

ESTATE PLANNING BOND AT A GLANCE

Is your client looking to **maintain their lifestyle** whilst planning for **future generations**?



**Generational
tax planning**



**Supplement
an income**



**Gift for family
and friends**



**Help protect
wealth from IHT**



**Extensive
investment options**

Using a Discounted
Gift Trust



can reduce IHT liability
immediately and over time

The client will receive
regular **withdrawals***



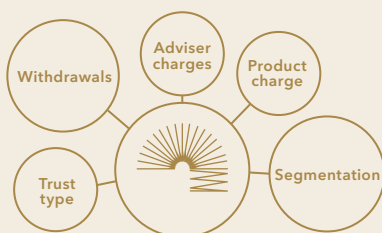
Up to 5% of the premium is
tax-deferred per year

The bond can remain in force
for 99 years



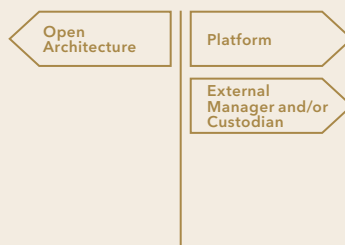
So can **continue long after**
the applicant's death

Provides flexibility at outset



and is reassuringly inflexible
throughout the applicant's lifetime**

Choose from a **range** of
investment options



To find out more about the
Estate Planning Bond and
what it could offer your client,
contact us or visit our website.

www.utmostinternational.com

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Telephone calls maybe recorded.

THINGS YOU NEED TO KNOW

- › *Withdrawals **cannot** be amended and will continue for the lifetime of the applicant or until the bond value reduces to zero
- › Subject to a minimum investment amount of £50,000
- › Applicants are underwritten at the outset and their rated age must **not** exceed 94 years
- › The Estate Planning Bond has been designed for UK investors with an IHT liability
- › The value of the bond can fall as well as rise and the trustees may get back less than invested
- › The tax treatment of the bond may change and is subject to individual circumstances
- › **It is important to note that, once set up, the bond **cannot** be surrendered or assigned during the applicant's lifetime.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

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