

# MOMENTUM



THE PLAN  
THAT MOVES  
WITH YOU

ISSUED BY  
UTMOST WORLDWIDE LIMITED

A WORLD *of* DIFFERENCE

utmost<sup>™</sup>  
CORPORATE SOLUTIONS



# KEEPING YOU ON TRACK

Effective retirement planning has two important elements: maximising your savings capability and maintaining your lifestyle during retirement.

We have designed Momentum to allow you to transfer savings from an employer's retirement or savings scheme seamlessly to an individually-owned policy. You can take your Momentum policy with you wherever your career takes you.

On retirement or semi-retirement, you can drawdown the savings you have built up in Momentum to supplement your income. This may be a suitable alternative to purchasing an annuity if you prefer to have control and flexibility over how and when you top-up your income.

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## WHICH JOURNEY ARE YOU ON?

- › Continuing my career journey
- › Easing into retirement

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## WHY MOMENTUM?

- › Key benefits
- › Your plan in safe hands
- › What makes Momentum different?

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## GETTING STARTED



When moving between jurisdictions you should always seek professional financial advice.

## WHICH JOURNEY ARE YOU ON?

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Are you changing your employer? Embarking on a new career path? Perhaps you are returning home after an international assignment?

If you have savings built-up in an employer's savings scheme and/or are due to receive a lump sum payment, Momentum will allow you to combine this and your future savings in one place.



CONTINUING MY  
CAREER JOURNEY



EASING INTO  
RETIREMENT



## MEET HELEN

**Helen has an Utmost Corporate Solutions group savings plan with her current employer.**

"My ambition in life is to enjoy a rich family life alongside a successful career. I want to enjoy the experiences the world has to offer, while ensuring that I provide my kids with every chance to excel in life."

# CONTINUING MY CAREER JOURNEY



## MY JOURNEY SO FAR

I am a qualified accountant who has worked for different international companies and organisations over the years. Although I love what I do, I am always on the lookout for new challenges. This means I move around a lot.

My latest 2-year contract is ending and I have to take my money out of the group plan. I'm joining a new organisation, not only in a different country but on a new continent, so I'm busy sorting out the logistics, including finding a place for my savings.



## HOW UTMOST CORPORATE SOLUTIONS IS HELPING ME

I have saved through my employer's Utmost Corporate Solutions group savings plan. Now I can easily transfer my savings into my own Momentum policy. I don't even have to liquidate the funds, Utmost Corporate Solutions will organise the transfer for me.

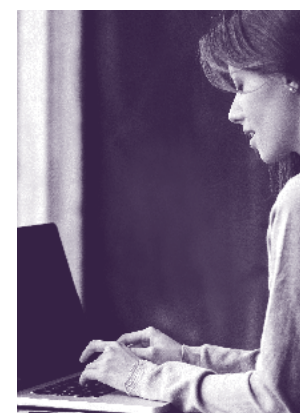
I will stop making regular savings for a while, but Momentum allows me the freedom to start again when I am able, if I want to.

When my next contract finishes I'm going to transfer a lump sum of money into my Momentum policy, keeping my savings in one place, wherever I go.

