

MANAGED CAPITAL ACCOUNT - REDEMPTION AT A GLANCE

The value of investments can fall as well as rise and you may not get back what you invest.

PRODUCT OVERVIEW

WHAT IS IT?

The Managed Capital Account - Redemption is provided by Utmost International Isle of Man Limited (Utmost International).

US\$150

At the end of the term, the account will pay the higher of US\$150 (€150/£100) or the value of the account.

5 years or longer

An investment solution designed for clients investing over the medium- to long-term. Given the volatility of investment markets, we believe strongly that you should remain invested for at least five years.

18 → 85

Anyone aged between 18 and 85 (inclusive) can invest into the Managed Capital Account.

99 years

A capital redemption account which will continue for 99 years unless encashed earlier.

PAYMENT FLEXIBILITY

- › Invest regular monthly or quarterly amounts or just when you want.
- › Invest lump sums.
- › Stop, start, increase or decrease* your regular investment at any time.
- › Credit card, standing order or bank transfer.
- › US\$, € or £.
- › No fixed term.

* Subject to minimum contribution level.

PAYMENTS INTO YOUR BOND

	TO START YOUR ACCOUNT			FUTURE INCREASES		
	US\$	€	£	US\$	€	£
Monthly	450	450	300	150	150	100
Quarterly	1,350	1,350	900	450	450	300
Lump sum	15,000	15,000	10,000	1,500	1,500	1,000

These minimum amounts may increase in the future, so please check the latest figures with your financial adviser.

ACCESS TO YOUR MONEY

10% charge-free

One-off or regular withdrawals. 10% charge-free withdrawal allowance each year, applying five years after each investment.

CHOICE OF FUNDS

BUILDING YOUR INVESTMENT PORTFOLIO

Depending on your goals, you and your financial adviser may decide to create a portfolio from our selection of international investment funds. These unit-linked funds are provided by leading fund managers and give access to a broad selection of asset classes, sectors, specialisations and currencies.

RESEARCHED RANGE

Alternatively, your financial adviser may recommend our Researched Fund Range. This range of high quality hand picked funds lets you and your financial adviser build and manage a portfolio that can help meet your needs with precision.

MULTI-ASSET PORTFOLIOS

Or you may find that one of our pre-packaged multi-asset portfolios, such as a Compass Portfolio, is more suitable for you, meaning you can leave day-to-day portfolio management to Quilter Investors, the multi-asset business of Quilter.

They are a range of risk-targeted, multi-asset portfolios and their main objective is to generate a long-term total return whilst effectively managing downside risks.

Switching between funds is currently free of charge. Fund manager charges vary depending on your fund choice.

FINANCIAL PLANNING

OPTION TO NOMINATE BENEFICIARIES.

COMPREHENSIVE RANGE OF TRUST FACILITIES FOR ESTATE PLANNING AND ASSET PROTECTION.

CHARGES

- › We make an initial 'establishment' charge for each investment, to cover costs incurred in setting it up. Spread over five years, these charges work out at 1.6% each year.
- › We also take 1% of the value of your fund each year to cover our ongoing management costs.
- › The fund managers of each fund you invest in may also make a charge. This is usually between 1% and 2.5% each year. It depends on the funds you've chosen, their managers and the type of investment. Your financial adviser will alert you to the charges before you commit to the individual funds.
- › A maintenance charge of US\$9.50 (€9.50/£6.30) will be taken unless either:
 - the amount of the contributions paid to the account; or
 - the value of the allocated units at their bid price are equal to or exceed US\$15,000 (€15 000/£10,000) at the transaction date.
- › A 1% credit card charge may apply. Please check with your credit card provider.
- › There is an early encashment charge of 8% in the first year of each investment, reducing by 1.6% each year to 1.6% in year five and 0% thereafter.

WHAT HAPPENS WHEN IDIE?

In the event of the death of the last of the accountholders, your account will not end. The legal representative of the last accountholder becomes the accountholder. They choose whether to:

- › keep the account and appoint a beneficiary to become the accountholder by executing a deed of assignment, or
- › encash the account. If the account is encashed, the early encashment charge (if applicable) will still apply.

NEXT STEPS

To ensure you fully understand all the risks and benefits of the Managed Capital Account, you should also read the product brochure and Terms and Conditions.

At Utmost International we believe strongly in the benefit of professional financial advice and encourage clients to review their circumstances and financial planning needs with their financial adviser before investing in the Managed Capital Account.

You should also ensure you have obtained information on the funds you are investing in, which is available from your financial adviser, or from our website www.utmostinternational.com

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

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

Utmost International Isle of Man Limited is registered in the Isle of Man under number 24916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

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

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