

UTMOST GROUP TECHNICAL SERVICES



OVER **400**
YEARS
OF COMBINED
TECHNICAL
EXPERTISE AT
YOUR DISPOSAL

We offer practical and timely support for our key partners in the high and ultra-high net worth markets and we recognise that access to high quality technical support is vital. That is why, at Utmost Wealth Solutions, we believe that we have created one of the most experienced and best qualified Technical Services teams in the industry.

Structured on a Group basis, the team is focused on delivering technical support in each of Utmost's core markets, and includes product,

tax and estate planning experts with qualifications spanning legal, accountancy, taxation, financial planning and trust & estate practice in a broad range of jurisdictions.

This means that you have at your disposal a team of solution-oriented professionals who can pool their collective knowledge to assist you with your globally mobile and high and ultra-high net worth customers and their wealth planning structures.

WE ARE DELIGHTED TO OFFER THE FOLLOWING TECHNICAL SUPPORT



Day to day technical support for the adviser on the tax and estate planning needs of your clients.



A broad range of off-the-shelf trust products designed for **inheritance tax** and **wealth transfer planning**.



A dedicated **online technical portal** containing a broad range of support material.

NAVIGATOR

Quarterly technical briefing - Navigator. Navigator is a trusted source for international industry insights and updated on insurance-based wealth solutions.



A **European portability review service** to ensure local tax compliance for customers relocating to European jurisdictions.



Online and face to face training, CPD and technical development support to ensure you are kept up to date with **the latest regulatory and tax developments** impacting your customers' current and future planning.



Case Structuring and Deal Structuring, including large case management for high and ultra-high net worth and cross border planning, including bespoke drafting and **product structuring to address specific client needs.**

MEET THE TEAM



AIDAN GOLDEN

HEAD OF GROUP TECHNICAL SERVICES

ABOUT

As of 2025 Aidan has 21 years of Irish and International tax experience and his former roles include Tax Director in KPMG in Ireland and Head of Tax in Utmost. He is now Head of Group Technical Services and leads a strong team of international tax and legal experts within the Utmost Group.

QUALIFICATIONS

- › FCA (Fellow of Chartered Accountants Ireland).
- › AITI (Associate of the Irish Tax Institute).
- › MAcc (Masters in Accountancy).
- › BIT (Bachelor of International Commerce).

UK TEAM



SIMON MARTIN

HEAD OF UK TECHNICAL SERVICES

ABOUT

Simon has been in financial services since 1998, working in a variety of roles. He is currently the Head of UK Technical Services, leading a core team that provides technical assistance on trust and tax related matters to both internal and external customers. He also provides support to the business with regards to regulatory requirements that touch tax reporting, such as chargeable event reporting and the CRS/FATCA. Simon is the current chair of the Isle of Man Insurance Association (IOMIA) technical sub-committee.

QUALIFICATIONS

- › ATT (Association of Tax Technicians)
- › Chartered Financial Planner
- › APFS (Advanced Diploma in Financial Planning)
- › TEP (Trust and Estate Practitioner – STEP).



MARIE HAINGE

UK AND INTERNATIONAL

ABOUT

Marie has been in financial services since 2004. Transferring to Technical Services in May 2022, from Governance, Risk and Compliance. She is the UK and EU regulatory specialist, with a focus on PRIIPs regulation and ESG. Marie is also currently chair of the Association of International Life Offices Legal and Regulatory Committee.

QUALIFICATIONS

- › LLB Law degree (first class).

UK TEAM (CONTINUED)



STEVE SAYER
TECHNICAL SALES MANAGER

ABOUT

Steve has been in financial services since 1987, where he has provided tax and trust technical services to international life companies specialising in non-domiciled clients and IHT planning. He has also been involved with cross-border planning and developing products for the UK high net worth market. In addition, Steve has regularly delivered workshops and seminars to financial advisers and private bankers in both the UK and Switzerland.

QUALIFICATIONS

- › Chartered Financial Planner
- › APFS (Advanced Diploma in Financial Planning)
- › TEP (Trust and Estate Practitioner – STEP).



