UTMOST WEALTH SOLUTIONS

LEADERS IN THE NEW ERA OF WEALTH PLANNING

A WEALTH *of* DIFFERENCE

utmost™
WEALTH SOLUTIONS

A CHANGING WORLD

Everyone working to meet the needs of private clients will be conscious of the significant changes in this market at global, regional and national levels.

While private clients' fundamental desires to create, protect and transfer their wealth remain primary objectives, the context in which this takes place has changed dramatically.

The global drive for increased regulation, compliance and reporting has changed how financial planning solutions are designed and used by clients. In addition, global tax authorities now require access to far more information to ensure compliance. This naturally translates into clients wishing to protect their wealth and reputation by ensuring they are fully compliant with all relevant tax rules and obligations, whilst also protecting the family privacy.

Clients themselves have become increasingly international in their outlook, business interests and retirement planning. This personal mobility, combined with having family members, investments and property spread around the world, brings an increased level of complexity to their financial planning. Global assets need to be structured and protected in an efficient manner while being compliant in several jurisdictions.

Global mobility also brings challenges to the transition of wealth to the next and future generations. International private clients increasingly need wealth transfer solutions that have a sound legal and tax basis which can remain in place across generations but be capable of adapting over time.

The pace of change shows no signs of abating with tax regimes and regulatory requirements becoming ever more complex. As complexity increases, so too does the risk of non-compliance.

Professional advisers can make a real difference to their clients' lives by planning and delivering compliant solutions for their domestic and international affairs, structured to provide financial and emotional security.

Utmost Wealth Solutions is uniquely placed to support advisers and their clients to help achieve their objectives in this changing world, through solutions that are designed to provide long-term certainty and acceptability across jurisdictions.

A WEALTH *of* DIFFERENCE

WE HAVE THE CAPABILITY TO SERVICE BUSINESS AROUND THE WORLD FROM OUR LOCATIONS IN THE UK, EUROPE, ASIA AND THE MIDDLE EAST. WE CAN OFFER OUR MOST APPROPRIATE PRODUCT FROM OUR MOST APPROPRIATE JURISDICTION TO BEST MEET THE NEEDS OF EACH CLIENT.

UTMOST WEALTH SOLUTIONS

STRONG HISTORY, STRONGER FUTURE

Utmost Wealth Solutions is a leading provider of international life assurance solutions, and is based in the Isle of Man, Ireland and Guernsey. Our success is built on a foundation of knowledge and expertise in the international wealth management market as a result of over 25 years' industry experience.

Our products help high-net-worth and ultra-high-net-worth clients to preserve their wealth and safeguard it for future generations. This is a specialist international market that demands focus, scale and technical expertise – in particular the agility to react to the significant changes affecting advisers and their clients. We can provide this because wealth planning is our core business and we have the advantage of an entrepreneurial mindset supported by our independent ownership.

As a Group we have many businesses and we have developed our global footprint from a UK base, in line with the highest regulatory standards.

Looking ahead, Utmost Wealth Solutions will build on its strength, stability and global proposition through organic growth by enhancing our product range, adding new features and expanding our presence through additional locations. This makes us a strong partner for long-term planning across generations.

As we move into a new era of wealth planning, we will continue to focus exclusively on offering personalised service and focused expertise to advisers and their clients who are seeking intelligent and efficient ways to manage and pass on their wealth.

c.£58bn
(c.€66bn)
in assets under administration[1]

Fitch Ratings

'A' Insurer Financial Strength Rating with a Positive Outlook

Fitch Ratings, one of the top three global rating agencies, has assigned the life insurance companies operating under the Utmost Wealth Solutions brand with Insurer Financial Strength (IFS) Ratings of 'A' with Positive Outlooks, which demonstrates that we are a strong company with a proven track record.[2]

We are the only independently-owned wealth management business with Fitch 'A' IFS Ratings for its issuing life companies.[3]

[1] As at 31 December 2022.
[2] Previous company performance is not a guide to future performance.
[3] As at 30 June 2023.

READY FOR A NEW ERA

We are witnessing the dawn of a new era of wealth planning. The global drive for increased regulation, compliance, transparency and reporting, plus changes in client attitudes and behaviours, have combined to bring changes to the wealth planning landscape.

At Utmost, we have anticipated and are responding to these significant changes.

Using our strength, technical expertise and global resources, we are continually enhancing our global proposition to provide solutions that meet the needs of today's advisers and their clients. We proactively adapt our product range, adding new features and supporting advisers as they personalise our solutions for individual clients.

