will be on a quarterly, half-yearly or annual basis dependent on the fees and income linked to the bond. We will calculate the regular payment amount, and will retain a balance sufficient to keep the dealing account in credit until the first regular payment date. This is a static figure and as some fees and income will fluctuate, so you should monitor the cash position on the dealing account. This can be viewed on our website at any time.

In addition, some External Manager and/or Custodians may utilise our Cash Forecasting option. You should check with your Financial Adviser or us before considering the cash management options.



Standard dealing charges will be applied to the sale of each external fund or cash deposit. Cash to clear overdraft balances will settle according to the fund's dealing cycle or the sale and payment processing of your nominated external manager. Some funds may be illiquid or deal infrequently, which will impact the ongoing cash balances within your bond.

## SECTION 2: GUIDED ARCHITECTURE

### WHAT ARE MY INVESTMENT OPTIONS WITHIN GUIDED ARCHITECTURE?

Guided Architecture is only available for bonds issued before 1 January 2018 where funds are already invested within this range.

#### INVESTMENT CHOICES

For bonds issued and invested in Guided Architecture before 1 January 2018, you are able to choose from our Guided Architecture Fund ranges.

With the exception of our Utmost Money funds, funds within Guided Architecture are what we call 'Mirror Funds'. The objective of a mirror fund is to mirror as closely as possible the performance of the underlying fund. However, the performance and unit price of these funds may not match the underlying fund and certain factors may reduce the potential for growth. The key reasons for this include:

- › the mirror fund may not be wholly invested in the underlying fund, as it can hold a cash balance
- › there are timing differences and additional costs associated with the mirror fund investing in the underlying fund
- › we apply an administration cost for running the mirror fund
- › the underlying fund may apply a different price for purchases or sales.

Funds within Guided Architecture may be withdrawn without notice at any time, e.g. if the underlying fund is withdrawn or suspended by the fund manager.

Your Financial Adviser will be able to help you with any questions you may have about the investment choices available to you. In addition, your Financial Adviser will be able to provide you with the underlying fund factsheet of any fund selected. It is important to read the fund factsheet, as it includes details such as charges and pricing of the funds.



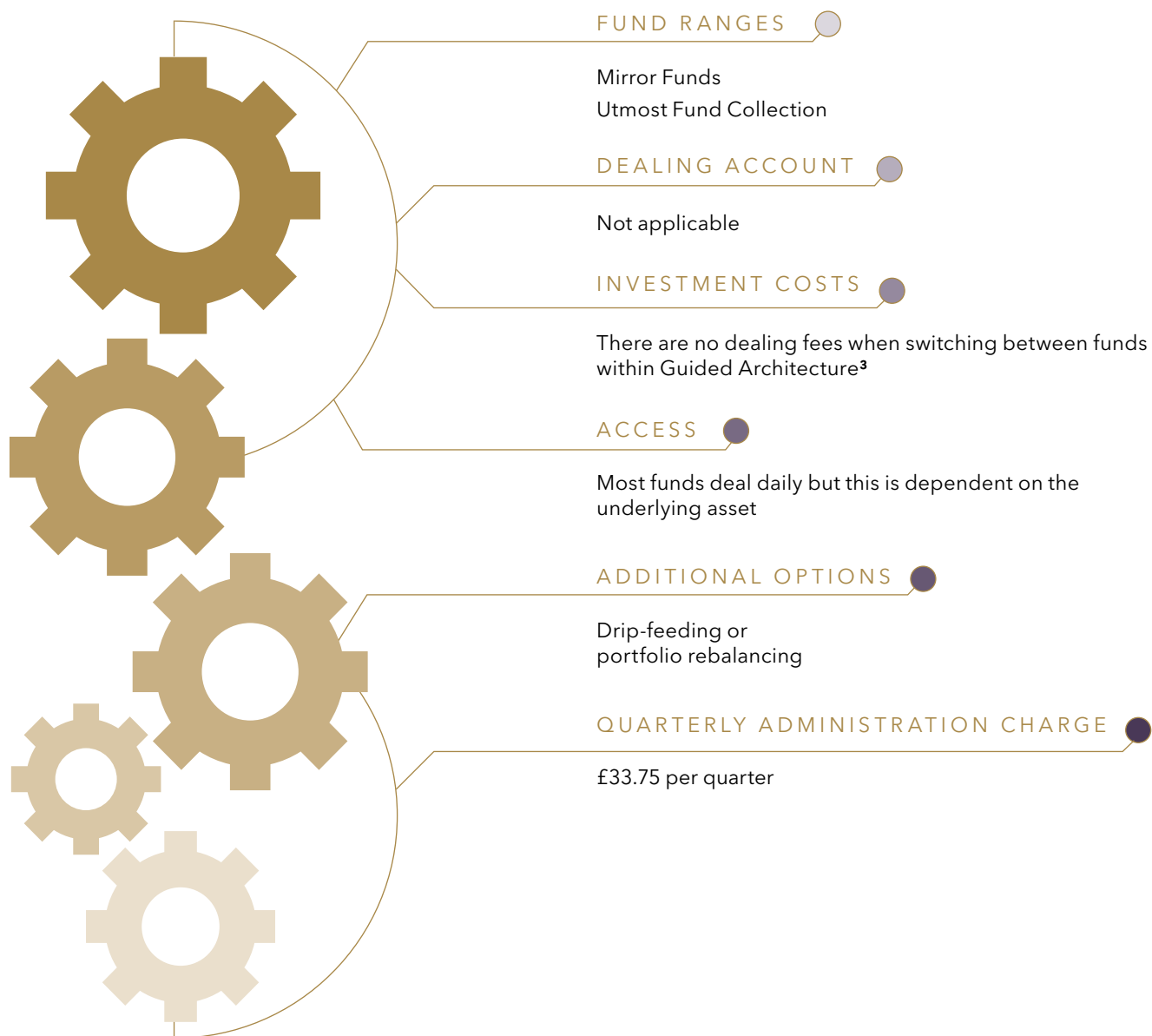
All investments carry varying degrees of risk. The value of the funds can fall as well as rise. Taking into account market fluctuations and charges, you may get back less than invested. Currency fluctuations may affect the value of your investment.

