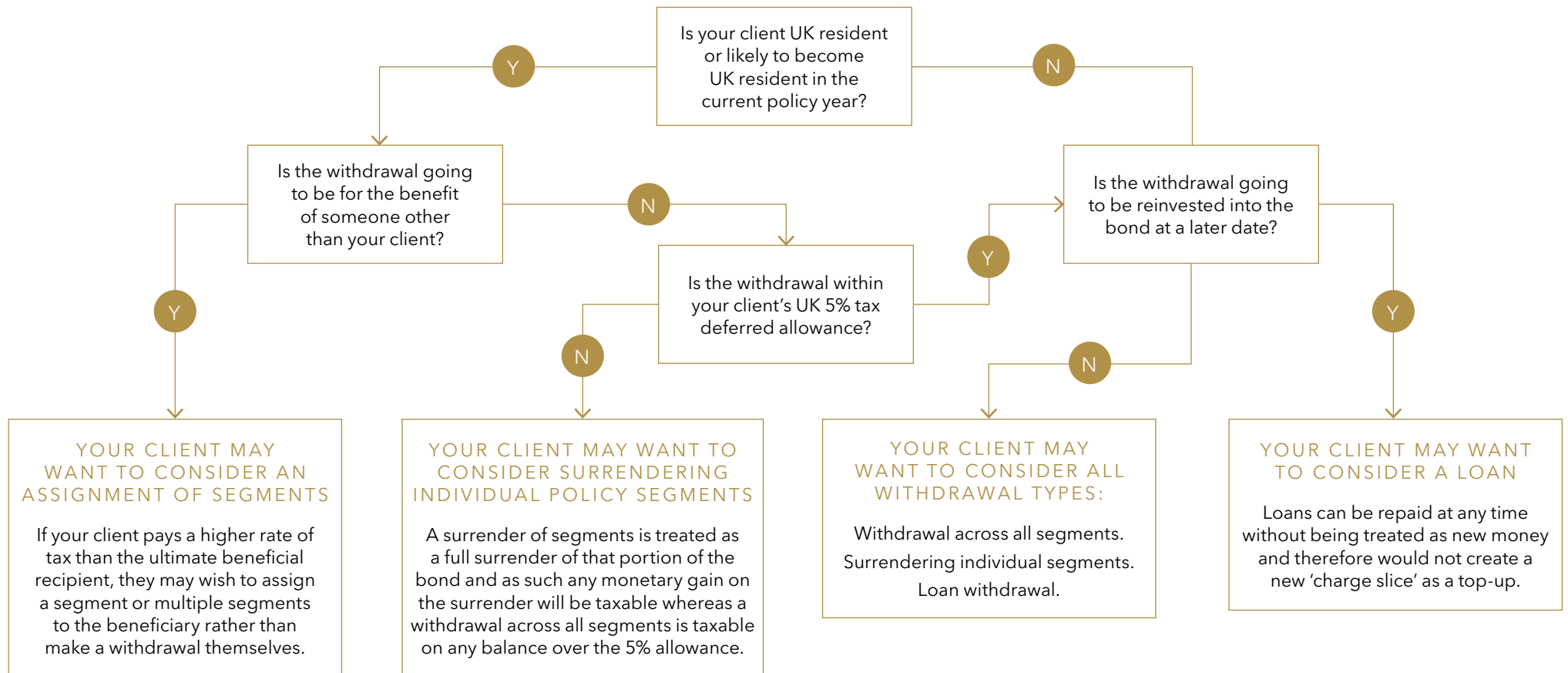


INVESTMENT WITHDRAWAL OPTIONS FOR YOUR CLIENTS

This document shows the different portfolio bond withdrawal options available for your current and future UK resident clients. Follow this journey to find an option that may be suitable to help meet your client's needs.



PERSONAL PORTFOLIO BOND REGULATIONS AND RESTRICTING ASSETS

Any UK tax will be reduced proportionately for time spent as a non-UK resident. Additional investments are deemed to be made at the start of the contract (even if they are top-ups or regular premiums are made when the client is UK resident again) thereby increasing any time apportionment relief given.

Utmost International portfolio bond policyholders who are returning to the UK and who will become UK tax resident should consider requesting that we endorse their policy. This endorsement restricts the assets to permissible assets only, ensuring that the 15% deemed gains tax charge does not apply.

Wealth Interactive, our online wealth management service, is the most effective way of transacting a withdrawal and you can request ad hoc withdrawals on behalf of your clients.

For more information visit www.utmostinternational.com and click on Adviser Login.

The value of your client's investments may fall as well as rise and they may not get back what they put in.

This document is based on Utmost International's interpretation of the law and HM Revenue and Customs practice as at October 2018. We believe this interpretation is correct, but cannot guarantee it. Tax relief and the tax treatment of investment funds may change.

The value of any tax relief will depend on the investor's individual circumstances.

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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.

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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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Utmost International Middle East Limited is authorised and regulated by the Dubai Financial Services Authority.

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