SIMON PHYTHIAN
TECHNICAL OFFICER

ABOUT

Simon has been in financial services since 2004. After working for a number of years within servicing functions he moved into more technical roles supporting implementation of new products, systems and procedures.

More recently he gained experience working with UK Chargeable Events as well as FATCA/CRS, before joining the team in July 2023.

QUALIFICATIONS

- › Currently studying towards CII Diploma in Regulated Financial Planning.

INTERNATIONAL AND EU TEAM



BRENDAN HARPER
HEAD OF ASIA AND UHNW
TECHNICAL SERVICES

ABOUT

Brendan's role encompasses Utmost's markets in Asia, and the Middle East, and selected European markets, as well as supporting global partners focused on UHNW individuals. Brendan has over 31 years' multi-jurisdictional experience across the UK, Crown Dependencies, Hong Kong, Singapore, EU and United Arab Emirates. He has developed and supported tax and estate planning solutions, across various customer segments, including UK, Asian HNW, Australian, South African, Global Indian and European nationals. Brendan is the Tax Committee Chairman for the Association of International Life Offices and recipient of the STEP Worldwide Excellence Awards in 2018 and 2020.

QUALIFICATIONS

- › Chartered Financial Planner
- › APFS (Advanced Diploma in Financial Planning)
- › TEP (Trust and Estate Practitioner – STEP)
- › ACG (Chartered Secretary)
- › Postgraduate Diploma in Administration and Law
- › HKIIQE (Hong Kong Insurance Intermediaries Qualifying Examination).



GLENN MCILROY
TECHNICAL SERVICES MANAGER

ABOUT

Glenn has been working in financial services since 1997, spending time in technical roles with major UK financial services providers before becoming a financial adviser. Glenn's most recent experience has been in the international Life Insurance market with a focus on helping financial planners deal with the complexities of international wealth structuring and cross-border financial planning. He regularly presents to advisers and collaborates with them to identify opportunities to provide better outcomes for their clients.

QUALIFICATIONS

- › DipPFS (Diploma in Financial Planning)
- › CertPFS (DM)
- › QFA (Certificate in Professional Financial Advice)
- › MSc. (Econ).

INTERNATIONAL AND EU TEAM (CONTINUED)



PETER TUNG

TAX AND LEGAL COUNSEL - ASIA

ABOUT

Peter is a seasoned wealth planning adviser with extensive experience in the financial services industry. He specialises in personal and family wealth planning, cross-border people advisory, and tax-efficient structuring for High-Net-Worth individuals. His career includes senior roles at a Big Four Accounting Firm, where he focused on personal tax planning and cross-border mobility management across the APAC region, and as Head of Personal Tax at a leading Trust, Business, and Corporate Service Provider in Hong Kong. Peter is also well-versed in global tax compliance, including CRS and FATCA reporting, and is recognised for his ability to collaborate seamlessly with clients, bankers, and lawyers to deliver tailored, strategic solutions.

QUALIFICATIONS

- › ACCA, Association of Chartered Certified Accountants
- › Certified Public Accountant (CPA), Hong Kong Institute of Certified Public Accountants
- › Enrolled Agent (EA), US licensed tax practitioner
- › Certified Trust Practitioner (CTP), Hong Kong Trustees' Association.



LAURA BLOMQVIST

SENIOR WEALTH PLANNER - FINLAND AND NORWAY

ABOUT

Laura is the in-house wealth planner for the Finnish and Norwegian markets at Utmost, based in Luxembourg and working alongside the Sales team, advising on legal and tax matters for HNW and UHNW individuals and companies alike. She is a Finnish-qualified lawyer and has over 10 years of experience in the banking and life insurance sector, particularly in international structuring and wealth planning solutions. In addition, she has experience in legal advisory, with a focus on corporate law. This combination of legal expertise and industry experience provides her with a strong practical insight into the complex needs of internationally mobile clients.

QUALIFICATIONS

- › Qualified lawyer (Finland) LL.M.



