UTMOST GROUP TECHNICAL SERVICES

utmost WEALTH SOLUTIONS

OVER 300 YEARS OF COMBINED **TECHNICAL EXPERTISE** AT YOUR DISPOSAL

We offer practical and timely support for our key partners in the high and ultra-high net worth market and we recognise that access to high quality technical support is vital. That is why, at Utmost Wealth Solutions, we believe that we have created one of the most experienced and best qualified Technical Services teams in the industry.

Structured on a Group basis, the team is focused on delivering technical support in each of Utmost's core markets, and includes product, tax and estate planning experts with qualifications spanning legal, accountancy, taxation, financial planning and trust & estate practice in a broad range of jurisdictions.

This means that you have at your disposal a team of solution-oriented professionals who can pool their collective knowledge to assist you with your globally mobile and high and ultra-high net worth customers and their wealth planning structures.

WE ARE DELIGHTED TO OFFER THE FOLLOWING TECHNICAL SUPPORT

Day to day technical support for the adviser on the tax and estate planning needs of your clients.

A broad range of off-the-shelf trust products designed for **inheritance tax** and **wealth transfer planning**.

A dedicated **online technical portal** containing a broad range of support material.

A **trust analysis service** for existing UK trust structures.

A **European portability review service** to ensure local tax compliance for customers relocating to European jurisdictions.

Online and face to face training, CPD and technical development support to ensure you are kept up to date with **the latest regulatory and tax developments** impacting your customers' current and future planning.

Deal structuring and large case management for high and ultra-high net worth and cross border planning, including bespoke drafting and **product structuring to address specific client needs**.

MEET THE TEAM

AIDAN GOLDEN

HEAD OF GROUP TECHNICAL SERVICES

ABOUT

As of 2024 Aidan has 20 years of Irish and International tax experience and his former roles include Tax Director in KPMG in Ireland and Head of Tax in Utmost. He is now Head of Group Technical Services and leads a strong team of international tax and legal experts within the Utmost Group.

QUALIFICATIONS

› FCA (Fellow of Chartered Accountants Ireland).

› ITI (Associate of the Irish Tax Institute).

› MAcc (Masters in Accountancy).

› BIT (Bachelor of International Commerce).

UK TEAM

SIMON MARTIN

HEAD OF UK TECHNICAL SERVICES

ABOUT

Simon has been in financial services since 1998, working in a variety of roles. He is currently the Head of UK Technical Services, leading a core team that provides technical assistance on trust and tax related matters to both internal and external customers. He also provides support to the business with regards to regulatory requirements that touch tax reporting, such as chargeable event reporting and the CRS/FATCA. Simon is the current chair of the Isle of Man Insurance Association (IOMIA) technical sub-committee.

QUALIFICATIONS

› ATT (Association of Tax Technicians).

› Chartered Financial Planner.

› APFS (Advanced Diploma in Financial Planning).

› TEP (Trust and Estate Practitioner – STEP).

STEVE SAYER

TECHNICAL SALES MANAGER

ABOUT

Steve has been in financial services since 1987, where he has provided tax and trust technical services to international life companies specialising in non-domiciled clients and IHT planning. He has also been involved with cross-border planning and developing products for the UK high net worth market. In addition, Steve has regularly delivered workshops and seminars to financial advisers and private bankers in both the UK and Switzerland.

QUALIFICATIONS

› Chartered Financial Planner.

› APFS (Advanced Diploma in Financial Planning).

› TEP (Trust and Estate Practitioner – STEP).

UK TEAM (CONTINUED)

JOHN ALBON

TAXATION AND TRUST SPECIALIST

ABOUT

John has been in financial services since 1998 undertaking a variety of both technical and sales roles. He is currently the Taxation and Trust Specialist for Utmost International Isle of Man Limited providing technical assistance, both internally and to our Distribution team, on both taxation and trust based issues. He is also the lead contact for our Utmost Trust Analysis service providing reports on trusts, wills and settlements.

QUALIFICATIONS

› Chartered Financial Planner.

› APFS (Advanced Diploma in Financial Planning).

› TEP (Trust and Estate Practitioner – STEP).

SIMON PHYTHIAN

TECHNICAL OFFICER

ABOUT

Simon has been in financial services since 2004. After working for a number of years within servicing functions he moved into more technical roles supporting implementation of new products, systems and procedures.

More recently he gained experience working with UK Chargeable Events as well as FATCA/CRS, before joining the team in July 2023.

QUALIFICATIONS

› Currently studying towards CII Diploma in Regulated Financial Planning.

INTERNATIONAL AND EU TEAM

BRENDAN HARPER

HEAD OF ASIA AND UHNW TECHNICAL SERVICES

ABOUT

Brendan's role encompasses Utmost's markets in Asia, and the Middle East, and selected European markets, as well as supporting global partners focused on UHNW individuals. Brendan has over 30 years' multi-jurisdictional experience across the UK, Crown Dependencies, Hong Kong, Singapore, EU and United Arab Emirates. He has developed and supported tax and estate planning solutions, across various customer segments, including UK, Asian HNW, Australian, South African, Global Indian and European nationals. Brendan is the Tax Committee Chairman for the Association of International Life Offices and recipient of the STEP Worldwide Excellence Awards in 2018 and 2020.

