

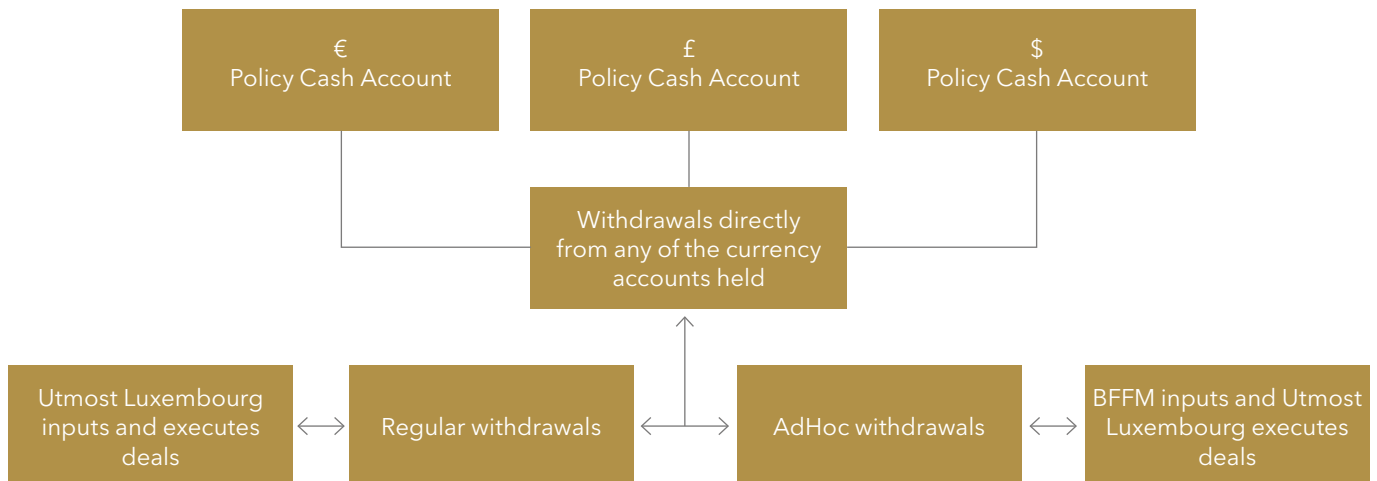
# HOW CAN OUR FLEXIBLE MULTI-CURRENCY SOLUTION HELP YOU?

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost Luxembourg S.A.

Our multi-currency solution was designed specifically for the clients of Blevins Franks Financial Management (BFFM) and allows clients to mitigate the impact of foreign exchange rate fluctuations and foreign exchange conversion charges.

Designed specifically for BFFM clients, the solution offers the following advantages:

- › Efficient access to investments in the desired currency, even if this differs from the policy reference currency.
- › Reduction in foreign exchange exposure and the charges associated with foreign exchange conversion.
- › Flexibility in the currency of initial premiums:
  - Premiums can be received in the reference currency of the policy or in one or more other currencies
  - A nominal exchange rate is applied by Utmost Luxembourg to the initial premium for reporting purposes only, as nothing is actually exchanged
- › Multi-currency withdrawal payments
  - Withdrawals can be paid to clients directly from any one of the currency accounts held
  - Additional currency accounts can be added during the life of the contract (or closed if no longer needed)<sup>1</sup>



<sup>1</sup> UK resident clients are not permitted to select cash for speculative investment but can choose cash in a foreign currency in which income from investments arises or with a view to accessing permitted investments in that currency.

## Disclaimer

The value of policies may fluctuate, increasing or decreasing over time. In cases of withdrawal, encashment or death claims, policyholders may receive less than their original investments. Policy values are also subject to exchange rate fluctuations.

Tax treatment varies depending on individual client circumstances and may be subject to future changes.

Holders of policies issued by Utmost Luxembourg S.A. are protected by Luxembourg law, including Luxembourg policyholder protection rules. **UK resident holders of policies issued by Utmost Luxembourg S.A. will not be protected by the UK Financial Services Compensation Scheme if Utmost Luxembourg S.A. becomes unable to meet its liabilities to them.**

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The tax rate overview is indicative and directed at high-net-worth investors. The tax rates are therefore those levied on substantial portfolios. These rates and tax bases are subject to change.

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