

# PROFESSIONAL PORTFOLIO

BROCHURE



ISSUED BY  
UTMOST WORLDWIDE LIMITED

A WEALTH *of* DIFFERENCE

utmost<sup>™</sup>  
WEALTH SOLUTIONS



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# QUALITY THAT SHINES THROUGH

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You owe it to yourself and your family to maximise the opportunities to grow and protect your wealth to help fulfil your ambitions for the future.

Professional Portfolio from Utmost Wealth Solutions can help put you in charge of your financial future by giving you more control over your investments and helping you to adapt to your changing circumstances.

Professional Portfolio can include a wide range of investment instruments from around the world and it also allows the transfer of many existing investment holdings into the Plan.

Professional Portfolio provides a range of services that can make life simpler, including:

- › Efficient administration
- › Possibility of maximising your tax and estate planning efficiency
- › Regular valuations
- › Ready access to your capital
- › Facility to take a regular withdrawal
- › Instant, secure access to your Plan details via our Online Service Centre
- › Planholder protection offered through Guernsey's 'policyholder protection regime'

## WHAT IS PROFESSIONAL PORTFOLIO?

Professional Portfolio is a single premium, investment-linked product, designed for long-term savings, linked to the value of investment instruments chosen by you.

The Plan can be written as either a life insurance plan written on a whole-of-life basis, which pays a death benefit in the event of death or it can be written as a capital redemption plan with a fixed term of 99 years after which a maturity benefit is paid.



Before choosing this product you must read and understand the Details Guide associated with this product, which provides comprehensive details of the features and conditions that apply to this Plan.

Please note that Professional Portfolio is subject to Terms and Conditions and is subject to fees.

Products that include an investment element, by their very nature can involve a number of risks which you should be aware of before choosing the Professional Portfolio Plan.





# VERSATILITY AND CONTROL

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The pace of change in society and in our lives is ever-increasing. Professional Portfolio has been designed to move with the times and with changes in your life, wherever you live.

## YOUR MONEY WHEN YOU NEED IT\*

You can realise your investments within Professional Portfolio in full or in part whenever you choose to do so\*.

There are no fixed investment or notice periods imposed by Utmost Wealth Solutions but you must be aware that certain charges, e.g. early discontinuance charges, may apply on partial and/or full surrender\* and, in exceptional circumstances, delays may arise in the payment of benefits\*\*.

## PLANNING FOR INCOME

The availability of a regular and fixed income may be an important benefit to you. If so, we can quickly and easily establish a regular withdrawal facility to match your needs\*\*\*.

For further information on regular withdrawals, please refer to Section 9.3 of the Professional Portfolio Details Guide.

## ADMINISTRATIVE EXCELLENCE

We understand that, as well as delivering investment opportunity, efficient administration is crucial in the management of a complex investment portfolio.

That means the efficient execution of a wide range of transactions, as well as dealing with the regular flow of associated paperwork these generate. We are dedicated to ensuring that all the administration connected with the management of the investment instruments underlying your Plan is handled with the maximum efficiency and with a high level of responsiveness.

Further support is also available through our secure Online Service Centre and Customer Service Helpdesk.

\* Full surrender may incur an early discontinuance charge. Professional Portfolio is designed to be held for the long term and surrender values, particularly in the early years, may be less than the total amount of premiums or contributions paid. Surrender charges may also apply to the investment instruments underlying your Plan (for further details on charges, including early discontinuance charges, please refer to Section 7 of the Professional Portfolio Details Guide). Details of full and partial surrenders and regular withdrawals are outlined in Section 9 of the Professional Portfolio Details Guide.

\*\* Exceptional circumstances may include (but are not limited to) underlying investment instruments having specific rules relating to redemption/maturity, less frequent trading of underlying investment instruments and/or difficulties in selling the investment instruments underlying the Plan. All surrender/withdrawal requests are subject to the liquidity of the underlying assets. Details of payments from your Plan are outlined in Section 8 of the Professional Portfolio Details Guide.

\*\*\* Regular withdrawals are taken from the cash within your Professional Portfolio Plan and you should consider the impact on future growth potential and eventual proceeds of the Plan and the impact on future charges, before taking a regular withdrawal.

# A WORLD OF OPPORTUNITY

Professional Portfolio's versatility means that it is equally effective whether your investment strategy is geared towards growth, capital preservation or to provide a regular income.

You can transfer many existing investments into the Plan, invest cash, or a combination of both, and complement this by adding from a wide range of underlying investments.

## CONTROLLING YOUR DESTINY

If you enjoy the challenge of managing your own investments, Professional Portfolio gives you that opportunity, but without the administrative hassles that arise from having to complete the paperwork yourself.

If you prefer, you can entrust the management of your Plan to a professional by appointing your own independent Investment Manager or you can choose a Discretionary Portfolio, which is a portfolio of assets held with an authorised custodian and managed by a Discretionary Fund Manager.

Whichever route you choose, you can enjoy the opportunity to benefit from investment in a diverse range of assets, including mutual funds, international equities and fixed interest securities.

## SETTING YOUR UNIQUE INVESTMENT PROFILE

We recognise that people have different approaches to investment risk and unique personal circumstances. That is why Professional Portfolio facilitates a full spectrum of investment opportunities, including many designed to provide capital growth and others which focus on providing a regular income. Within these broad categories, you will find investment options with a range of risk profiles allowing you to select the balance that is right for you.

