

FOR PROFESSIONAL INVESTORS

TAILORED LIFE PLAN

PRODUCT BROCHURE



A WEALTH *of* DIFFERENCE

utmost[™]
WEALTH SOLUTIONS

4

THE TAILORED LIFE PLAN -
A SOLUTION FOR COMPLEX ASSETS

6

HOW THE TAILORED LIFE PLAN
WORKS FOR YOU

8

SEVEN KEY BENEFITS OF THE
TAILORED LIFE PLAN

10

WHERE WE OPERATE

YOUR TRUSTED FINANCIAL ADVISER

We do not sell our products directly to customers, but instead through Financial Advisers. Because investing is an important decision, we recommend that you seek your own independent financial advice. Such advice will help you to decide whether to take out this product that is issued by Utmost International Isle of Man Limited (Utmost International) and, if you do, will help you to manage any investments within it. Utmost International cannot give you financial advice.

You will need to provide us with confirmation that your Financial Adviser can act on your behalf. Subject to our approval we will then deal with your nominated Financial Adviser, who will act as your intermediary between you and us. Unless you instruct us otherwise, we may pay commission to your Financial Adviser in respect of any products you take out. Details of this payment will be available from your Financial Adviser.


THE TAILORED LIFE PLAN COULD BE SUITABLE FOR YOU IF YOU:

- › are an individual aged between 18 and 75 and wish to insure your life in order to create extra wealth on your death for your beneficiaries
- › are trustees or a corporate entity and wish to insure the life of an individual aged between 18 and 75
- › want to create liquid assets on your death, for example to pay inheritance tax due on assets held all over the world
- › want to structure your wealth to ensure it is passed on to your selected beneficiaries on your death
- › want to preserve and accumulate wealth for legacy planning purposes
- › are looking to invest at least US\$1,000,000, £750,000, €1,000,000 or currency equivalent into this product by cash or transferring existing assets¹ in lieu of premium
- › want to have access to a wide range of assets such as collective investment schemes, shares traded on major stock exchanges, fixed interest securities and alternative investments¹
- › understand the associated risks of investing
- › want to have the ability to appoint a fund adviser¹ or discretionary asset manager¹

THE TAILORED LIFE PLAN 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 a guaranteed investment return
- › require instant access to your money

¹ Subject to our approval



THE TAILORED LIFE PLAN - A SOLUTION FOR COMPLEX ASSETS

We understand that as a wealthy individual, you may own a variety of assets and investments which present a unique set of challenges and opportunities.

When personal wealth is held in various forms, often across many different jurisdictions, it can present complex wealth planning challenges that call for professional advice built on trust, reputation and results. It also requires a product that can help to reduce the risk involved when it comes to holding and, importantly, passing on these assets.

That's why the relationship you have with your trusted Financial Adviser is vital, as they have the knowledge and expertise to help meet your unique wealth planning objectives.

Our role at Utmost International is to support you and your Financial Adviser by delivering products you can tailor to your unique needs and personal circumstances.

In addition, we have our own technical experts ready to help your Financial Adviser navigate complex tax, trust and regulatory issues which may affect you.

Thinking about what will happen when you die is never easy – how your family will cope, how your business could be affected, or how those important to you will deal with the potential tax liabilities that your estate could be subject to. Selecting a product to help safeguard your wealth and ensure that it is received by the right people at the right time can help to reduce the risk of managing and passing on your assets, easing any worries you may have.

A WHOLE OF LIFE INVESTMENT- LINKED LIFE ASSURANCE POLICY

The Tailored Life Plan is a whole of life investment-linked life assurance policy especially designed for individuals like you who would like to:

- › insure their lives so that, depending on individual needs, their family, their business and anyone else important to them are provided for after they are gone.
- › create liquid assets on death to, for example, pay tax liabilities on global assets.
- › be able to take advantage of investment opportunities.

THE TAILORED LIFE PLAN IS SUITABLE FOR PROFESSIONAL INVESTORS

A Professional Investor is a person or entity that possess the required expertise, experience and knowledge to adequately understand the features and risks associated with this product, the underlying investment options available (including assets which are not designed for or suitable for Retail Investors) and services being offered. Generally, a Professional Investor would be an entity or natural person that would fall under one or more of the following definitions:

- › National and regional governments, public bodies that manage public debt, central banks, international and supranational institutions such as the World Bank and the International Monetary Fund.
- › An entity authorised, licensed and regulated to operate in the financial markets and whose main activity is investing in financial instruments.
- › A natural person whose level of financial sophistication is consistent with local Professional Investor (or equivalent) regulations that may apply in the market where the business is conducted.