Funds should be selected carefully to ensure that the investment objectives meet the level of any 'income' chosen and/or any charges for advice to be paid from the bond. 'Income' is a regular withdrawal of capital.

The funds available to you may change at our discretion. If we, or the underlying fund manager are to close a fund within Guided Architecture we will advise you in writing. However, you will need to speak to your Financial Adviser for details of alternative investments.

In addition, please note that all investments are made in our name. You will not be eligible to take advantage of any investor compensation scheme or any depositors compensation scheme, which may otherwise exist if you had directly invested with the underlying fund manager, bank or building society. Therefore, if the underlying fund manager or deposit taker fails to meet their obligation to us, our obligations would be limited to any monies we could recover from the fund manager or the deposit taker. As a result you may lose some or all of the money invested.

## GUIDED ARCHITECTURE AT A GLANCE



<sup>3</sup> We do not currently apply a dealing charge when trading in Guided Architecture. However, these funds' unit prices are determined by the price at which the underlying funds can be bought or sold. Underlying assets may have a higher price when being bought. Consequently the Utmost fund's transaction price may fall or rise purely as a result of sales or purchases of assets of the fund or an underlying fund. Such transaction charges will affect the value of your investment, and are in addition to any initial fund charge.

The underlying fund manager's own management and other charges will apply.

Some funds may have performance fees associated with them, as set by the underlying fund manager.

For further information on charges and fees, speak to your Financial Adviser.

## GUIDED ARCHITECTURE CONTINUED

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### CAN I CHANGE THE FUNDS LINKED TO MY BOND?

With our Guided Architecture option you can switch within the fund range without charge<sup>4</sup> at any time to suit you. For example, to reflect changes in your risk profile or investment approach.

To change investments linked to your bond, instructions can be provided through our online Trading and Tracking service available when logging in to your account via [www.utmmostinternational.com](http://www.utmmostinternational.com). Alternatively we will accept appropriately authorised written investment instructions.

The **Investment Switch Request Form** specifically designed for use with Guided Architecture is available from your Financial Adviser.

Sales and purchases from switches on Guided Architecture assets may take a couple of days to process dependent on the valuation points of the underlying funds, however they will receive the same price date.

Only valid and clear purchase/sale instructions will be placed before the end of the next working day which may be longer than 24 hours from receipt. An instruction is considered to be valid and clear when all outstanding information has been received, which may include clarification of fund selection, relevant amounts and signatures of all authorised signatories.

### DRIP-FEEDING OR PORTFOLIO REBALANCING

If you are invested in our bonds on a Guided Architecture basis, you have the option of adding either drip-feeding or portfolio rebalancing to your bond. These options cannot be used together although both can be stopped or started at any time.

Drip-feeding or portfolio rebalancing will stop, and new instructions will be required, if any of the following occur:

- › we receive a fund switch request
- › a fund is to be closed or is no longer available
- › an additional single premium is invested (if allowable on your bond)
- › the death of the last life assured (not applicable to capital redemption bonds).

