

# APEX (PORTUGAL) AT A GLANCE

Apex (Portugal) is a Portuguese compliant solution for the expatriate market.



Tax efficient



UK portability



Supplement an income

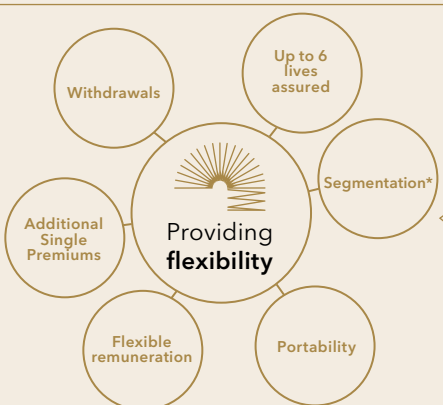
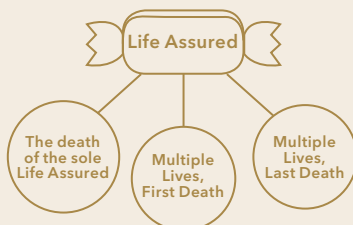


Capital growth



Wide range of investments

Giving you the options to build **your client's Policy, to suit their needs:**



Designed for English-speaking tax residents in Portugal

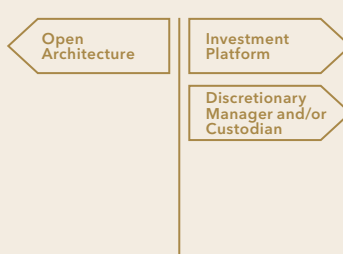


Giving your client the comfort that the **Policy is portable and adaptable\*\***



should they decide to move to the **UK**

Choose from a range of investment options



To find out more about **Apex (Portugal)** and what it could offer your client, visit our website.

[www.utmost.ie](http://www.utmost.ie)  
alternatively you can call or email us on  
 **+353 (0) 46 903 7650**  
 [salesupport@utmost.ie](mailto:salesupport@utmost.ie)

## THINGS YOU NEED TO KNOW

- › Subject to a minimum investment amount of €100,000 (or currency equivalent)
- › Applicants must be at least 18 years old
- › Apex (Portugal) has been designed for individuals that are resident of Portugal and are English-speaking
- › The value of the Policy can fall as well as rise. Your client may get back less than invested
- › The tax treatment of the bond may change and is subject to individual circumstances.

\* Although the Policy will be segmented, this is not recognised in Portugal and will only be recognised should the client move to the UK.

\*\*The effectiveness of portability to the UK, and the potential for continued tax efficiency of your clients life insurance policy, is dependent on a wider number of individual circumstances and as such may not always be possible. Therefore, if your client wishes to move to the UK and take their life insurance policy with them, it is important that they discuss this with their legal and tax advisors prior to moving, to ensure portability is the correct option for them in relation to their personal circumstances.

This document is marketing material.

## A WEALTH *of* DIFFERENCE

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Utmost PanEurope dac is duly registered for the pursuit of the life insurance business in Portugal on a freedom to provide services basis, and is duly registered for such purposes with the Portuguese Insurance Supervisory Authority (Autoridade de Supervisão de Seguros e Fundos de Pensões or 'ASF') under the number 4693.

UPE PR 00016/18.09.2020

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WEALTH SOLUTIONS