

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

And the client receives regular **withdrawals***

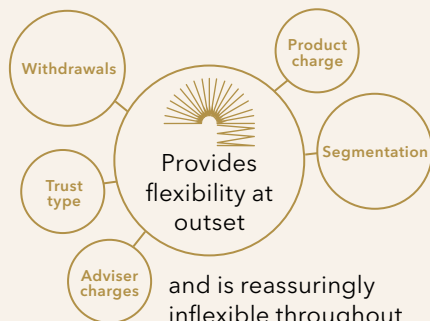


Up to 5% of the premium is tax deferred per year

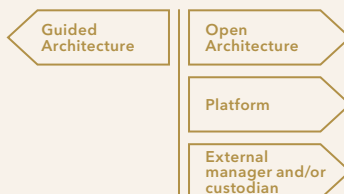
The bond can **continue long after** the applicant's death



The bond can continue for up to 99 years



Choose from a range of investment options



To find out more about **Estate Planning Bond** and what it could offer your client, please visit our website.

www.utmostwealth.com

alternatively you can call or email us on

+44 (0)1624 643 345

customersupport@utmostwealth.com

THINGS YOU NEED TO KNOW

- › *Withdrawals will continue for the lifetime of the applicant or until the bond value reduces to zero, and cannot be amended.
- › Subject to a minimum investment amount of £50,000.
- › Applicants are underwritten at the start 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. 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

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item is issued by Utmost Limited. The following Isle of Man registered companies are, where regulated, licensed by the Isle of Man Financial Services Authority. Regulated: Utmost Limited (No 056473C), Utmost Administration Limited (No 109218C) and Utmost Trustee Solutions Limited (No 106739C). Non-Isle of Man regulated: Utmost Services Limited (No 059248C). Each has its registered office at: Royalty House, Walpole Avenue, Douglas, Isle of Man, IM1 2SL, British Isles. Telephone calls may be recorded.

AWI PR 0021/10.10.2016

utmost[™]
WEALTH SOLUTIONS