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UTMOST LUXEMBOURG S.A.

UTMOST

LEADERS IN THE NEW ERA OF WEALTH PLANNING



A WEALTH *of* DIFFERENCE

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GLOBAL CAPABILITY

This is marketing material and is designed for high net worth and ultra high net worth clients.



Important Information

You should pay particular attention to the sections marked with this icon.

A CHANGING WORLD

The world has never been more unpredictable, with significant changes at global, regional and national levels impacting the financial plans of wealthy individuals and families.

While the fundamental desire to create, protect and transfer their wealth remains a primary objective for high-net-worth and ultra-high-net-worth individuals, the context in which this takes place has changed dramatically.

The global drive for increased regulation, compliance and reporting has changed how financial planning solutions are designed and used. In addition, global tax authorities now require access to far more information to ensure compliance. This naturally translates into a wish by high-net-worth and ultra-high-net-worth individuals to safeguard their wealth and reputation by ensuring full compliance with all relevant tax rules and obligations, whilst also protecting the family legacy.

Business interests, retirement planning and general outlooks have become increasingly international. Personal mobility, often combined with having family members, investments and property spread around the world, brings an increased level of complexity to financial planning. Global assets need to be structured and protected in an efficient manner while being compliant in several jurisdictions.

Global mobility also brings challenges to the transition of wealth to the next and future generations. As a result, there is an increasing need for wealth transfer solutions that have a sound legal and tax basis which can remain in place across generations but be capable of adapting over time.

The pace of change shows no signs of abating with tax regimes and regulatory requirements becoming ever more complex. As complexity increases, so too does the risk of non-compliance.

In this fast changing world, professional advisers can make a real difference to your life by planning and delivering solutions designed with compliance in mind for your domestic and international affairs.

Utmost is uniquely placed to work with your professional advisers to support and help you achieve your objectives through solutions that are designed to provide long-term certainty.





A WEALTH *of* DIFFERENCE

WORKING WITH YOUR PROFESSIONAL ADVISERS
WE HAVE SERVICE CAPABILITY AROUND THE WORLD
FROM OUR LOCATIONS IN THE UK, EUROPE,
ASIA AND THE MIDDLE EAST.

WE CAN OFFER OUR MOST APPROPRIATE PRODUCT
FROM OUR MOST APPROPRIATE JURISDICTION TO
BEST MEET YOUR NEEDS.

UTMOST

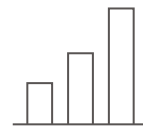
STRONG HISTORY, STRONGER FUTURE

Utmost is a leading provider of international life assurance solutions, and is based in the Isle of Man, Ireland, Luxembourg and Guernsey. Our success is built on a foundation of knowledge and expertise in the international wealth management market as a result of over 25 years' industry experience.

Our products are designed to help high-net-worth and ultra-high-net-worth clients to preserve their wealth and safeguard it for future generations. This is a specialist international market that demands focus, scale and technical expertise – in particular the agility to react to significant market changes. We can provide this because wealth planning is our core business and we have the advantage of an entrepreneurial mindset supported by our independent ownership.

As a Group we have developed our global footprint from a UK base, in line with the highest regulatory standards.

As we move into a new era of wealth planning, working with your financial adviser we will continue to offer a personalised service and focused expertise as you seek intelligent and efficient ways to manage and pass on wealth.



£116bn
(€133bn)
in assets under
administration¹

Fitch Ratings
'A+' Insurer
Financial
Strength
Rating

Fitch Ratings, one of the top three global rating agencies, has assigned the life insurance companies operating as part of Utmost Group with Insurer Financial Strength (IFS) Ratings of 'A+' with Stable Outlooks which demonstrates that we are a strong company with a proven track record.²

We are the only independently-owned wealth management business with Fitch 'A+' IFS Ratings for its issuing life companies.³

¹ These numbers are as at 31 December 2025.

² Previous company performance is not a guide to future performance.

