

INTERNATIONAL INVESTMENT BOND

PRODUCT BROCHURE



MIDDLE EAST & AFRICA

A WEALTH *of* DIFFERENCE

utmost[™]
WEALTH SOLUTIONS

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THE INTERNATIONAL INVESTMENT BOND **COULD BE SUITABLE** FOR YOU IF YOU:

- › are an expatriate, or a local national, company or trust
- › are aged between 18 and 89 and want to invest an initial lump sum with the option to pay regular premiums on a monthly, quarterly, half-yearly or yearly basis
- › are looking to invest at least US\$30,000/£20,000/ €30 000. With the option to then invest a minimum of US\$750/£500/€750 per month, per quarter, per half year or per year
- › want to invest tax-efficiently over the medium- to long-term
- › want to achieve investment growth aligned to your attitude to risk
- › want to have an option to use a multi-asset portfolio
- › expect to have access to a guided range of collective investments that enable you to build a bespoke portfolio
- › are happy to accept more risk than saving into a bank account.

THE INTERNATIONAL INVESTMENT BOND **MIGHT NOT BE SUITABLE** FOR YOU IF YOU:

- › have no other savings or investments
- › are new to investing and are not comfortable in making investment decisions
- › are not happy to accept the risk of potential investment losses, and are looking for guaranteed investment growth
- › require instant access to your money
- › wish to invest your money in cash
- › want to invest in stocks and shares
- › want access to professional investor funds.

WHY CHOOSE THE INTERNATIONAL INVESTMENT BOND?

The International Investment Bond ('the Bond') is provided by Utmost International Isle of Man Limited (Utmost International). It offers a tax-efficient way to hold your choice of US dollar denominated funds from leading fund managers, giving access to a broad selection of asset classes.

The Bond can help you create the financial future you want and also provides estate planning options to enable you to pass on as much of your wealth as possible to your children and future generations.

PAYMENTS INTO YOUR BOND:

MINIMUM INITIAL PREMIUM	OPTIONAL MINIMUM REGULAR PREMIUMS	ADDITIONAL LUMP SUM
US\$30,000	US\$750	US\$750
£20,000	£500	£500
€30 000	€750	€750

Per month, quarter, half-year or year.

WHEN YOU INVEST IN THE INTERNATIONAL INVESTMENT BOND YOU CAN:

- › take advantage of investment opportunities from many of the world's leading fund managers
- › stop, start, increase or decrease your regular premiums with no penalty
- › enjoy flexible access to your capital, including an option to take regular withdrawals
- › monitor performance and carry out transactions online through Wealth Interactive, our award-winning online service (see page 10)

PUTTING IT ALL TOGETHER - THE CHOICE IS YOURS

When choosing the funds to hold within your Bond, where do you start? How can you be confident that you've made the right choice? And how do you know that your chosen funds will continue to perform as you would expect?

The sheer amount of funds available in the market can be confusing. Even very knowledgeable investors can find choosing funds time-consuming and stressful. When you invest in the International Investment Bond that burden can be reduced. Our investment experts have selected a number of funds covering all the main asset classes and sectors and which are managed by some of the industry's top names.

CREATE A PORTFOLIO BESPOKE TO YOUR NEEDS

You and your financial adviser can create a bespoke portfolio which is appropriate for your needs. Your bespoke portfolio will need to be checked regularly to ensure it is performing as you would expect.

Following a thorough fact find and in-depth discussions about your investment goals, needs and risk appetite, your financial adviser can recommend the right choice for you.

The funds are grouped into the Multi-Asset Portfolios fund range and the SelfSelect fund range. Both ranges are designed to cover the needs of most investors.



The value of the funds within your Bond can fall as well as rise and you may not get back as much as you invest.

Multi-Asset Portfolios:

choose to outsource the day-to-day management of your portfolio by investing in one of the Multi-Asset Portfolios from a selection of high quality investment houses.

OR

SelfSelect fund range:

choose from a wider range of funds across all the major asset classes provided by a selection of high quality investment houses, offering depth of investment expertise.

HOW TO DECIDE WHICH FUNDS TO HOLD?

The decision about which investment choice is most suitable for your Bond depends on many important factors which you and your financial adviser need to consider.

These include:

- › your need for involvement in investment decisions
- › your need for investment breadth and personalisation
- › your investment knowledge and experience

ACCESS TO GLOBALLY WELL-KNOWN BRANDS

OUTSOURCE THE DAY-TO-DAY MANAGEMENT OF YOUR INVESTMENT PORTFOLIO.