LANA JARVIS

SENIOR WEALTH PLANNING - UK AND INTERNATIONAL

ABOUT

Lana is a Senior Wealth Planner specialising in private-client taxation and cross-border wealth planning. She facilitates bespoke succession and inheritance tax planning for HNW and UHNW families using investment-linked insurance solutions. She has contributed technical leadership and thought-leadership content in various articles and industry commentary and she is frequently consulted on the investment and insurance contract law aspects of policy structures. Lana has nearly 14 years' experience in Corporate taxation, Policyholder taxation and Private client taxation. She has extensive knowledge of Trusts and corporate structures. She trained in Big 4 Accountancy firms in their Life Insurance tax teams before moving in-house.

QUALIFICATIONS

- › LLB Law degree (Queen Mary, University of London)
- › LPC (Legal Practice Course - College of Law, Bloomsbury)
- › ATT (Association of Tax Technicians)
- › TEP (Trust and Estate Practitioner - STEP).



ROBERTH JOSEFSSON

SENIOR WEALTH PLANNER - SWEDEN

ABOUT

Roberth has worked for Utmost since 2019, first in sales as a relationship manager, and now as a Wealth Planner for the Swedish market. He is currently responsible for the products offered in Sweden and has an active role in supporting the Swedish sales team with tailoring solutions for UHNWIs. Roberth has over 30 years of experience in cross border taxation and M&A. Since 2002, he has been working in Luxembourg as a Wealth Planner in the Private Banking and Insurance sectors primarily covering Sweden but also other European countries, assisting Swedish UHNWIs to structure their cross border financial affairs.

QUALIFICATIONS

- › L.L.M. Master of Laws, specialised in international taxation
- › Registered agent in Luxembourg covering insurance distribution in the EU.

INTERNATIONAL AND EU TEAM (CONTINUED)



NICOLAAS VANCROMBRUGGE

SENIOR WEALTH PLANNER - BELGIUM AND LUXEMBOURG

ABOUT

Nicolaas Vancrombrugge is a Belgian qualified lawyer with over 25 years of experience in civil law and taxation. For almost 20 years, Nicolaas has been working in the Luxembourg financial industry as a Senior Wealth Planner specialising in cross-border and international matters in wealth and estate planning with a focus on the Benelux markets. Prior to joining Utmost Luxembourg, he worked in several big Luxembourg banks, as a Legal Counsel at a Big 4 company in Belgium and as an attorney at the Brussels bar. He is a regular speaker at webinars and wealth planning conferences and he has made several publications about the legal and tax aspects of life insurance contracts for Belgian residents.

QUALIFICATIONS

- › Qualified Lawyer (Belgium)
- › Postgraduate in European Law (France)
- › Postgraduate in Corporate Law.



NEREA LLONA

SENIOR WEALTH PLANNER – SPAIN AND LATAM

ABOUT

Nerea Llona is a Spanish qualified lawyer and tax adviser with over 14 years of experience in cross-border and international matters specialising in wealth and estate planning for HNW and UHNW individuals. She is the in-house Tax and Legal Counsel for the Spanish and Latin American markets working alongside the Sales team and our external partners to find the best insurance-based solutions for our clients. Prior to joining Utmost PanEurope dac, Nerea worked in the tax team of two Big Four companies in Spain and in a wealth management firm in London where she developed her interest in Life Assurance Bonds, Trusts and UK Tax and has sat the Personal Taxation paper of the UK's ATT (Association of Taxation Technicians) qualification. She is a regular speaker in specialised wealth planning conferences and seminars and participates in several STEP Special Interest Groups and events. Nerea was selected by The Legal 500 for the GC Powerlist Europe - Latin America in 2022 and 2023, a list that highlights the best general counsels and senior in-house legal counsels from across the region.

QUALIFICATIONS

- › Qualified Lawyer (Spain)
- › Member of the Madrid Bar Association (ICAM)
- › Member of the Spanish Association of Tax Advisors (AEDAF)
- › Postgraduate in Tax (LLM).



