

UTMOST GROUP TECHNICAL SERVICES



OVER **200**
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 market and we recognise that access to high quality technical support is vital. That is why we at Utmost Wealth Solutions 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.

As well as having access to a dedicated UK Technical team, our business partners benefit from the wider international expertise in the department. 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.



A **trust analysis service** for existing UK trust structures.



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.



Deal structuring and 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

Aidan has 18 years of Irish and International tax experience and his former roles include Tax Director in KPMG in Ireland and Head of Tax in Utmot. He is now Head of Group Technical Services and leads a strong team of international tax and legal experts within the Utmot Group.

QUALIFICATIONS

- › FCA (Fellow of Chartered Accountants Ireland).
- › ITI (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 Manx Insurance Association (MIA) technical sub-committee.

QUALIFICATIONS

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



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).

UK TEAM (CONTINUED)



JOHN ALBON
TAXATION AND TRUST
SPECIALIST

ABOUT

John has been in financial services since 1998 undertaking a variety of both technical and sales roles. He is currently the Taxation and Trust Specialist for Utmost Limited providing technical assistance, both internally and to our Distribution team, on both taxation and trust based issues. He is also the lead contact for our Utmost Trust Analysis service providing reports on trusts, wills and settlements.

QUALIFICATIONS

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



CHRIS ALFORD
TECHNICAL OFFICER

ABOUT

Chris has been in financial services since 2009. After starting in a Customer Support role, he has worked in Utmost's Technical team since 2013. Chris has an in-depth knowledge of our product offerings and their taxation. He recently completed and passed the STEP Diploma in International Trust Management. He has now returned to his study with the PFS, in order to achieve Chartered status.

QUALIFICATIONS

- › DipPFS (Diploma in Financial Planning).
- › TEP (Trust and Estate Practitioner - STEP).



DEAN HAKARAIA
TECHNICAL SPECIALIST

ABOUT

Dean began working in financial services in 2019. Originally from New Zealand and a qualified solicitor, Dean's main areas of responsibility have been chargeable event reporting in the UK, legal queries on Utmost products and the tax treatment of Utmost products outside of the UK. He is currently studying for qualifications with the Chartered Insurance Institute.

QUALIFICATIONS

- › Qualified Solicitor (New Zealand).

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, as well as supporting global partners focused on UHNW individuals. Brendan has over 27 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).
- › ACIS (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).
- › MSc. (Econ).

INTERNATIONAL AND EU TEAM (CONTINUED)



MAFALDA CESÁRIO

SENIOR TAX AND LEGAL COUNSEL –
PORTUGAL

ABOUT

Mafalda Cesário is a senior member of the Group Technical Services department for the Portuguese market in Utmost PanEurope. 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, 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.



NEREA LLONA

TAX AND LEGAL COUNSEL – SPAIN

ABOUT

Nerea Llona is a Spanish qualified lawyer and tax adviser with over 10 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 market in Utmost PanEurope working alongside the Sales team and our external partners to find the best insurance-based solutions for our clients. Prior to joining Utmost PanEurope, 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 prepared the Personal Taxation paper for the 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.

QUALIFICATIONS

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



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 13 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).
- › Registered as an EU lawyer with the Law Society of Ireland.
- › Professional Diploma in Compliance (ACOI).
- › Diploma in Investment Funds and Compliance – Law Society of Ireland.



JENNIFER O'SULLIVAN

HEAD OF EU TECHNICAL SERVICES

ABOUT

Jennifer has been working in financial services since 2011. A qualified solicitor, Jennifer began her career in private practice in one of Ireland's leading law firms before moving in-house in 2015. Jennifer is the Head of EU Technical Services at Utmost and provides legal and regulatory technical support to the business on general product development and maintenance as well as on specific cases. Jennifer has a particular focus on EU level law and regulation as part of her role. Jennifer currently chairs the legal and regulatory committee of AILO (the Association of International Life Offices).

QUALIFICATIONS

- › Qualified Lawyer (Ireland).

INTERNATIONAL AND EU TEAM (CONTINUED)



FRANCESCA FORATO

TAX AND LEGAL SPECIALIST

ABOUT

A qualified Italian lawyer, Francesca has worked in Financial Services since 2019 and provides tax and legal support across various markets, including Switzerland and Hong Kong. She also holds a Certificate in International Trust Management from the Society of Trust and Estate Practitioners.

QUALIFICATIONS

› Qualified Lawyer (Italy).

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A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is a trading name used by a number of Utmost companies. Utmost Trustee Solutions is the trading name used by Utmost Trustee Solutions Limited. This item has been issued by Utmost Limited and Utmost PanEurope dac.

The following companies are registered in the Isle of Man: Utmost Limited (No 056473C), Utmost Administration Limited (No 109218C) and Utmost Trustee Solutions Limited (No 106739C) which are regulated or licensed by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is an appointed representative of Utmost Limited. Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles. Utmost Limited is authorised in the UK by the Financial Conduct Authority (160418).

Utmost PanEurope dac (No 311420), trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

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