³ Fitch Ratings are as at October 2025.

READY FOR A NEW ERA

We are witnessing the dawn of a new era of wealth planning. The global drive for increased regulation, compliance, transparency and reporting have combined to bring changes to the wealth planning landscape.

At Utmost, we have anticipated and are responding to these significant changes.

Using our technical expertise and global resources, we are continually enhancing our global solutions to meet your needs. We proactively support professional advisers as they seek personalised solutions for individual private clients.

SOLUTIONS FOR COMPLEX WEALTH MANAGEMENT

Single premium life assurance continues to be our flagship business. These are whole of life, unit-linked life insurance policies specially designed for high-net-worth and ultra-high-net worth individuals who have sophisticated and complex wealth management requirements. They are also available as a capital redemption bond in relevant markets.

1

ASSET PROTECTION AND INTER-GENERATIONAL PLANNING

Our primary focus remains on the use of life insurance solutions designed to be as a compliant wealth-structuring tool that aims to safeguard wealth and enable it to be passed on to future generations.

For many years, cross-border life insurance solutions have demonstrated their ability to provide a highly versatile platform for effective financial planning, offering advantages over assets held directly by investors.

Our unit-linked life insurance solutions are covered by robust policyholder protection regimes that ensure all client assets are held by an independent custodian bank and that there is a legal separation of client assets from the insurance company's shareholders. Our business adheres to the strict EU Solvency II regime or its equivalent within our markets.



The value of the bond can fall as well as rise. Taking into account market fluctuations and charges, you could get back less than you invest.

As the underlying assets are held in our name, any protection you may have had if you were directly invested in that asset (for example, investor or depositor protection schemes in relevant jurisdictions) will not apply. Past performance is not a guarantee of future results.

2

ASSET CHOICE AND FLEXIBILITY

Utmost products are often used as part of an overall private client planning strategy as they offer complementary benefits to other wealth planning vehicles.

Our planning solutions can give wealth managers the freedom to invest across a broad range of asset classes. Non-traditional assets such as real estate, private equity, hedge funds or collateralised securities can form an important role in diversifying a client's portfolio and these can be accommodated in some of our solutions.

We understand how to value non-traditional assets and we have extensive experience of integrating them into our solutions.

Our Complex Assets Team works with professional advisers and private clients to assess prospective investments, producing a valuation, helping to ensure that the assets meet regulatory requirements and determining the ongoing reporting requirements.

3

PORTABILITY

A change in circumstances for a globally mobile private client can pose a challenge, but there is no need for this to impact on your financial planning.

Our products are designed with flexibility and portability in mind, aiming to ensure that your financial plans remain seamless even if you decide to relocate. If moving to another country, some of our solutions adapt to your changing circumstances, providing continuous support and management of assets. Your professional adviser can discuss the options with you.

Life insurance is a straightforward financial structure which is widely recognised and accepted around the world. With over 25 years' experience in this market, we are leading experts on portability. We know the questions to ask and have an extensive network of local lawyers and tax advisers to facilitate the most appropriate solution for you.

Where the portability option is available, single premium life assurance can remain locally compliant with the tax rules of the country of residence due to our ability to adapt the policy to the rules of the destination country. With portability, our policies will continue to avail of tax deferral and discretionary managed portfolios will remain exempt from VAT in certain jurisdictions⁴.

⁴ No VAT on Discretionary Managed Funds on policies from Ireland and Guernsey. No VAT on Discretionary Managed Funds on policies from Luxembourg whilst policyholder is resident in the UK.

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GOOD CLIENT OUTCOMES

Delivering good client outcomes is front and centre of everything that we do. We want to build a brighter future for our clients by helping to safeguard their wealth.

In this new era of wealth planning, our aim is to make a wealth of difference.



This information is based on our understanding of tax legislation in Ireland, Luxembourg, Guernsey and the UK as at October 2025. Tax rules can change and are dependent on individual circumstances.