QUALIFICATIONS

› Chartered Financial Planner.

› APFS (Advanced Diploma in Financial Planning).

› TEP (Trust and Estate Practitioner – STEP).

› ACG (Chartered Secretary).

› Postgraduate Diploma in Administration and Law.

› HKIIQE (Hong Kong Insurance Intermediaries Qualifying Examination).

GLENN MCILROY

TECHNICAL SERVICES MANAGER

ABOUT

Glenn has been working in financial services since 1997, spending time in technical roles with major UK financial services providers before becoming a financial adviser. Glenn's most recent experience has been in the international Life Insurance market with a focus on helping financial planners deal with the complexities of international wealth structuring and cross-border financial planning. He regularly presents to advisers and collaborates with them to identify opportunities to provide better outcomes for their clients.

QUALIFICATIONS

› DipPFS (Diploma in Financial Planning).

› CertPFS (DM).

› QFA (Certificate in Professional Financial Advice).

› MSc. (Econ).

INTERNATIONAL AND EU TEAM (CONTINUED)

DONNA DYASON

TECHNICAL SPECIALIST

ABOUT

Donna's role encompasses Utmost's markets in Spain and Latin America. Donna has over 19 years' technical services multi-jurisdictional experience across the UK, Europe, Asia, Latin America and the Middle East. She provides technical assistance on estate planning solutions, tax related matters, our product offerings and general product development and maintenance to both internal and external customers.

QUALIFICATIONS

› Chartered Financial Planner.

› FPFS (Fellow).

› TEP (Trust and Estate Practitioner – STEP).

NEREA LLONA

TAX AND LEGAL COUNSEL – SPAIN AND LATAM

ABOUT

Nerea Llona is a Spanish qualified lawyer and tax adviser with over 13 years of experience in cross-border and international matters specialising in wealth and estate planning for HNW and UHNW individuals. She is the in-house Tax and Legal Counsel for the Spanish and Latin American markets working alongside the Sales team and our external partners to find the best insurance-based solutions for our clients. Prior to joining Utmost PanEurope dac, Nerea worked in the tax team of two Big Four companies in Spain and in a wealth management firm in London where she developed her interest in Life Assurance Bonds, Trusts and UK Tax and has sat the Personal Taxation paper of the UK's ATT (Association of Taxation Technicians) qualification. She is a regular speaker in specialised wealth planning conferences and seminars and participates in several STEP Special Interest Groups and events.

QUALIFICATIONS

› Qualified Lawyer (Spain).

› Member of the Madrid Bar Association (ICAM).

› Member of the Spanish Association of Tax Advisors (AEDAF).

› Postgraduate in Tax (LLM).

MAFALDA CESÁRIO

HEAD OF TAX & LEGAL - PORTUGAL / BRAZIL

ABOUT

Mafalda Cesário is a senior member of the Group Technical Services department for the Portuguese and Brazilian market in Utmost PanEurope dac. Mafalda draws upon her 15 plus years of technical knowledge of multi-jurisdictional uses of life assurance policies to provide legal and tax insights and solutions to partners in Private Banks, Family Offices, Asset Managers, legal and accountancy firms and their HNW and UHNW clients.

Prior to joining Utmost PanEurope dac, Mafalda worked in the tax team of two Big Four companies in Portugal and one in Dublin. Mafalda also worked in the tax team of a law firm in Portugal. It was in these roles that Mafalda developed a strong interest in wealth planning. Mafalda regularly delivers webinars promoting the legal and tax advantages of Utmost's products in the Portuguese market.

QUALIFICATIONS

› Qualified Lawyer (Portugal).

› Member of the Portuguese Bar Association.

› Postgraduate in Tax.

NICOLETTA BASSO

TAX AND LEGAL COUNSEL – ITALY

ABOUT

Nicoletta Basso is the in-house Tax and Legal Counsel for the Italian market, where she works alongside the Sales team to advise HNW and UHNW clients as well as business partners on the viability and effectiveness of unit-linked insurance products as a valid wealth structuring and succession planning solution for the Italian market. She has over 15 years' experience in the financial services industry, with a focus on cross-border and multi-jurisdictional matters. She was previously employed in the compliance department of a MiFID investment manager based in Dublin, where she gained a good knowledge and understanding of compliance matters and regulations.

QUALIFICATIONS

› Qualified Lawyer (Italy).

› Qualified Solicitor (Ireland).

› Member of the Law Society of Ireland.

› Professional Diploma in Compliance (ACOI).

› Diploma in Investment Funds and Compliance – Law Society of Ireland.

