

## BEST OFFSHORE PRODUCT PROVIDER

### Utmost Wealth Solutions

**A**t the heart of the Utmost Wealth Solutions proposition sits a wide range of products and solutions and in the words of one paraplanner, “superb service, year on year”. That absolute focus on quality customer care and support might not be expected of a company which looks after over £100bn in customer assets and operates across 20 jurisdictions worldwide, yet, it remains central to Utmost’s success both in the UK and the international market, says Richard Mabey, Head of UK Sales.

“Our people, especially those on the front line supporting the Paraplanner community, are a crucial part of what makes us stand out,” says Mabey. “We’re not just looking at one piece of business, we’re helping to build out the bigger picture for the client’s overall diversified plan.”

Technical support is a standout area. The firm’s uTECH hub provides technical articles and sales briefings alongside quarterly CPD-accredited webinar sessions that cover complex topics such as trusts, top-slicing relief and structuring money in and out of bonds. “Steve Sayer, our UK-based technical sales manager, has presented a lot of technical sessions up and down the country and we regularly have a couple of hundred people join us in our webinar sessions,” Mabey says.

Additionally, he points out, Utmost is continuing to invest in its relationship management team, enhancing it with internal recruits. “They act as a conduit between day-one sales and ongoing support, whether you’re dealing with an Isle of Man or Ireland policy,



Lauren Hughes, Regional Sales Manager,  
Utmost Wealth collects the award

you’re supported by a team that spans both jurisdictions,” Mabey explains.

He adds that Utmost places significant importance on recognising and supporting paraplanners. “The paraplanning profession has grown enormously, and we truly value the work they do, particularly pre-sale,” he says. “Our UK distribution team work closely with paraplanners to deliver technical expertise and practical solutions.”

Central to this support is the technical and tax team. Its role is to provide advisers and paraplanners with accurate, practical information that may be needed to support client-specific planning. “We’re not just offering products, we’re helping paraplanners deliver high-quality client reports. Paraplanners are solving a financial jigsaw and we are making sure they can access all the right pieces,” Mabey says.

Utmost also provides a wide range of tools to support technical financial planning, including a

discounted gift trust calculator and a top slicing relief calculator. “Every client is different so it’s important to have all the correct information to ensure accurate outputs,” Mabey advises.

Recently, the firm launched a calculator that compares unwrapped, taxed portfolios with similar portfolios wrapped inside an international portfolio bond. “It illustrates the benefits of gross roll up compared to the portfolio being taxed on an ongoing basis.” Details can be found on the Utmost website and bespoke calculations based on client specific scenarios can be obtained via an Utmost Regional Sales Manager.

Recent changes in the Autumn Budget have triggered a noticeable rise in demand for trust-related support. “The increase in Capital Gains Tax (CGT) rates and the continued erosion of allowances, compounded by the proposed inclusion of pension pots within an estate for inheritance tax (IHT) purposes, have been a wake-up call for many people”, he says.

“Pensions that were once regarded as an IHT-efficient vehicle are now part of the IHT problem. Clients and advisers are now re-assessing their options and asking whether it makes sense to withdraw more monies from their pensions either to fund their retirement or to make outright gifts to family members or into discretionary trusts. We have seen a significant uptick in enquiries since last October’s announcement.”

Demand for investment bonds has also increased, particularly in a climate where clients are seeking alternatives to taxable portfolios and especially in the context of trust planning. “Bonds fit really well within discretionary trust models - they’re flexible, tax-efficient, and suitable not just for trusts but also for individuals managing their own tax planning,” Mabey adds.

“The investment bond is no longer seen as a tool only for high-net-worth clients. We’re seeing more individuals turning to it sooner as they become less comfortable with the tax they’re paying,” he says. “Just as investment managers diversify assets, we talk about diversifying tax wrappers. As clients build their wealth they utilise pensions, ISAs, taxable portfolios, and increasingly, investment bonds. It’s about identifying when it’s right to make that shift and that’s where we can support advice firms and their clients.”

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Professional  
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**Awards**  
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Best Offshore  
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# BEST OFFSHORE PRODUCT PROVIDER 2025, 2024, 2023, 2021, 2019 & 2018

Committed to supporting paraplanners  
and their clients with a focus on service  
and technical excellence.

As Utmost Wealth Solutions continues to grow,  
we look forward to maintaining this support  
for the paraplanner profession.

[www.utmostinternational.com](http://www.utmostinternational.com)

## A WEALTH *of* DIFFERENCE

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