

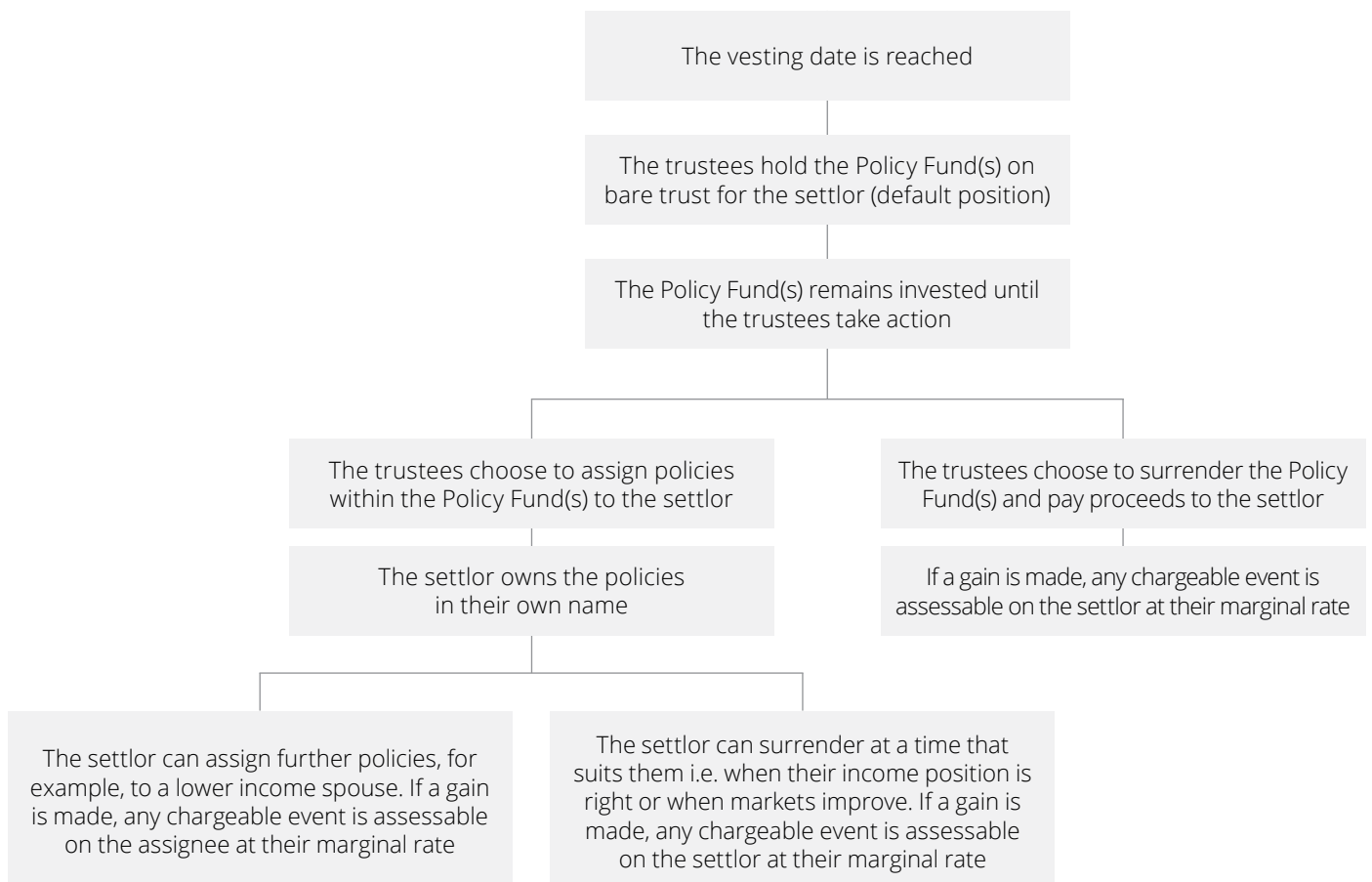
Our Lifestyle Trust options at vesting date

Once established, the Lifestyle Trust offers flexible access to the Policy Funds defined in the Second Schedule of the Lifestyle Trust deed. Assuming a vesting date is not deferred, the settlor will become entitled to the Policy Funds at the predefined vesting dates. This isn't the end of the flexibility offered by the Lifestyle Trust though, as there are still options available to the trustees and settlor in how the Policy Funds are accessed.

As the Lifestyle Trust is 'trust-based' rather than 'product-based' it doesn't rely on policies maturing to provide the benefit at the vesting date. Instead, the Policy Funds are held within the trust but for the sole benefit of the settlor. This adds greater flexibility than similar 'product-based' schemes.

All references to Quilter International mean Quilter International Isle of Man Limited or Quilter International Ireland dac. All references to Utmost Wealth Solutions mean Utmost Limited or Utmost PanEurope dac.

The Lifestyle Trust is available for use with Quilter International bonds and Utmost Wealth Solutions bonds.





For use with Quilter International and Utmost Wealth Solution bonds. Full details of the range of trusts and products available from Quilter International and Utmost Wealth Solutions can be obtained from your usual sales consultant.

Investments may fall or rise in value and your client may not get back what they put in.

Quilter International or Utmost Wealth Solutions cannot accept responsibility for any losses or liabilities arising from actions taken as a result of the information contained in this document.

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Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

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

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25104/INT22-0018/January 2022