Managing investments can be time consuming and require in-depth knowledge of how the different financial instruments work and react in different market situations.

By selecting to invest in a Multi-Asset Portfolio, you can outsource the day to day management of your investment portfolio to one of a number of highly regarded investment management companies.

The multi-asset portfolios are ready made investment funds that are truly diversified, holding a mix of investments. This can help reduce the impact of fluctuations in the performance of different asset classes and aid you to meet your investment objectives.

ACCESS TO GLOBALLY WELL-KNOWN BRANDS

If you feel that a ready-made multi-asset portfolio does not meet all of your investment needs, you and your financial adviser can choose to build your investment portfolio from a wider range of US dollar denominated funds from carefully selected asset managers including our Global Partners.

Our Global Partners are all recognised as leading investment houses. They offer a broad range of high-quality strategies across different asset classes, sectors and geographies. They are home to some of the world's most well-known fund managers and are renowned for their capabilities when it comes to managing client money.

Your financial adviser can tell you more about the funds available in this range and help to build a portfolio of funds suitable for your needs.

FLEXIBILITY FROM YOUR INTERNATIONAL INVESTMENT BOND

- › Start your investment with a lump sum of US\$30,000/£20,000/€30 000.
- › Add additional lump sums* from as little as US\$750/£500/€750.
- › Choose to invest regularly from US\$750/£500/€750 per month, quarter, half-year or year.

PUTTING MONEY IN

With the International Investment Bond you must initially invest a minimum of US\$30,000/£20,000/€30 000. You can then choose to set up regular monthly, quarterly, half-yearly or yearly payments, and then increase* or decrease your payments whenever you like.

You can also pay in one-off lump sums* as and when you receive them - such as ad hoc payments for freelance or short-term work, bonuses or even an inheritance.

* All premiums are subject to our acceptance. Regular premiums are subject to a minimum premium level. Increases/decreases are subject to a minimum amount.



HELPING YOU CREATE THE FUTURE YOU WANT

At Utmost International, we believe strongly in the benefit of financial advice. We encourage you to review your circumstances and financial planning needs with your financial adviser before making an investment in the Bond.



What makes the Bond stand out is its flexibility. It is designed to be tailored to suit your individual financial and investment needs and ultimately help you achieve your life goals, whether that's growing or preserving your financial worth, helping your children get on in life or retiring financially secure

Your financial adviser will be able to discuss with you the potential benefits of using your Bond as part of your financial planning.

EDUCATION

The benefit of a first-class education lasts a lifetime. It's one of the greatest gifts we can give our children or grandchildren, but is increasingly costly. The earlier you begin saving, the

better the prospects. The Bond allows you to make regular payments or add one-off premiums such as a substantial inheritance. If you are a UK expatriate, the Bond allows you to assign individual policies, which can be surrendered tax-efficiently when the time is right, for example to fund your children's or grandchildren's education fees.

RETIREMENT

As well as living longer, many people are also choosing to retire earlier and their expectations of the life they will lead after retirement are greater. The Bond can help you plan for retirement, putting you in control and giving you the flexibility on how much you invest and when.

ESTATE PLANNING

You can help safeguard your investment and make sure your money is used as you intend by using a beneficiary nomination for your Bond. This is a

simple way of ensuring your assets are transferred efficiently to the people you choose in the event of your death, currently at no cost.

TRUSTS

Your financial adviser may suggest that you place your Bond in trust. This can help ensure your wealth is used as you intend during your lifetime and after you die. A trust can offer some advantages in the future, for example if you are self-employed or get divorced, or if you have an estranged family.

It can also benefit your family or beneficiaries after your death by helping them to avoid probate issues.

As an added benefit, Utmost International offers a comprehensive range of trusts which could be suitable for your needs. If you wish, you can complement this with the professional trust service from our sister company, Utmost International Trustee Solutions Limited.



AN INVESTMENT THAT CHANGES WITH YOUR LIFE

TAX PLANNING

When held in a Bond, the investments can accumulate free of tax. Investment income building up in a fund however may be subject to a tax deduction in the country where the income was produced.

SECURITY

Utmost International is based in the Isle of Man. You can feel confident that your money is secure because Utmost International Isle of Man Limited must comply with the Isle of Man Insurance Act 2008 requirements.