ESTER CARBONELL VAN RECK

SENIOR WEALTH PLANNER – SPAIN AND LATAM

ABOUT

Ester is a Spanish qualified lawyer and tax adviser with over 11 years of experience in cross-border and international matters specialising in wealth and estate planning for HNW and UHNW individuals. She works as Senior Wealth Planner for the Spanish and Latin American markets, where she provides tailored solutions for clients with complex international wealth structures. Prior to joining Utmost Luxembourg, Ester worked in the tax team of two leading professional services firms in Barcelona, Spain, advising private clients and family-owned businesses on cross-border taxation and wealth planning and offering them holistic and efficient solutions aligned with their global objectives. She regularly speaks and participates in specialised wealth planning conferences and events.

QUALIFICATIONS

- › Qualified Lawyer (Spain)
- › Master's Degree in Tax Advisory and Management (LLM)
- › Master's Degree in Legal Practice (LLM).



MAFALDA CESÁRIO

HEAD OF TAX AND LEGAL - PORTUGAL AND BRAZIL

ABOUT

Mafalda Cesário is a senior member of the Group Technical Services department for the Portuguese and Brazilian market in Utmost PanEurope dac. Mafalda draws upon her 15 plus years of technical knowledge of multi-jurisdictional uses of life assurance policies to provide legal and tax insights and solutions to partners in Private Banks, Family Offices, Asset Managers, legal and accountancy firms and their HNW and UHNW clients. Prior to joining Utmost PanEurope dac, Mafalda worked in the tax team of two Big Four companies in Portugal and one in Dublin. Mafalda also worked in the tax team of a law firm in Portugal. It was in these roles that Mafalda developed a strong interest in wealth planning. Mafalda regularly delivers webinars promoting the legal and tax advantages of Utmost's products in the Portuguese market.

QUALIFICATIONS

- › Qualified Lawyer (Portugal)
- › Member of the Portuguese Bar Association
- › Postgraduate in Tax.

INTERNATIONAL AND EU TEAM (CONTINUED)



MAIK NICOLA BUFFONE
TAX AND LEGAL COUNSEL – ITALY

ABOUT

Maik Buffone brings more than 20 years of experience in wealth planning with a strong focus on the use of life insurance across multiple markets, specialising particularly in tax-related matters and sophisticated estate planning strategies. As the in-house wealth planner, he provides tax and legal advice for the Italian market, collaborates closely with the Sales team and trusted business partners to design and implement sustainable unit-linked insurance products and bespoke wealth planning solutions tailored to both Italian and international clients. He leverages his fluency in Italian, German, English, and French to serve a diverse client base effectively. Beyond his advisory activities, he frequently contributes as a speaker at specialized conferences and seminars in the field of wealth planning. Furthermore, he lectures at the IPSOA Master in Wealth Management, where he supports the education of the next generation of industry professionals.

QUALIFICATIONS

- › Qualified Lawyer (Italy)
- › Italian Chartered Accountant (Italy)
- › Statutory Auditor (Italy)
- › Master in International Finance, Audit and Control.



FILIPPO MANCINI
SENIOR WEALTH PLANNER – ITALY

ABOUT

Filippo Mancini is the Senior Wealth Planner focusing on the design and implementation of cross-border insurance solutions for the Italian market. Over the last 10 years, he advised private banks, family offices, brokers and HNWI clients on wealth planning, succession and tax-efficient strategies across multiple jurisdictions. His expertise covers the structuring of complex life-insurance solutions within an international regulatory and fiscal framework. Before entering the wealth planning sector, he developed a solid background in financial markets regulation at a top-tier international law firm.

QUALIFICATIONS

- › Admitted to the Italian Bar Association (Italy)
- › Master's degree in Business Law
- › Master IPSOA in Wealth planning and management.