HOW THE TAILORED LIFE PLAN WORKS FOR YOU

LIFE ASSURANCE PROTECTION

The Tailored Life Plan is primarily designed to provide a high level of life cover. This can help ensure that the people or organisations chosen by you will receive a valuable death benefit payment² when you pass away.

We recognise that your individual needs may be varied and complex, and so you have freedom to choose who will benefit from the death benefit payment, such as your family, your business or a chosen charity.

TAKE ADVANTAGE OF INVESTMENT GROWTH AND LIFE ASSURANCE COVER

The benefit of the Tailored Life Plan is that it allows you to take advantage of global investment opportunities which can help to sustain and grow the value of your policy.

The value of the policy is determined by the value of the assets you choose to link the policy to, less any outstanding charges. The assets linked with the policy will work for you simultaneously for both protection and investment purposes.

A key benefit of having an asset-linked life assurance policy is that, instead of cash, you can fund the premiums of a Tailored Life Plan by transferring in your existing assets^{3,4} such as stocks, shares and mutual funds. This can greatly reduce the need to liquidate your assets, thereby retaining cash flow and avoiding potential exposure to market risks.

Before selecting the most suitable life cover policy for you, it's worth considering what options are available with the help of your Financial Adviser.

THERE ARE TWO LIFE COVER OPTIONS TO CHOOSE FROM:

Life Cover only - with this option the death benefit² payable will be the higher of either the sum assured or the policy value, less any outstanding charges (except any early surrender charge), at the time of death of the relevant life assured.

The excess of the sum assured over the policy value (if positive) is paid out upon our acceptance of a claim. The remaining death benefit² will be paid after the underlying assets have been sold or are able to be transferred.

Life Cover Plus - with this option the death benefit² payable will be the sum assured plus the policy value, less any outstanding charges (except any early surrender charge), at the time of death of the relevant life assured.

The sum assured is paid out upon our acceptance of a claim. The remaining death benefit² will be paid after the underlying assets have been sold or are able to be transferred.

The growth on the assets within the policy will help fund the life cover and policy charges, though in times of poor market performance these charges may reduce the overall value of your policy.

² The death benefit will be paid as a cash amount, or a combination of transfer of assets and cash, subject to our approval.

LIFE INSURANCE PRODUCTS AVAILABLE IN THE MARKET

The following table compares generic life insurance products and highlights the benefits of the Tailored Life Plan.

For the Term Life and Universal Life policies currently available in the market, only cash is accepted as premiums		Premiums can be paid in the form of cash or by transferring your existing assets ^{3,4}
	2. INVESTMENT <ul style="list-style-type: none"> › Typically limited to Corporate Bond funds only. › Managed by the insurance company. › Expected return at 2-3% per annum. 	2. INVESTMENT <ul style="list-style-type: none"> › Full array of investment types: mutual funds, stocks, currency, structured notes, bonds, etc.⁴ › Managed by you or by your appointed investment adviser representative and with a custodian of your choice.⁴ › Full wealth growth potential. Can also help achieve wealth preservation and asset protection based on individual needs and risk appetite.
1. PROTECTION	1. PROTECTION	1. PROTECTION
TERM LIFE	UNIVERSAL LIFE	UTMOST INTERNATIONAL TAILORED LIFE PLAN
SINGLE PURPOSE DOLLAR Premium is mainly used to provide protection.		DUAL PURPOSE DOLLAR The Tailored Life Plan allows you to capture global investment opportunities and protect assets while enjoying a high level of protection at the same time.

³ Assets include mutual funds, stocks, currency, structured notes, bonds, private company shares and, for third party custodian arrangements, exchange-traded options. Investment involves risk. Utmost International does not offer investment advice or investment guarantee and we suggest that you seek independent professional advice. Do not rely on this product brochure alone and please read other relevant literature for details.

⁴ Subject to acceptance by Utmost International.

SEVEN KEY BENEFITS OF THE TAILORED LIFE PLAN

1

ACCESS TO WORLD-CLASS ASSET MANAGEMENT

Utmost International provides access to a comprehensive asset portfolio management platform through which you can gain access to a full array of global investment opportunities. You can then work with your trusted Financial Adviser to build your investment portfolio according to your needs at different stages of your life.