## TRANSFER YOUR EXISTING HOLDINGS

The advantages of Professional Portfolio are yours to enjoy if you simply transfer your existing investment holdings into the Plan (most assets are transferable, although there are some exclusions). These can then be changed as and when your personal circumstances dictate.

## KEEP IN MIND

Whether you choose to maintain the continuity of your present investment portfolio, or take advantage of new investment opportunities, you can enjoy all the benefits that Professional Portfolio can provide.

Because Professional Portfolio allows access to an extensive range of underlying investments, it can be classified as a 'Personal Portfolio Bond' under UK legislation and this can have implications for your tax position

particularly if you become resident in the UK. However, you can manage this risk by restricting the selection of underlying assets to the wide choice of investment instruments available which are permissible for a 'pooled product'. For further information, please refer to Section 4.4 of the Professional Portfolio Details Guide.

The tax consequences that apply to your Plan will depend on many factors including your personal circumstances and the tax laws in your current (or future) country of residence and/or domicile.

The fiscal rules, rate of taxation and/or revenue practice applicable to you can change. You are recommended to seek your own professional advice as regards your particular circumstances.

Your adviser will be able to explain to you how Professional Portfolio can help you to maximise any tax planning opportunities that may be available to you.



In choosing investment instruments, you should undertake such due diligence, or seek such independent advice, as you consider necessary. It is your responsibility to ensure that you have read and understood the prospectus or offering documents and other supplementary documentation in respect of any investment instrument considered or selected. You should understand and accept the terms and risks associated with any investment instruments chosen.

Utmost Worldwide Limited does not undertake to provide specific information on any investment instrument held, nor do we provide investment advice. We strongly recommend that you obtain advice only from licensed and regulated investment advisers.









# POWERED BY THE STRENGTH OF UTMOST

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## PART OF A GROWING WORLDWIDE GROUP

Utmost Wealth Solutions is a leading insurer focused on wealth accumulation, protection and transfer of wealth. Our parent group, Utmost Group plc, has already invested significant capital in building the Utmost Wealth Solutions business, purchasing specialist life companies which have combined assets under administration of circa £62bn\*. As part of the Utmost Wealth Solutions group of related companies we have a strong tradition of excellence and you can be confident of seeing the utmost level of professionalism and integrity in the way we manage our relationship with you.

## GUERNSEY... A PREMIER FINANCIAL CENTRE

Utmost Worldwide's head office is based in Guernsey, a premier international financial centre, and it is a Licensed Insurer under the Insurance Business (Bailiwick of Guernsey) law, 2002 (as amended) that is regulated by the Guernsey Financial Services Commission (GFSC).

Guernsey offers peace of mind through its policyholder protection regime that requires substantial segregation of planholder linked assets from the assets of the insurer. All planholders with Utmost Worldwide benefit from Guernsey's 'policyholder protection regime' under the licensing conditions imposed by the GFSC. This means that at least 90% of the assets that support all Utmost Worldwide liabilities to planholders are held in trust with an independent third party trustee.

\*On a proforma basis as at 30 September 2021. Figure includes Quilter International, now part of Utmost International.  
For more information please see [utmostinternational.com](https://utmostinternational.com)

# YOUR NEXT STEPS

## IF YOU ARE READY TO INVEST

Before you choose a Professional Portfolio Plan, you should first read and understand the Details Guide, which includes information to help you understand Professional Portfolio and ensure that it is right for you. Your Financial Adviser should have taken you through the 'know your client' process in order to understand your needs and advise you appropriately on your product choice. In addition, you will receive a personalised illustration document from your Financial Adviser which will contain information on how charges apply. Your Financial Adviser will provide you with full details of the charges before you decide to purchase a Plan. An Application Booklet is also available from your Financial Adviser. You may also request a copy of the Terms and Conditions free of charge from us before you take out your Plan.

Alternatively the Professional Portfolio Terms and Conditions are located on our Website at the following link: [utmostinternational.com/wealth-solutions/our-wealth-solutions/our-solutions-rest-of-world/](http://utmostinternational.com/wealth-solutions/our-wealth-solutions/our-solutions-rest-of-world/)

## WHAT HAPPENS NEXT?

On commencement of your Plan, you will receive the Terms and Conditions and other important documents in relation to your Plan. You should read these documents carefully and keep them in a safe place.

## YOUR TAX RESPONSIBILITIES

The tax consequences that apply to your Plan will depend on many factors including, your personal circumstances and the tax laws in your current (or future) country of residence and/or domicile.

The fiscal rules, rate of taxation and/or revenue practice applicable to you can change. You are recommended to seek your own professional advice as regards your particular circumstances.

## INFORMATION AT YOUR FINGERTIPS

As soon as your Plan is in place you will be given details on how to register for our Online Service Centre which gives you instant, secure, 24/7 access to up-to-date information on your Plan, including Plan details, Plan statements, how your Plan is performing and the ability to generate an historic valuation at Plan level, including all investment instruments and the total value, at a previous point in time.

## A WORD ON EXPECTATIONS


Investment involves risk. You are responsible for your investment decisions and any investment instrument is chosen entirely at your own risk. The value of your Plan is not guaranteed and can go down as well as up. The return on your Plan is based on the collective financial performance of your chosen investment instruments within the investment fund. The value of your Plan may also rise and fall purely on account of exchange rate fluctuations if any of the investment instruments are denominated in a currency other than that of your Plan.







# CONTACT US


To find out more about Professional Portfolio please contact us.

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WEALTH SOLUTIONS

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

## A WEALTH *of* DIFFERENCE

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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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