PORTABILITY

As the Bond is an offshore investment, it can move with you, wherever you live and for however long.

A CHOICE OF CURRENCIES

You can make your one-off payments or withdrawals in pound sterling (£), US dollars (US\$) or euros (€). We will however ask you to choose a 'policy currency'. This is the currency in which you would like your investments to be summarised and viewed. Although one-off payments can be made in a choice of currencies, your regular premium payments must be made in the bond currency.

So, for example, you could choose pound sterling as your policy currency, but make your one-off payments in US dollars. However, you should be aware that making investments in different currencies could lead to losses or gains due to exchange rate fluctuations. Please note that the assets available through the Bond are only available in US dollars (US\$).



The value of the funds within your Bond can fall as well as rise and is not guaranteed. Because of the short-term volatility of investment markets and the effect of the charges made when you set up your Bond, we believe that you should remain invested for five to ten years or longer. Taking money out of your Bond early may also incur early surrender charges.



ACCESS YOUR BOND ONLINE WITH OUR AWARD-WINNING SERVICE

You can access your Bond 24 hours a day, 7 days a week using our award-winning online service, Wealth Interactive. It makes it much quicker and easier to apply for your International Investment Bond too, as your application is validated as you progress through the online steps.

Facts and figures at your fingertips

Wealth Interactive provides you with an at-a-glance view of your Bond, and a straightforward, clear and transparent way to access your information.

You can sign in and review your Bond whenever you want to. You'll be able to check the latest available facts and figures about the funds in your Bond and keep up to date with any changes made by your financial adviser.