2

FLEXIBILITY TO SUIT YOUR CHANGING NEEDS

In order to give you extra flexibility, the Tailored Life Plan offers the ability to take one-off⁵ and regular withdrawals to meet your needs for liquidity (subject to potential early withdrawal charges, acceptable sustainability checks and meeting the minimum residual value remaining in the policy). You may foresee a golden opportunity to expand your business or need urgent cash to cope with a personal financial need. You can make use of the withdrawals to provide the flexibility you need, however this may reduce the policy's ability to support the required level of life cover.

The flexibility of the policy also allows you to amend the investment portfolio as your needs change throughout your life to reflect a wish for more security, greater growth potential, or a different ethical slant.

3

MONITOR THE INVESTED ASSETS VIA A CUSTODIAN ARRANGEMENT OF YOUR CHOICE

We have our own custodian for the assets you place in your Tailored Life Plan. However, you may decide not to use our custodian and instead keep the relevant assets with a custodian of your own choice, subject to our acceptance. As a result, subject to the relevant authority, you may continue to use the services that your current bank or custodian provide to you, and there is no need to disturb or sell your existing assets.

4

PROTECT YOUR PRIVATE INFORMATION

As the policy owner, you can be confident that your personal data held by Utmost International, including data held in connection with the Tailored Life Plan, is protected by the Isle of Man Data Protection Law and Regulation.

Also, you can nominate your beneficiaries in strict confidence and can therefore be assured that your wealth can, in most circumstances, be passed on to the people you wish without disclosure to others who might have conflicting interests and could interrupt the estate settlement.

⁵ One-off withdrawals may reduce the level of the sum assured on the Life Cover only option.

5

INVEST THROUGH A LEADING OFFSHORE FINANCIAL CENTRE

Utmost International investors will benefit from the Isle of Man's policyholder protection scheme, which covers policies issued by an authorised life assurance company based on the island. So, in the unlikely event that Utmost International becomes insolvent, you will be able to claim compensation of up to 90% of the policy value, less any contractual charges.

6

GLOBAL EXPERTISE OF UTMOST INTERNATIONAL

Utmost International is a leading provider of insurance-based wealth solutions through its Utmost Wealth Solutions business, and provides employee benefit products through its Utmost Corporate Solutions business. Utmost International operates across the UK, Europe, Latin America, Asia and the Middle East. Its wealth management solutions are based on unit-linked insurance policies. Utmost International manages c. £52bn (c. €58bn) assets under administration as at 31 December 2022.