ENHANCED SOLUTIONS

Private Wealth Portfolio continues to be our flagship product. It is a single premium, whole of life, unit-linked life insurance policy specially designed for high-net-worth and ultra-high-net-worth individuals who have sophisticated and complex wealth management requirements. It is also available as a capital redemption bond in relevant markets.

We also offer a range of sophisticated wealth management, investment and savings solutions in markets around the world, adding several important enhancements to our proposition in recent years.

1

ASSET PROTECTION AND INTER-GENERATIONAL PLANNING

Our primary focus remains on the use of sophisticated life insurance solutions as a compliant wealth-structuring tool that aims to protect wealth and enable it to be passed on to future generations.

For many years, cross-border life insurance solutions have demonstrated their ability to provide a highly versatile platform for effective financial planning, offering advantages over assets held directly by investors.

Our unit-linked life insurance solutions are covered by strong policyholder protection regimes that ensure all client assets are held by an independent custodian bank and that there is a legal separation of client assets from the insurance company's shareholders. Our business adheres to the strict EU Solvency II regime or its equivalent within our markets.

We continually adapt our solutions in line with our markets to ensure that they meet any changes in tax rules and to optimise the client's position.

2

ASSET CHOICE AND FLEXIBILITY

Utmost Wealth Solutions products are often used as part of an overall client planning strategy as they offer complementary benefits to other wealth planning vehicles.

Our planning solutions have always given wealth managers the freedom to invest across a broad range of asset classes. Non-traditional assets such as real estate, private equity, hedge funds or collateralised securities can form an important role in diversifying a client's portfolio and these can be accommodated in some of our solutions.

We understand how to value non-traditional assets and we have extensive experience of integrating them into our solutions.

Our Complex Assets Team works with advisers and clients to assess prospective investments, producing a valuation, ensuring that the assets meet regulatory requirements and determining the ongoing reporting requirements.

3

PORTABILTY

A change in circumstances for a globally mobile client can pose a challenge, but there is no need for this to impact on their financial planning.

Our Private Wealth Portfolio portability solution allows for flexibility when the client's plans and location change.

Life insurance is a straightforward financial structure which is widely recognised and accepted around the world. With over 25 years' experience in this market, we are leading experts on portability. We know the questions to ask and our aim is to know the best local lawyers and tax advisers to facilitate the best solution for the client.

Private Wealth Portfolio can remain locally compliant with the tax rules of the country of residence due to our ability to adapt the policy to the rules of the destination country. With portability, our policies will continue to avail of tax deferral and discretionary managed portfolios will remain exempt from VAT*.

4

GOOD CLIENT OUTCOMES

Delivering good client outcomes is front and centre of everything that we do. We want to build a brighter future for our clients through preserving their wealth.

In this new era of wealth planning, our aim is to make a wealth of difference.

This information is based on our understanding of tax legislation in Ireland and the UK as at 30 June 2023. Tax rules can change.

*0% VAT on DFM fees in Ireland and Guernsey.

GLOBAL CAPABILITY

A key driver in the new era of wealth planning is clients and their extended families becoming increasingly international in their outlook and lifestyle. This personal mobility, combined with having family members, investments and property spread around the world, brings a level of complexity to their financial planning.

International private clients increasingly need wealth transfer solutions that have a sound legal and tax basis which can remain in place across generations but be capable of adapting over time.

In response to these trends, we have built an enhanced proposition with global capability for some of our key products.

CHOICE OF BOOKING CENTRES

We cover the global market from offices in key international centres around the world. This means that we are physically on the ground, continually developing our expertise in local and regional markets.

We are able to offer the most appropriate solution from our most appropriate booking centre, backed up by our combined in-depth tax, regulatory and cultural knowledge of multiple jurisdictions.

TECHNICAL AND SERVICE EXCELLENCE

We have a global team of over 1,000 people focused on delivering good client outcomes and industry-leading client service. Our technical experts form an integrated part of this team, providing robust tax, legal, compliance and asset management input globally on a multi-lingual basis.