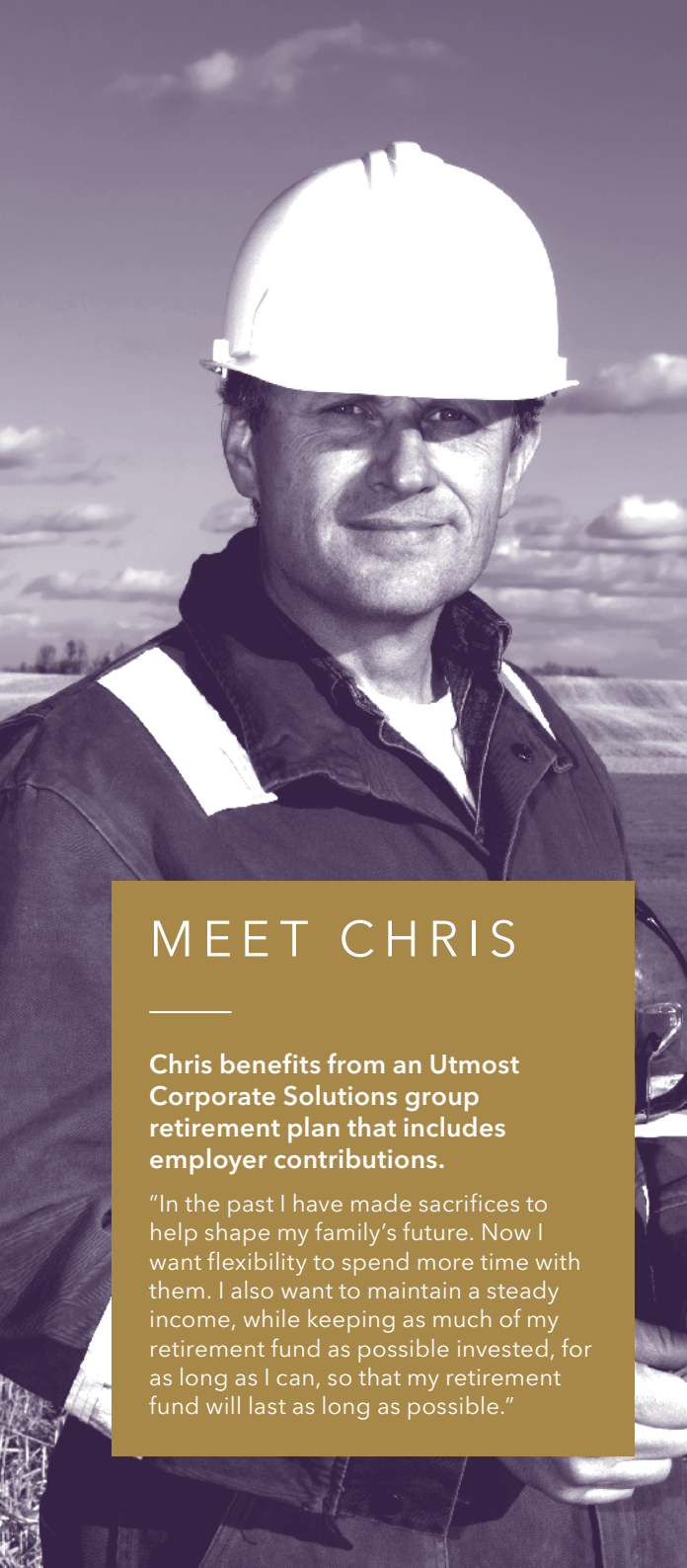


## MY PRIORITIES IN LIFE

- › Pursue a challenging career...
- › Enjoy international opportunities...
- › Give my kids a great start...
- › Establish financial security...







## MEET CHRIS

**Chris benefits from an Utmost Corporate Solutions group retirement plan that includes employer contributions.**

"In the past I have made sacrifices to help shape my family's future. Now I want flexibility to spend more time with them. I also want to maintain a steady income, while keeping as much of my retirement fund as possible invested, for as long as I can, so that my retirement fund will last as long as possible."

# EASING INTO RETIREMENT



## MY JOURNEY SO FAR

I've been really lucky and worked in the oil industry all my life. It has allowed me to see the world and have a challenging career.

My employers have been generous and provided an Utmost Corporate Solutions group retirement plan and have paid employer contributions. I also made personal contributions, saving additional money towards my retirement fund when I was able.

I've just turned 50 and have decided now is the time to leave my employer to spend more time with my family.



## MY PRIORITIES IN LIFE

- › Spending more quality time with my family...
- › Maintaining a steady income...
- › Build on my retirement fund for future financial security...



## HOW UTMOST CORPORATE SOLUTIONS IS HELPING ME

It will be easy to transfer my retirement savings from my employer's retirement plan into my own Momentum policy. Utmost Corporate Solutions will organise the transfer for me and I can continue to keep my retirement savings with them.

My employer's retirement plan invests my savings in the Utmost Balanced Lifecycle Strategy. I can continue to use this with Momentum. Being in a strategy means I don't have to worry about making investment decisions. The strategy will automatically re-balance each year and move towards less volatile investments as I get older.

I'm fit and healthy so I will not retire completely. I intend to take on consultancy work on a contractual basis. I will live off this income and supplement it with a semi-annual income payment from my Momentum policy. I can arrange automatic drawdown of the amount I want in January and July each year.

I want the rest of my retirement fund to stay invested for as long as possible.



## WHY MOMENTUM?

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Following life changes, for example, a new employer, a new location, retirement etc., you can transfer the accumulated savings from your employer's group retirement or saving plan to an individual Momentum policy.

This is a simple procedure – Utmost Corporate Solutions will arrange the transfer for you. This also means that if your employer has an Utmost Corporate Solutions group plan, you can continue to enjoy the same investment options available through the group plan, with the additional flexibility of a policy tailored to your future needs.

PLEASE CLICK ON ICONS TO  
REVEAL MORE INFORMATION

# GETTING STARTED

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The good news is that to benefit from the advantages of Momentum all you need to do is apply. We will look after everything from there.

With your consent, we can use the information that we hold from managing your employer's plan to establish your Momentum policy quickly and with the minimum of paperwork. Simply follow the next three steps:

## 1

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Complete your corporate group plan 'Termination Form' and state on it that you wish to transfer your savings to a Momentum policy from Utmost Corporate Solutions.

## 2

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Send your 'Termination Form' to your employer.

## 3

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Send the following to our office, marked for the attention of Utmost Corporate Solutions, Investment Customer Services team:

- › a copy of your 'Termination Form';
- › completed Momentum Application Form;
- › certified copy of your passport ID; and
- › proof of address such as an utility bill.

Following receipt of the above, we will liaise with your employer to ensure the efficient transfer of your savings. We will then issue your policy documentation.

## CONTACT US

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To find out more please contact Virginia Alcoba Segura



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# WE'RE HERE TO HELP

To find out more about Momentum  
please contact us.



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**utmost**<sup>™</sup>  
CORPORATE SOLUTIONS

Utmost Corporate Solutions is the trading  
name used by Utmost Worldwide Limited  
and a number of Utmost companies.

## A WORLD *of* DIFFERENCE

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).  
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