7

TAKE THE TAILORED LIFE PLAN WITH YOU, WHEREVER YOU GO

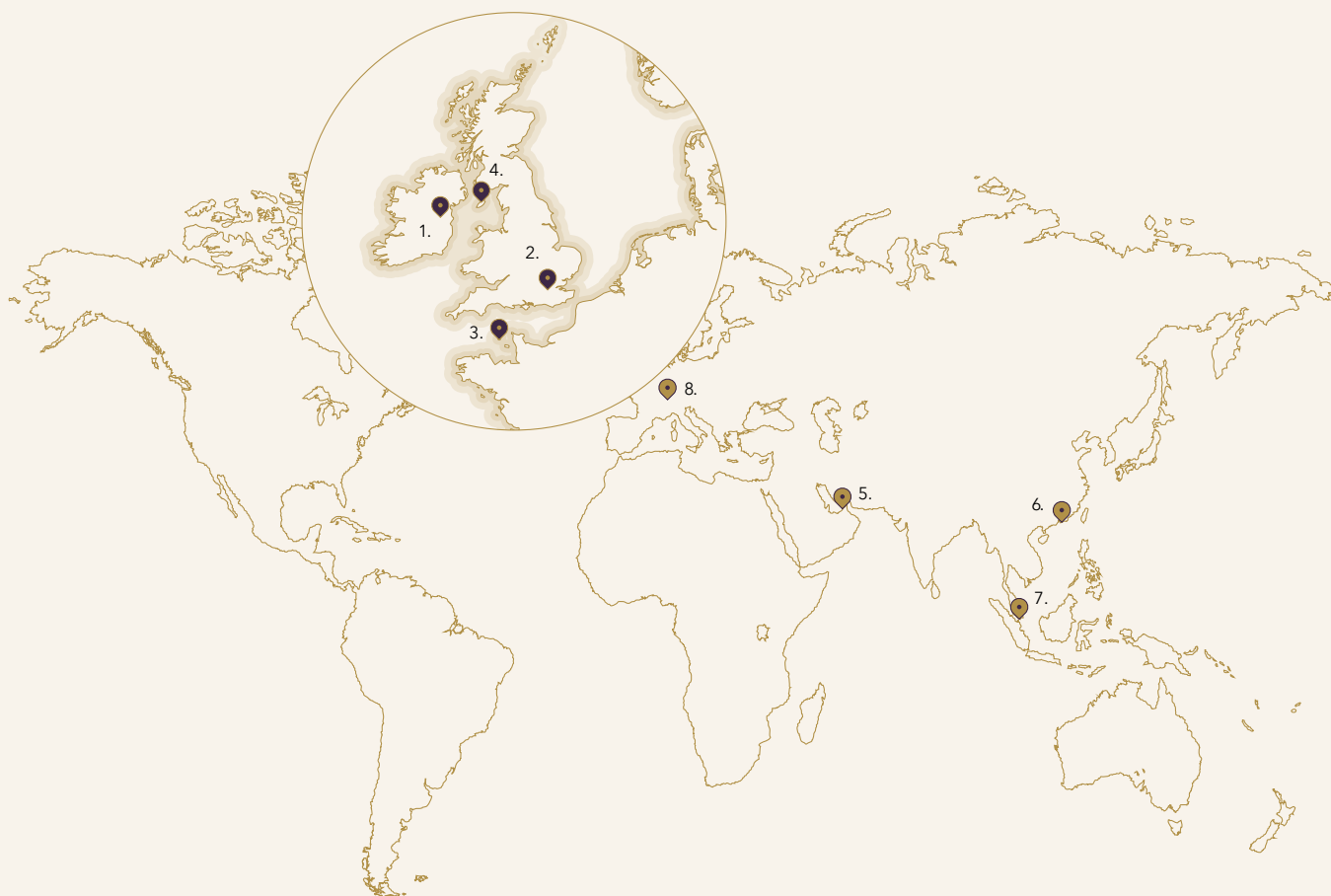
We understand that your life can take you in many different directions and you could find yourself living and/or working in different countries. That's why we've designed the Tailored Life Plan⁶ so that you can take it with you if you need to move from country to country.

THE TAILORED LIFE PLAN OFFERS
THE ABILITY TO TAKE ONE-OFF⁷ AND
REGULAR WITHDRAWALS TO MEET
YOUR NEEDS
FOR LIQUIDITY...

⁶ Acceptance depends on jurisdiction(s). Please consult your Financial Adviser about our portability solutions.

⁷ One-off withdrawals may reduce the level of the sum assured on the Life Cover only option.

WHERE WE OPERATE



KEY CORPORATE CENTRES

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



GLOBAL OFFICES

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

The financial services ombudsman

The Isle of Man provides investors with a free independent dispute resolution service through the Financial Services Ombudsman Scheme in the event that Utmost International Isle of Man is unable to resolve a client's complaint.

Supporting your Financial Adviser

Technical excellence is at the heart of the support we offer your trusted adviser. In recognition of this, our technical team has been awarded Platinum Employer Partner Status by the Society of Trust and Estate Practitioners (STEP) - underlining the team's ongoing commitment to continued technical development.

Your right to cancel

You have the right to cancel your Tailored Life Plan and obtain a refund of any premium(s) paid, less any applicable charges⁸ and any fall in the value of the assets linked to your Tailored Life Plan. You have 30 days from the date that you receive the policy schedule to let us know you want to cancel. Further information on how to cancel can be found in the Tailored Life Plan Terms and Conditions.



For more support, please contact your Financial Adviser.

Please note

Your Financial Adviser looks at your financial arrangements holistically and can help make sure that the Tailored Life Plan 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 supporting material, including the full Terms and Conditions.

If you decide that you wish to open a Tailored Life Plan, your Financial Adviser will help you with the application and with selecting the assets that are most suitable for you.

⁸ Where relevant, applicable charges include non-refundable fund charges, fees we have paid to your Financial Adviser on your behalf and bank charges.

The value of investments can fall as well as rise and investors may get back less than they invest.

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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 024916C.

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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