

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 INTERNATIONAL ISLE OF MAN LIMITED

- › Capital Redemption
- › Life Assurance

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

UTMOST PANEUROPE DAC

- › Capital Redemption
- › Life Assurance

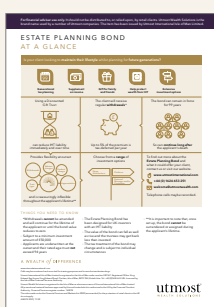
- › Open Architecture
- › External Manager and/or Custodian.

- › Discretionary Fund Manager and/or Custodian.



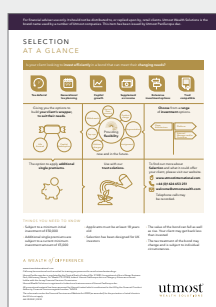
EVOLUTION

- › 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.



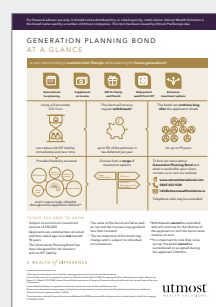
ESTATE PLANNING BOND

- › 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
- › Professional trustee services are available (subject to conditions).



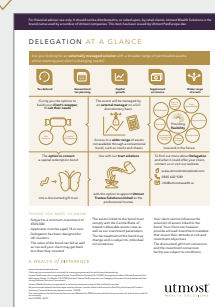
SELECTION

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



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
- › Professional trustee services are available (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 Regional Sales Manager.

COMMON FEATURES

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

THINGS YOU NEED TO KNOW

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

All promotional material has been approved by Utmost International Distribution Services Limited which is authorised in the UK by the Financial Conduct Authority. Financial Services register number: 1007096.

Promotion approved March 2025

A WEALTH of DIFFERENCE

www.utmostinternational.com

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WEALTH SOLUTIONS