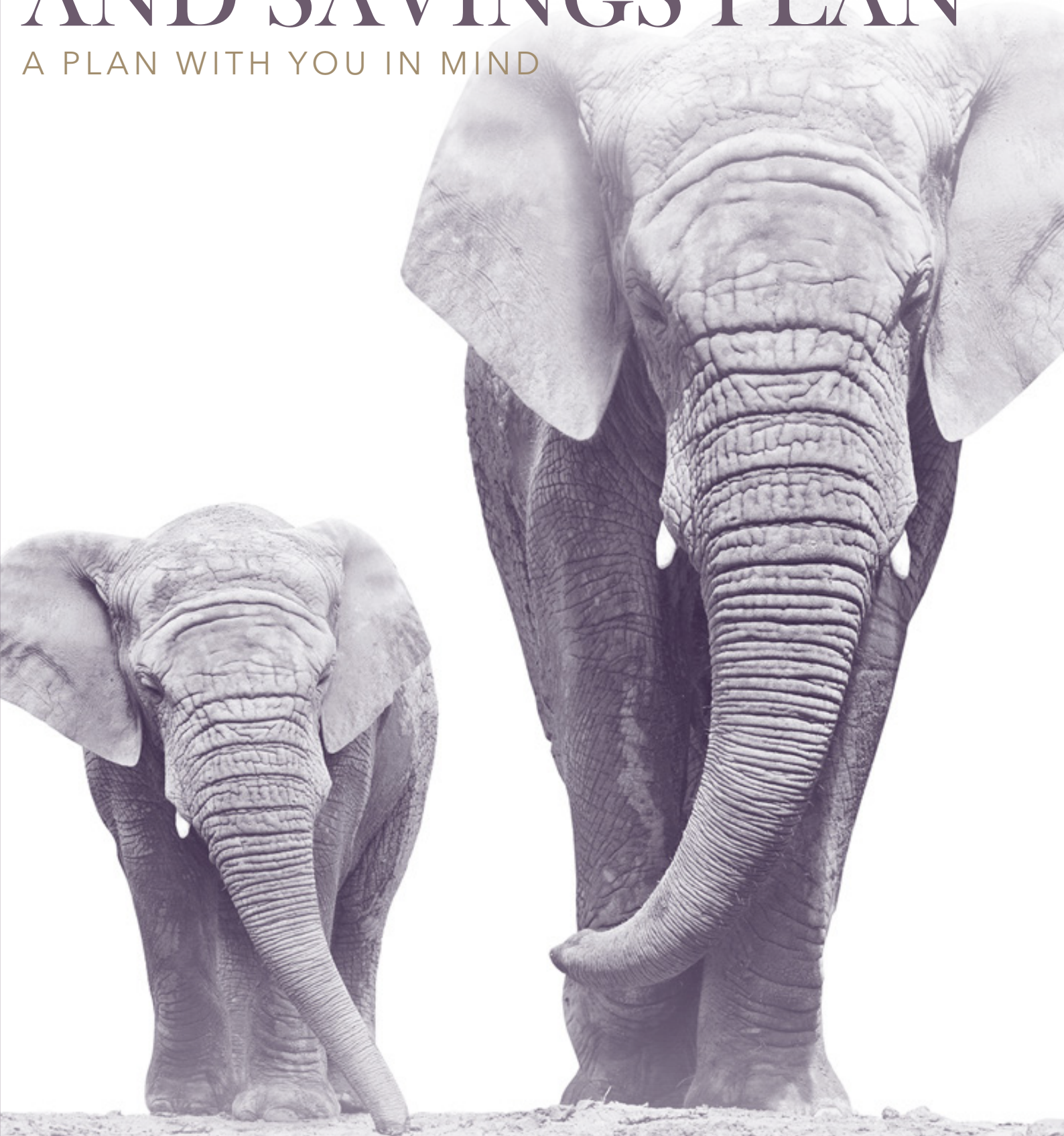


INTERNATIONAL GROUP RETIREMENT AND SAVINGS PLAN

A PLAN WITH YOU IN MIND



A WORLD *of* DIFFERENCE

utmost[™]
CORPORATE SOLUTIONS

A PLAN WITH YOU IN MIND

With a rise of globalisation and an increasingly mobile workforce, the need for international employee benefits is more important than ever.

We understand the importance of offering bespoke solutions tailored to your organisation's needs and objectives. These solutions can include a standalone plan, or an additional benefit to an existing recognised plan. We will listen, assess, and deliver a product with the Utmost passion and expertise.

WHO WE WORK WITH

- › Third Sector (NGOs and IGOs).
- › International Companies.
- › Companies in countries with non-compulsory pensions.

WHO WE COVER

- › International Mobile Employees.
- › Third country nationals.
- › Local employees with non-compulsory local plans.

OUR PRODUCT DESIGN

- › Portable and flexible cross-border solutions.
- › Sophisticated and flexible administration system.
- › Tailored to your needs.

TRANSPARENCY AND ACCESS TO INFORMATION

- › 24/7 secure online service in real time for you and your employees.
- › Interactive education and investment tools.
- › Direct access to your dedicated Client Relationship Executive.

INVESTMENTS TO SUIT YOUR NEEDS

Our managed funds cater for employees who have varying levels of expertise when it comes to choosing their investments:

- › If they prefer an passive approach to their investments, they can invest in one of our asset allocation models: Lifecycle Strategy Service; or Outcome strategy Funds.
- › If they prefer an active approach to their investments, they can create their own portfolio using our Self-Select Unit-linked Fund Range (including our Guaranteed Return Fund).



CHOOSING YOUR INVESTMENTS

1

LIFECYCLE STRATEGIES

The Lifecycle strategies seek to achieve positive real returns over the longer-term by investing in a blend of assets based on a policyholder's time to retirement and their risk profile.

The Strategies are available in three risk profiles: Cautious, Balanced and Dynamic.

The glide path approach removes the requirement for employees to adjust their investment elections over time. However, if their risk profile changes they can simply switch from one strategy to another.

2

OUTCOME FUNDS

Our range of Outcome Funds are designed to keep your savings ahead of inflation over the medium to long term. The Funds' structure is based on a combination of historic return analysis along with our long-term expectations of future investment returns.

The funds seek to outperform their inflation targets, over the longer term. They are predominantly designed for investors who are saving for the long term in a pension arrangement.

Our funds, with low, medium and high risk profiles aim to exceed Central Bank inflation targets by 1%, 3% and 4% respectively by maintaining a diverse portfolio of assets.

3

SELF-SELECT FUND RANGE

The Self-Select Fund Range can be used by plan holders who wish to construct their own portfolio and implement their personal investment views. With a broad range of fund choices, many of which are used in our solution based strategies, our customers have the ability to tailor their investment exposure to their own circumstances.

The fund range covers a broad array of geographies and asset classes to be used as the building blocks for diverse investment portfolios.

WORKING TOGETHER

- › High touch customer experience.
- › Regular employee engagement through a variety of options.
- › Reliable service which adapts as your requirements change.

BESPOKE SOLUTIONS FOR YOU

- › Branded employee documentation and engagement program.
- › Option to place the plan under Trust.
- › Created with your employees in mind.



GET IN TOUCH

If you are interested in discussing how our plan can assist you, please contact us so we can better understand your requirements, and work together to find a suitable solution.



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CORPORATE SOLUTIONS

Utmost Corporate Solutions is the trading name used by Utmost Worldwide Limited and a number of Utmost companies.

A WORLD *of* DIFFERENCE

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

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