### HOW TO APPLY FOR DRIP-FEEDING OR PORTFOLIO REBALANCING

New instructions to start drip-feeding or portfolio rebalancing can be submitted by you at any time by completing the **Drip-feeding & Portfolio Rebalancing Investment Alteration Form**. This form is available to registered users on our website [www.utmmostinternational.com](http://www.utmmostinternational.com) Please seek financial advice as to whether drip-feeding or portfolio rebalancing may be appropriate for you.

- › There is no administration charge for selecting either of these options
- › These automated options are designed to help you or your Financial Adviser manage and control your preferred levels of investment risk.

For further information on drip-feeding and portfolio rebalancing please see the below sections.

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<sup>4</sup> We do not currently apply a dealing charge when trading in Guided Architecture. However, these funds' unit prices are determined by the price at which the underlying fund can be bought or sold. Underlying assets may have a higher price when being bought. Consequently the Utmost fund's transaction price may fall or rise purely as a result of sales or purchases of assets of the Utmost fund or an underlying fund. Such transaction charges will affect the value of your investment, and are in addition to any initial fund charge. For further information on charges such as this, speak to your Financial Adviser.



## DRIP-FEEDING

After making your initial investment our drip-feeding functionality allows the gradual movement of the investment, over time, into a different set of specified funds. This can assist with reducing the risk associated with placing all your investment in a fund at the top of the market. However, it may also reduce the possibility of placing all your investment in the fund near the bottom of the market, when prices would allow more units to be purchased.



The minimum drip-feeding period is one month and the maximum is 10 years.

There are no guarantees that the use of a drip-feeding strategy will result in improved investment growth compared to alternative investment decisions.

## PORTFOLIO REBALANCING

Portfolio rebalancing allows the percentage exposure to each fund you have chosen to link to your bond, to be rebalanced regularly in order to maintain your original target percentage in each fund.

This option is available on a monthly, quarterly, half-yearly or annual basis and can help maintain the required level of your exposure to risk in respect of those funds.

It works by switching units from funds that exceed the chosen percentage allocation into the other funds – restoring the selected fund split. For example, a portfolio invested 50%/50% in two funds may, after a few years and without any rebalancing, end up being split 63%/37%. However, using portfolio rebalancing over the same period would maintain your desired 50%/50% allocation in each fund.

If you choose portfolio rebalancing, the bond will be rebalanced to the original percentages chosen on the dates selected by you (or the nearest available working day). If a date is not specified, the default date will be the 28th of the month.



If portfolio rebalancing is selected, rebalancing could switch units from a fund that is outperforming other funds into funds that are performing less well. This may mean that whilst the desired level of exposure to those fund risks is maintained, the value of the bond might have been higher at a particular time had rebalancing not been applied.

## CAN I CHANGE THE INVESTMENT BASIS FROM GUIDED ARCHITECTURE TO OPEN ARCHITECTURE?

If your bond is held on a Guided Architecture basis when it is set up, in most cases you can switch to an Open Architecture basis.

You will need to be aware of the following when changing from Guided Architecture to Open Architecture:

- › the minimum bond value to switch to Open Architecture is £50,000 (or currency equivalent)
- › a dealing account will be set up, and you will need to consider how you want to manage this to clear or avoid overdrawn positions and debit interest
- › a higher quarterly administration charge will be applicable
- › dealing charges will be applicable for all sale or purchase of external funds and cash deposits
- › all holdings within the Guided Architecture fund range will be sold. Your investment will be linked to the funds you choose from the Open Architecture range. Funds within the Utmost Fund Collection may remain available to you
- › drip-feeding and portfolio rebalancing will no longer be available
- › once the bond has been set up on an Open Architecture basis, you will not be able to go back to investing in Guided Architecture.

You should discuss your choice with your Financial Adviser.

## NEXT STEPS

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Your Financial Adviser will be able to help you with any questions you may have about the investment choices available to you through our products. It is important that you discuss your financial needs and circumstances with a Financial Adviser so that you can find out what may be right for you, before deciding to invest in a bond or making any financial decisions.

For further details regarding investment options available with products offered by Utmost International Isle of Man Limited please contact our Customer Support team on: +44 (0) 1624 643 345 or [customersupport@utmostwealth.com](mailto:customersupport@utmostwealth.com). Telephone calls may be recorded.














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WEALTH SOLUTIONS

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Promotion approved January 2025

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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.

IOM PR 0082 | 01/25