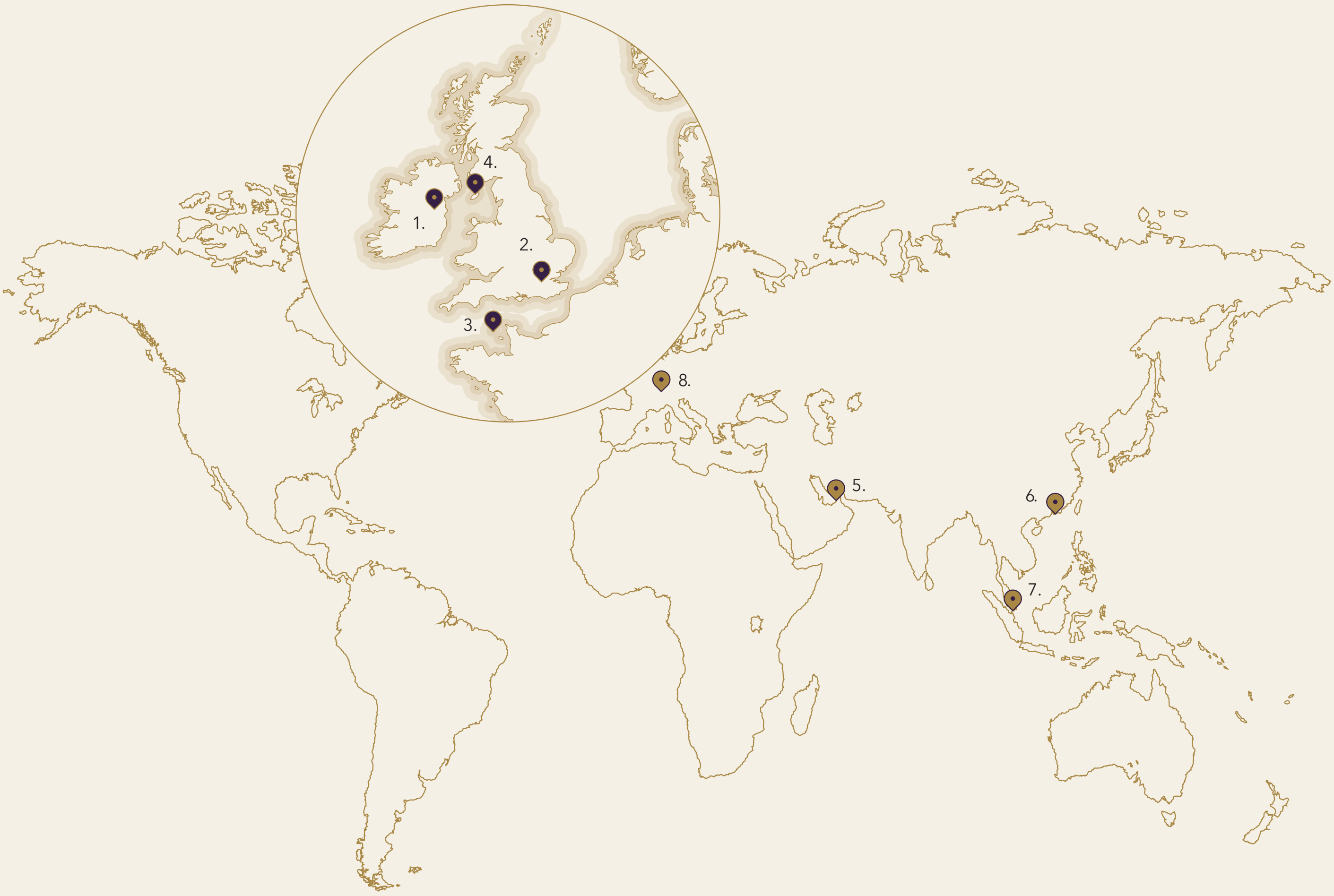
Our team members are incentivised to provide the highest level of client service and build close, long-term relationships with advisers. This approach supports our long-term client relationships and the sustainable growth of our business.

specialist teams of experienced
PROFESSIONALS

Our uniqueness centres on our comprehensive understanding of the fiscal, legal and regulatory regimes in each jurisdiction we operate in, and our ability to develop compliant financial solutions that protect and enhance the long-term financial futures of private and corporate clients.

WHERE WE OPERATE

Our extensive branch and distribution network complements our position in key European markets.



KEY CORPORATE CENTRES

1. Ireland
2. UK
3. Guernsey
4. Isle of Man

GLOBAL OFFICES

5. Dubai
6. Hong Kong
7. Singapore
8. Switzerland

WE'RE HERE TO HELP

Please contact your Utmost Relationship Manager if you would like more information about Utmost Wealth Solutions or to find out more about our product range.

www.utmostinternational.com

Please note that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

Telephone calls may be recorded.

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