

HOW CAN WE HELP YOUR CLIENT NOW, AND IN THE FUTURE?



Tax efficient investing



Gift for family and friends



Help protect wealth from IHT



Retirement planning



Educational fees planning



Generational tax planning

UTMOST LIMITED

- › Capital Redemption
- › Life Assurance

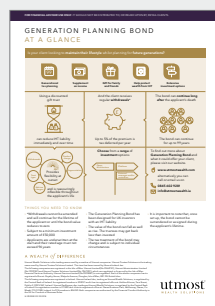
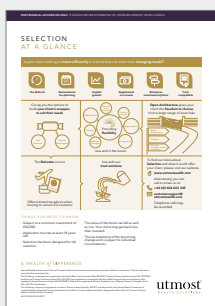
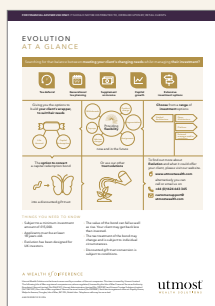
UTMOST IRELAND DAC

- › Capital Redemption
- › Life Assurance

- › Open Architecture
- › External Manager and/or Custodian

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- › External Manager and/or Custodian

- › Discretionary fund manager and custodian



EVOLUTION

- › Capital redemption option gives greater flexibility for financial planning throughout the client's lifetime and beyond
- › Invest for growth and/or supplement an income
- › Policyholder can choose and change the bond's linked assets.

ESTATE PLANNING BOND

- › A capital redemption bond placed immediately into trust that cannot be surrendered during the Settlor's lifetime
- › Potentially mitigate your client's IHT liability
- › Supplement an income or maintain lifestyle
- › Free professional trustee services subject to conditions.

SELECTION

- › Capital redemption option gives greater flexibility for financial planning throughout the client's lifetime and beyond
- › Invest for growth and/or supplement an income
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GENERATION PLANNING BOND

- › A capital redemption bond placed immediately into trust that cannot be surrendered during the Settlor's lifetime
- › Potentially mitigate your client's IHT liability
- › Supplement an income or maintain lifestyle
- › Free professional trustee services subject to conditions.

DELEGATION

- › Capital redemption option gives greater flexibility for financial planning throughout the client's lifetime and beyond
- › The Discretionary Manager has increased freedom with access to more asset classes
- › Managed on a full discretionary basis with minimal client input.

For more information please see the appropriate Key Features Document and/or the Product Guide, or alternatively you can contact your Utmost Sales Representative.

COMMON FEATURES

- › Flexible charging options
- › Extensive investment choices
- › Multiple trust solutions
- › Professional trustee services
- › Online tools
- › Technical support

THINGS YOU NEED TO KNOW

- › Our products are designed for UK investors
- › The policyholder may get back less than invested
- › Tax rules can change and are subject to individual circumstances.

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is the 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 Ireland 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 licenced by the Isle of Man Financial Services Authority. Utmost Services Limited (No 059248C) is not regulated. Each of the above companies has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL British Isles.

The following companies are registered in Ireland: Utmost Ireland dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registered number is 303257 and it has its registered office at: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland. Utmost PanEurope dac, trading as Utmost Wealth Solutions, is regulated by the Central Bank of Ireland. Its registration number is 311420 and it has its registered office at: Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Its FCA number is 426350. Both companies are authorised by the Financial Conduct Authority in the UK for Conduct of Business Rules.