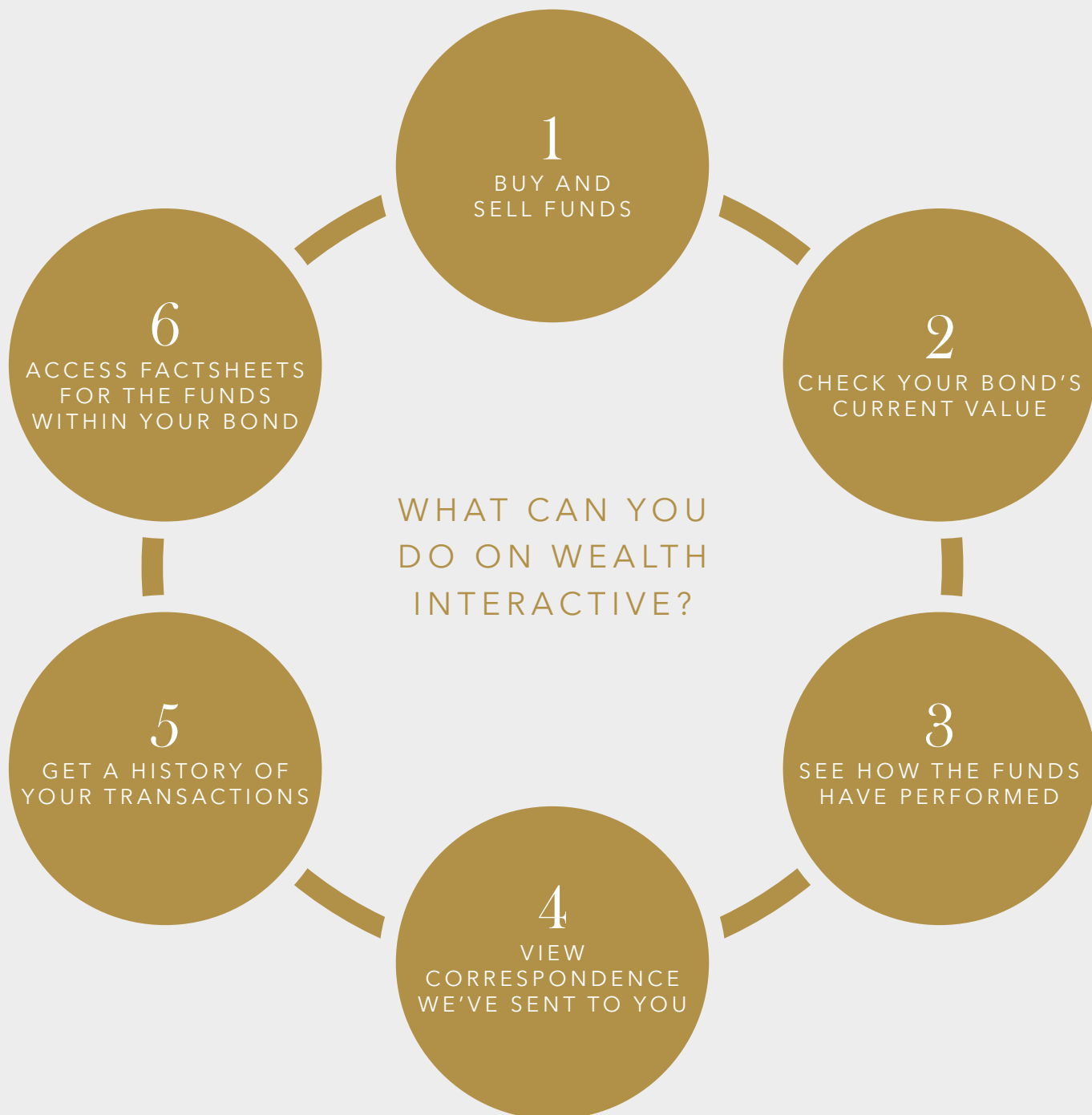
Reducing paperwork and waiting times

Wealth Interactive makes your life easier because you can update your personal details quickly and easily online, as well as approving key transactions electronically, reducing the amount of paper work you need to sign and file.

You can also view correspondence between you and Utmost International about your Bond in your Wealth Interactive account. Your financial adviser can even request your online approval of transactions such as buying and selling assets - this will speed up the approval process and ensure that transactions happen faster. You can then sign in to review the transaction and submit or request changes if you wish.

Support for your financial adviser

We also share important information with your financial adviser to help them provide you with the best possible service. Wealth Interactive gives your financial adviser easy access to all the data, tools and insight they need to help manage your Bond and maximise your wealth. It also provides support and services to help them plan the investments and keep them on course to achieve your long-term goals.



ACCESS YOUR CAPITAL AT ANY TIME

With the Bond, you can access your capital whenever you need.

TAKING MONEY OUT

The Bond gives you flexible access to your capital as long as you leave in your Bond a minimum amount that is the higher of 25% of total premium or these set amounts: US\$15,000/ £10,000/€15 000. You can normally request to withdraw money, subject to the minimum amounts of US\$1,500/£1,000/€1 500, provided that the amount in your Bond can sustain both the withdrawal and the charges involved.

If the value of your Bond falls below the minimum value for maintaining a Bond, we may surrender it unless you agree to add a further premium.

There are a number of ways to access your capital:

PART SURRENDERS:

Regular withdrawals

You can use your Bond to supplement your income on a regular basis; either monthly, quarterly, every four months, half-yearly, or yearly. Regular withdrawals are subject to a minimum withdrawal amount of US\$150/£100/€150.

One-off withdrawals

You can normally request to withdraw any amount you want at any stage, subject to a minimum of US\$1,500/£1,000/€1 500.

TOTAL SURRENDER OF THE BOND OR INDIVIDUAL POLICIES:

Your Bond is split into a number of policies to give you greater flexibility, and provided each policy value is at least US\$600 (or currency equivalent) you can select any number you want up to 9,999. You can request an encashment by the total surrender of one or more individual policies.

You should consult your financial adviser before requesting an encashment from your Bond. If you do not specify how you wish to take your encashment, we will process your request as a partial surrender across all policies.



Depending on the charging structure of your Bond, please note that an early surrender charge may apply if you withdraw some or all of your capital during the early years. Please refer to your charges schedule or speak to your financial adviser.

Taking capital out of your Bond, especially in the early years, can dramatically reduce the potential for your investments to perform. For that reason we suggest that you should consider this to be a medium- to long-term investment (five to ten years or longer).

FEES, CHARGES AND YOUR RIGHT TO CANCEL

THE BOND OFFERS A RANGE OF CHARGING STRUCTURES TO GIVE YOU A CHOICE ON HOW THE BOND IS SET UP.

INITIAL CHARGE		or	SPREAD COST	
Allocation rate	Between 93% and 100%		Allocation rate	100%
			Establishment charge	There's a choice of a 3, 5 or 8 year establishment charge term. The charge is up to 2.5% per annum for 3 years, up to 1.55% per annum for 5 years and up to 1.013% per annum for 8 years. On initial premiums, the charge is calculated each quarter in arrears starting from the first quarter after the first bond anniversary until the end of the selected period that the charge is to be spread over. On additional lump sum premiums, the relevant charge is calculated each quarter in arrears starting from the first quarter of the subsequent bond year until the end of the selected period that the charge is to be spread over. This charge will be deducted after the end of the quarter.