NICOLETTA BASSO
TAX AND LEGAL COUNSEL – ITALY

ABOUT

Nicoletta Basso is the in-house Tax and Legal Counsel for the Italian market, where she works alongside the Sales team to advise HNW and UHNW clients as well as business partners on the viability and effectiveness of unit-linked insurance products as a valid wealth structuring and succession planning solution for the Italian market. She has over 15 years' experience in the financial services industry, with a focus on cross-border and multi-jurisdictional matters. She was previously employed in the compliance department of a MiFID investment manager based in Dublin, where she gained a good knowledge and understanding of compliance matters and regulations.

QUALIFICATIONS

- › Qualified Lawyer (Italy)
- › Qualified Solicitor (Ireland)
- › Member of the Law Society of Ireland
- › Professional Diploma in Compliance (ACOI)
- › Diploma in Investment Funds and Compliance – Law Society of Ireland.



NICOLAS MORHUN

ABOUT

Phd graduate in International Private Law from University Paris Dauphine, Nicolas has been working for more than 10 years in the insurance sector. Prior to that, he advised Private Equity funds and HNWIs on their wealth planning and investment structures. Nicolas co-manages the French working Group at the Association of Insurance Companies in Luxembourg. He is also an active member of the technical committee of International Law of the French Federation of Wealth Planning and lecturer at the University Paris Dauphine for two executive masters.

QUALIFICATIONS

- › Phd
- › Master in Notary Law
- › Master in Wealth Management.

INTERNATIONAL AND EU TEAM (CONTINUED)



BENJAMIN FIORINO

WEALTH PLANNER / TAX AND LEGAL
COUNSEL - FRANCE

ABOUT

Benjamin is an experienced wealth planning adviser, specialising in cross-border and international matters with over 10 years of experience. After working for a number of years as a Wealth Manager at a renowned global private bank in France, he moved into more technical roles in a French life insurance company. He's now part of the team of in-house Tax and Legal Counsels for the French Market, working closely alongside the Sales team and external partners. Benjamin brings to his role extensive experience of collaborating with clients and bankers to develop tax-efficient family structures for HNW and UHNW individuals.

QUALIFICATIONS

- › Chartered Wealth Manager.
- › Accredited European Financial Planner.
- › Master's degree in Finance, Law & Wealth Management.



ALIX DEVALMONT

SENIOR WEALTH PLANNER - FRENCH MARKET

ABOUT

Alix has been working in wealth management for over 10 years, starting out as a legal counsel at a French private bank before continuing her career in Luxembourg at an insurance company. She then joined a Swiss private bank, where she was able to contribute her expertise in life insurance before joining the Group.

She now works as Senior Wealth planner on the French market supporting the Sales Team and external partners. Alix specialises in unit linked insurance and capitalisation policies as sustainable wealth structuring and succession planning solutions for French market.

QUALIFICATIONS

- › Master's degree in Law
- › Master's degree in Wealth Management.



ROBERT FERREIRA

TAX RECLAIMS SPECIALIST

ABOUT

Originally from Brazil, Robert built a solid foundation in taxation over more than a decade working as a Tax Consultant at a leading French multinational in the retail sector, where he specialised in indirect and direct tax compliance, tax optimisation strategies, and cross-border reporting.

Robert moved to Ireland to further develop his international career in taxation, joining the Group Technical Services department at Utmost. He focuses on reclaiming withholding taxes on dividends and interest, liaising with custodians, tax agents, and tax authorities worldwide. Robert works to ensure efficiency and accuracy in reclaim processes, thereby enhancing the overall value delivered to clients.

QUALIFICATIONS

- › Chartered Accountant (Brazil)
- › Chartered Accountant member of the Association of International Accountants (AIA), UK
- › Pursuing the Chartered Tax Adviser qualification with the Irish Tax Institute (ITI)
- › Bachelor's Degree in Accounting
- › Bachelor's Degree in Law.

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

Utmost Luxembourg S.A. is registered with R.C.S. under number B37604 and regulated by the Commissariat aux Assurances (CAA).

Registered office address: 4, rue Lou Hemmer, L-1748 Luxembourg, Grand-Duché de Luxembourg.

Utmost Wealth Solutions is registered in Luxembourg as a business name of Utmost Luxembourg S.A.

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