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Utmost International Investment Bond FAQ's

Who is Utmost?

Utmost Wealth Solutions is part of the Utmost Group and is a leading provider of insurance-based wealth solutions. Utmost International Isle of Man are compliant with HMRC reporting requirements.

Why have we chosen Utmost?

We have chosen Utmost as an International Investment Bond provider as they hold a leading position in the global insurance market. They have connections with many of our competitors.

What is the Utmost product?

The International Investment Bond that Utmost offer is called Evolution. For more information on the Evolution product please consult the [Utmost document library](#).

Who can I contact at Utmost with any queries regarding service or product information on the International Investment Bond?

All illustrations are run and issued by the Welcome Team. Please email to this team mailbox welcome@utmostwealth.com.

For any Customer Support queries on existing policies please email customersupport@utmostwealth.com.

For any other queries email the policy reference and policy name to the local RSM and they should be able to help.

What is Evolution (International Investment Bond)?

It's an international single premium investment bond issued by Utmost International Isle of Man Limited. The money invested is used to purchase units in funds that are linked to the stock market and deposits. It's a medium to long-term investment which aims to increase the value of the investment, whilst allowing single or regular withdrawals.

What is the process, and how does this work with Aviva?

The Customer/Financial Adviser agree that they want to access Aviva funds for some or all their investment into Evolution. A corporate Investment Portfolio is set up with Utmost as the customer.

What is the process for taking out an Evolution Bond and using Aviva funds?

1. An Utmost policyholder (through their financial adviser) will purchase Utmost Evolution.
2. The policyholder asks Utmost to open a new account with the Aviva platform and to appoint their financial adviser with trading permissions over the Aviva account.
3. Utmost instructs Aviva to open a new account in the name of e.g. "Utmost International Isle of Man Limited re ABCNNNN" (ABCNNNN being the Utmost policy number) and to appoint the Platform Adviser.
4. Aviva confirms to Utmost when the account has been set up and is ready to be funded, confirming the new account's reference number.
5. Utmost transfer cash to the Aviva platform account. This could be the full amount of the premium, or a smaller amount if the policyholder asks Utmost to retain a balance in the Investment Bond's cash account to cover ongoing fees, and any regular withdrawals or adviser charges being paid from the policy.
6. Once the cash arrives in the Aviva platform account, the Platform Adviser may start investing it.
7. Utmost may recall cash from the Aviva platform periodically to cover ongoing fees and charges. This is usually achieved by setting up a standing instruction (e.g. a fixed amount paid quarterly) on each account.

Who is our customer - what are the roles and relationships of those involved?

We, Aviva, have no view of the end customer.

The end customer is the person taking out the Evolution Bond. They want to access Aviva funds, but their relationship is with Utmost.

Utmost is our customer - they set up a corporate Investment Portfolio with Aviva. They can request withdrawals at any time, to cover fees and charges on the International Investment Bond.

The financial adviser recommends the International Investment Bond and use of Aviva funds via the Investment Portfolio, they are responsible for setting the expectations on the platform policy in terms of fund choices and amounts to invest. They can process fund switches online.

How can I contact Operations for queries on the Investment Portfolio?

For New business and account set up only -

@ nbplatformdbpa@aviva.com

Existing policies -

@ advisedplatform@aviva.com

📞 0800 056 2026

Withdrawals -

@ platform.direct@aviva.com

What are the charges?

There are two charges to the customer which covers both products:

- On the Evolution Bond the customer will pay a product charge and the administration charge, there may also be other charges in the bond. Please refer to 'Guide to Charges' for the Evolution Bond.
- On the Investment Portfolio, it will hold an amount in its cash account to cover the Aviva charge, and any other fund related charges such as Fund Management Charges, DIM Charges etc.

What about Adviser Charges?

All Adviser Charges are paid through the International Investment Bond, no adviser charges are set up on the Investment Portfolio.

Can the Bond be topped up?

The customer will complete an application form and send it to Utmost along with the money to top up their bond. Utmost will deduct any set up charges and then forward the balance to us to top up the Investment Portfolio.

How do Utmost make withdrawals from Investment Portfolio?

Utmost will send an instruction to the financial adviser, asking them to sell assets to raise the required amount of cash. Utmost will then send a request to us to make payment to them. Once the payment has been received by Utmost, the cash will be credited to the Investment Bond's cash account.

Need this in a different format?

Please get in touch if you'd prefer this document (LF20018) in large print, braille, audio, or in a different colour.

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