If assets are not easily sold, we reserve the right to delay payment, for example where dealings on a Stock Exchange have been suspended.

GLOBAL CAPABILITY

Personal mobility, combined with having family members, investments and property spread around the world, brings a level of complexity to your financial planning.

This creates an increasing need for wealth transfer solutions that have a sound legal and tax basis which can remain in place across generations but be capable of adapting over time.

In response, we have built enhanced solutions with global capability for some of our key products.

AN INTERNATIONAL PRESENCE

We have offices in key international centres around the world. This means that we are physically on the ground, continually developing our expertise in local and regional markets.

We are able to offer our most appropriate solution from our most appropriate location, backed up by our combined in-depth tax, regulatory and cultural knowledge of multiple jurisdictions.

TECHNICAL AND SERVICE EXCELLENCE

We have a global team of over 2,000 people focused on delivering good client outcomes and industry-leading client service. Our technical experts form an integrated part of this team, who work with your professional advisers to provide robust tax, legal, compliance and asset management input globally on a multi-lingual basis. This enables us to keep abreast of market developments and adjust our wealth management solutions accordingly.

Our team members are dedicated to providing the highest level of client service and building close, long-term relationships with professional advisers. This approach supports our long-term client relationships and the sustainable growth of our business.



specialist teams of experienced
PROFESSIONALS

Our uniqueness centres on our comprehensive understanding of the fiscal, legal and regulatory regimes in each jurisdiction we operate in. We have the ability to work with your professional advisers to develop compliant financial solutions designed to safeguard and enhance your long-term financial future.



The value of the bond can fall as well as rise. Taking into account market fluctuations and charges, you could get back less than you invest.

WHERE WE OPERATE

Our extensive international presence complements our position in key European markets.



KEY CORPORATE CENTRES

- 1. Ireland
- 2. UK
- 3. Guernsey
- 4. Isle of Man
- 5. Luxembourg



GLOBAL OFFICES

- 6. France
- 7. Belgium
- 8. Italy
- 9. Spain
- 10. Switzerland
- 11. Dubai
- 12. Hong Kong
- 13. Singapore

WE'RE HERE TO HELP

Please contact your professional adviser if you would like more information about Utmost or to find out more about our product range.

 www.utmostinternational.com

utmost[™]

This promotional item has been approved jointly by Utmost International Distribution Services Limited (FRN 1007096) and Utmost Wealth Advisers Limited (FRN 829788) who are authorised in the UK by the Financial Conduct Authority. The rules made under the Financial Services and Markets Act 2000 (as amended) for the protection of retail clients in the UK do not apply.

Promotion approved October 2025.

A WEALTH *of* DIFFERENCE

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C. Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Licensed by the Isle of Man Financial Services Authority.

Utmost is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

Utmost PanEurope dac is registered in Ireland, registered number 311420. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

Utmost is registered in Ireland as a business name of Utmost PanEurope dac.

Utmost Worldwide Limited is incorporated in Guernsey, registered number 27151. Registered Office address: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

It is authorised and regulated by the Guernsey Financial Services Commission to conduct long term business and general business. Utmost Worldwide Limited also holds a permit issued by the Jersey Financial Services Commission to conduct long term business in Jersey.

Utmost is a trading name used by Utmost Worldwide Limited.

Utmost Luxembourg S.A. is registered with R.C.S. under number B37604 and regulated by the Commissariat aux Assurances (CAA). Registered office address: 4, rue Lou Hemmer, L-1748 Luxembourg, Grand-Duché de Luxembourg.

Utmost is registered in Luxembourg as a business name of Utmost Luxembourg S.A.

The rules made under the Financial Services and Markets Act 2000 (as amended) for the protection of retail clients in the UK do not apply.

Holders of policies issued by the above registered entities will not be protected by the UK Financial Services Compensation Scheme if the above registered entities become unable to meet policyholder liabilities.

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