MANAGEMENT CHARGE

There's a tiered Management Charge which reduces (in terms of the percentage you pay) if the value of your Bond grows.

Please note: there is a minimum charge of US\$300 (£200/€300) per annum. This means that your quarterly charge will be the higher of US\$75 (US\$300/4) or the amount calculated using the tiered Management Charge below. The figures shown here are in US\$ but are also available in £ and € at currency equivalent.

Fund value on a quarterly date or final valuation date	Percentage amount per year
On the first US\$150,000	1.00%
On the fund value above US\$150,000 up to US\$375,000	0.80%
On the fund value above US\$375,000	0.60%

For example, if you use the figures in the table above and the fund value on a quarterly date is US\$412,500, the Management Charge will be calculated in the following way:

- › US\$150,000 multiplied by 1.00% = US\$1,500.00
- › US\$225,000 multiplied by 0.80% = US\$1,800.00
- › US\$37,500 multiplied by 0.60% = US\$225.00
- › US\$1,500.00 plus US\$1,800.00 plus US\$225.00 = US\$3,525.00 divided by 4 gives a quarterly charge of US\$881.25

The quarterly amount payable for this quarter is therefore \$881.25.

ONGOING SERVICE CHARGE

An Ongoing Service Charge may also apply depending on the charging structure you select.

THIRD PARTY CHARGES AND OTHER CHARGES

An initial and ongoing annual charge may apply on any asset. We may negotiate a reduced initial charge where possible, with fund managers. If we incur a charge due to telegraphic transfer, we will consider the cost imposed on us by a bank or other financial institution and our cost of administering the telegraphic transfer when deciding the level of charge we apply.

YOUR RIGHT TO CANCEL

You have the right to cancel your International Investment Bond and obtain a refund of any premium(s) paid, less any applicable charges*, and any fall in the value of the funds linked to your investment. You have 30 days from the date that you receive your International Investment Bond documents to let us know you want to cancel. Further information on how to cancel can be found in the International Investment Bond Policy Terms.

- * Applicable charges include non-refundable fund charges, fees we have paid to your financial adviser on your behalf and bank charges

REGULATORY STABILITY AND INVESTOR PROTECTION

A first class international financial centre that can help provide you with the security you need.

Utmost International Isle of Man Limited is based in an established international finance centre with a stable and independent legal, political and regulatory framework.

The Isle of Man has data protection rules (Isle of Man Data Protection Act 2002) in place which require that client information is securely held. All Isle of Man authorised life assurance companies must comply with the Isle of Man Insurance Act 2008 which specifies several areas of close supervision.

The Isle of Man has an investor protection scheme in place that covers contracts issued by authorised life assurance companies based on the island. In the unlikely event that Utmost International becomes insolvent, investors would be able to claim compensation of up to 90% of the contract value, less any contractual charges.



THE ISLE OF MAN HAS AN
INVESTOR PROTECTION
SCHEME IN PLACE THAT
COVERS CONTRACTS ISSUED
BY AUTHORISED LIFE
ASSURANCE COMPANIES
BASED ON THE ISLAND.

A FINANCIAL SERVICES COMPANY YOU CAN TRUST

ABOUT UTMOST INTERNATIONAL

Utmmost International is a leading provider of insurance-based wealth solutions through its Utmmost Wealth Solutions business, and provides employee benefits through its Utmmost Corporate Solutions business. Utmmost International operates across the UK, Europe, Latin America, Asia and the Middle East. Its solutions are based on unit-linked insurance policies. Utmmost International manages £56bn assets under administration on behalf of c. 210,000 policyholders as at 31 December 2021 and wrote £4.8bn new business in 2021.

We recognise how important it is for you to know that your financial interests are being taken care of, and we take huge pride in the part we play in helping you to achieve this. We understand that each investor is an individual with bespoke needs and different goals - whether that be searching for tax-efficiency, saving for a future event, securing a regular income, or investing for a prosperous retirement.





Your financial adviser looks at your financial arrangements holistically and can help make sure the Bond fits in with your overall objectives and plans. They will be able to answer your questions, recommend specific assets and fund managers, and provide you with further support material, including the full Terms and Conditions.

If you decide you wish to open an International Investment Bond, your financial adviser will help you with the application and with selecting the investments that are most suitable for you.

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.

Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

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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