

# UTMOST INTERNATIONAL ISLE OF MAN LIMITED AND SCOTTISH WIDOWS PLATFORM NEW BUSINESS PROCESS



This document has been created to aid financial advisers who are establishing a client's portfolio bond with Utmost International Isle of Man Limited and are placing the linked investments on the Scottish Widows Platform.

1

The adviser firm (you) must have terms of business with Utmost International Isle of Man Limited before the bond can be invested.

You will need to create a Personal Illustration for your client by logging into our website [www.utmostinternational.com](http://www.utmostinternational.com)

Alternatively, our Welcome team can provide a pre-existing copy or create a new Personal Illustration. For more information contact [welcome@utmostwealth.com](mailto:welcome@utmostwealth.com) or **+44 (0) 1624 653 251**.

2

Send the Scottish Widows Platform Data Capture form to Advance by Scottish Widows who will set up the client on their platform.

Complete all the required sections of the Utmost International Isle of Man Limited application forms and/or trust forms for your client's chosen Utmost International Isle of Man Limited bond and return to Utmost International Isle of Man Limited at the address overleaf. We will confirm receipt of the application within one working day of arrival.

3

During the application process:

- › Utmost International Isle of Man Limited will require either an original or original certified copy of your client's passport and address verification to comply with Isle of Man 'know your customer' requirements
- › The adviser linked to the Scottish Widows Platform should be nominated as the Platform Adviser in the nomination section of the application form. The Platform Adviser must sign the form each time a new application is submitted
- › Your client may be asked to provide additional information and/or documentation to meet our regulatory requirements.

4

When Utmost have processed the application and then request the premium, the payment of premium must be sent to Utmost International Isle of Man Limited, clearly referencing the client's name and policy number (if available). Any initial charge and/or any cash amount to be retained in the bond's Dealing Account\* is deducted from the premium and the remaining balance is then transferred to the Scottish Widows platform following policy issue and a unique Scottish Widows Platform reference is received by Utmost International Isle of Man Limited. Once the cash has been transferred, Utmost International Isle of Man Limited will provide Scottish Widows with confirmation.

\*To cover any ongoing charges or withdrawals due prior to the first Standing Order due date.

5

- › Scottish Widows will set up the new client on their platform to match the information provided by you using the policy number and name provided by Utmost International Isle of Man Limited to create the client on their platform
- › Once the monies have been received and matched, Scottish Widows will confirm to you that the cash is ready for investment.

6

Your client's Utmost International Isle of Man Limited bond is now invested on the Scottish Widows Platform. Should you require any further information or assistance, refer to Scottish Widows Platform contact details overleaf.

# UTMOST INTERNATIONAL ISLE OF MAN LIMITED AND SCOTTISH WIDOWS PLATFORM SPECIAL TERMS

Special ongoing terms are available for new Utmost International Isle of Man Limited bonds investing 100% into the Scottish Widows Platform.

PREMIUM BAND	UTMOST TERMS FOR ADVANCE CUSTOMERS (ONGOING CHARGE P.A.)
£50,000 - £99,999	0.40%
£100,000 - £249,999	0.30%
£250,000 - £499,999	0.20%
£500,000 - £999,999	0.18%
£1,000,000 - £1,999,999	0.16%
£2,000,000+	0.14%



For details of Scottish Widows Platform charges, contact your regional platform relationship manager.

For more details on the Utmost International Isle of Man Limited proposition, contact your Regional Sales Manager.


In addition to the above, a reduced administration charge of £93.75 per policy quarter will also apply to the bond. This charge will increase on 1 January each year in line with UK RPI. These charges are correct as at **1 January 2026**.


If the client transfers away from the Advance by Scottish Widows Platform the quarterly administration charge will increase to Utmost's standard terms. For more information, refer to the **Guide to Charges**.


## CONTACT US


### UTMOST INTERNATIONAL ISLE OF MAN LIMITED WELCOME TEAM CONTACT DETAILS

For more information on our products and services contact our Welcome team.

 +44 (0)1624 653 251

 [welcome@utmostwealth.com](mailto:welcome@utmostwealth.com)


 Utmost International Isle of Man Limited,  
King Edward Bay House, King Edward Road,  
Onchan, Isle of Man,  
IM99 1NU, British Isles.


 [www.utmostinternational.com](http://www.utmostinternational.com)

Telephone calls may be recorded.

### ADVANCE BY SCOTTISH WIDOWS PLATFORM CONTACT DETAILS

For more information call our Client Services team using our **dedicated Adviser line**.

 0330 024 2345

 Scottish Widows Platform,  
PO BOX 24065,  
1 Tanfield,  
Edinburgh,  
EH3 1E7

A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://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.

UWS PR 0073 | 01/26