INTERNATIONAL AND EU TEAM (CONTINUED)

MARIE HAINGE

HEAD OF EU TECHNICAL SERVICES

ABOUT

Marie has been in financial services since 2004. Transferring to Technical Services in May 2022, from Governance, Risk and Compliance. She is the UK and EU regulatory specialist, with a focus on PRIIPs regulation and ESG. Marie is also currently chair of the Association of International Life Offices Legal and Regulatory Committee.

QUALIFICATIONS

› LLB Law degree (first class).

JARI VILL

TAX AND LEGAL COUNSEL - SCANDINAVIA

ABOUT

Jari has worked in financial services since 2006. He is the in-house Tax and Legal Counsel for Scandinavian markets in Utmost PanEurope dac. Jari has over 15 years of experience in cross-border unit-linked life and pension insurance product development, proposition, and tax and legal matters. During his career in life insurance, Jari has successfully navigated the complex landscape of regulatory compliance, ensuring the development and implementation of innovative and competitive insurance products for various European markets.

QUALIFICATIONS

› Qualification in Business Administration - Sales and Marketing.

PETER TUNG

TAX AND LEGAL COUNSEL - ASIA

ABOUT

Peter is an experienced wealth planning adviser with a demonstrated history of working in the financial services industry for more than 18 years. He is skilled in personal and family wealth planning, and cross-border people advisory. Peter worked in one of the Big Four Accounting Firms specialising in People Services which include personal tax planning and cross-border mobility management in APAC region. He also served as the Head of Personal Tax at a renowned Trust, Business and Corporate Service Provider in Hong Kong. Besides being the subject expert on wealth planning, Peter also assists clients with tax compliance reporting such as CRS/FATCA. He brings to his role a wealth of experience collaborating with clients, bankers, and lawyers to develop tax-efficient family structures for High-Net-Worth individuals.

QUALIFICATIONS

› ACCA, Association of Chartered Certified Accountant.

› Certified Public Accountant (CPA), Hong Kong Institute of Certified Public Accountants.

› Enrolled Agent (EA), US licensed tax practitioner.

› Certified Trust Practitioner (CTP), Hong Kong Trustees' Association.

KRYSTEL GILLARD

TAX AND LEGAL COUNSEL - FRANCE

ABOUT

Krystel Gillard is a French qualified lawyer with indepth experience in cross-border and international matters specialising in litigation, wealth and estate planning for HNW and UHNW individuals. She is the in-house Tax and Legal Counsel for the French market in Utmost PanEurope working alongside the Sales team and our external partners supporting Utmost's French Wealth proposition. Prior to joining Utmost PanEurope, Krystel worked in the Tax department of the French Council of State before working as a lawyer in a well-known tax law firm **in Shanghai**, Geneva and an international private law firm in Monaco. Krystel is also a qualified Attorney and member of the Paris and Montreal Bars and an accredited Wealth Planner.

QUALIFICATIONS

› Attorney at law and member at the Paris and Montreal Bars association.

› Accredited Wealth manager.

› Master degree Business Law.

› Master degree Finance & Wealth Management.

› Certified in Bioethics, Harvard Medical School.

› Qualified Risk Management Professor, Institut Supérieur du Droit, Paris.

INTERNATIONAL AND EU TEAM (CONTINUED)

BENJAMIN FIORINO

TAX AND LEGAL COUNSEL / WEALTH PLANNER - FRANCE

ABOUT

Benjamin is an experienced wealth planning adviser, specialising in cross-border and international matters with over 10 years of experience.

After working for a number of years as a Wealth Manager at a renowned global private bank in France, he moved into more technical roles in a French life insurance company.

He's now part of the team of the in-house Tax and Legal Counsels for the French Market, working closely alongside the Sales team and External partners.

Benjamin brings to his role extensive experience of collaborating with clients and bankers to develop tax-efficient family structures for HNW and UHNW individuals.

QUALIFICATIONS

› Chartered Wealth Manager.

› Accredited European Financial Planner.

› Master's degree in Finance, Law & Wealth Management.

JASMINE PASCUAL

TAX RECLAIMS ASSOCIATE

ABOUT

Jasmine is originally from Canada, started her career in Procurement & Supply Chain Management in 2019. While working in Canada she had the fortunate experience to work on a public project designed to connect 25 of Canada's rural Fist Nation communities to transmission lines, providing access to power through a grid system. After moving to Ireland, she continued working in the Procurement sector, coordinating the material and managing financial aspect of both domestic and international projects. She moved to the Finance sector in 2022, working in Compliance & Vendor Management. Jasmine has had experience working with a variety of international vendors & financial institutions ranging from: Denmark, Switzerland, Italy, Dominican Republic, Singapore, India, Japan, and the United States. While working within the Financial Sector she became interested in Tax which led her to an opportunity at Utmost within the Technical Services department under the Tax Reclaim Project.

QUALIFICATIONS

› BBA- Bachelor's Degree in Business Administration.

› Majored in: Supply Chain Management & Logistics.

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