

THINKING OF CLOSING YOUR POLICY?

BEFORE YOU PROCEED, WE WOULD LIKE YOU TO CONSIDER THE FOLLOWING:

- › You could have to pay early encashment charges which may no longer apply if you wait.
- › You may incur a personal tax liability which could be managed better with regular or partial withdrawals. A withdrawal from your policy may result in additional personal tax liabilities, depending on your circumstances.
- › If your investment has fallen in value, by surrendering you are crystallising a loss and may not have the opportunity to recoup this loss. However, investments can go down as well as up.
- › If you are surrendering your policy to enter a new policy you risk being out of the market and between trades.

IT MAY BE OPPORTUNE TO REMIND YOU OF THE BENEFITS OF RETAINING YOUR POLICY



SUCCESSION PLANNING

Wealth succession planning is an essential component of prudent financial management, enabling individuals and families to safeguard their assets and ensure a smooth and organised transition of wealth across generations in a tax efficient manner. There are options and tools available, depending on your product, to assist with wealth succession planning.



INVESTMENT CHOICE

Your policy offers a wide range of investment options and you can choose to review and amend your investment strategy to meet your changing investment objectives.



CHARGES

If you take out a new policy with the proceeds of your surrender you may incur a new set of initial charges or you could have to start a new initial charging period.



PAYMENT OPTIONS

You don't need to fully surrender your policy, there are other options. You can withdraw funds by setting up a regular withdrawal at the frequency that suits your needs or you can withdraw a proportion of your investment.



FINANCIAL STRENGTH AND STABILITY

As a strongly capitalised, profitable business we are well positioned to build on our success. We, Utmost International, have over £55bn assets under administration for the year ended 31 December 2023. Our aim is to continue serving the needs of our customers and deliver strong, sustainable returns to our investors for the years to come.

Fitch Ratings - Utmost International Isle of Man Limited, Utmost PanEurope dac and Utmost Worldwide Limited - have been assigned Insurer Financial Strength "IFS" Ratings of 'A+' with Stable Outlooks.

Our contact details can be found on our Website at www.utmostinternational.com or on the email accompanying this form. We always recommend that you obtain financial advice from a qualified independent financial adviser when making decisions regarding your investments.

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 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.

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland. Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission. Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

Utmost Worldwide Limited (No. 27151) also trading as Utmost Wealth Solutions, is incorporated in Guernsey. It is authorised and regulated by the Guernsey Financial Services Commission to conduct long term business and general business. Registered Office: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

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