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Utmost Wealth Solutions launches Autumn 2025 Navigator with focus on controlled distribution

- Technical Spotlight explores how insurance-based wealth solutions can support advisers in delivering **controlled distribution** strategies tailored to complex family needs
- **Navigator Voices**, a new series dedicated to interviews with Utmost's experts and industry specialists, starts with Stephen Atkinson, Global Head of Sales and Marketing, discussing how tax authorities are intensifying surveillance of HNWI's
- Autumn edition marks one year since Utmost Wealth Solutions launched Navigator

Utmost Wealth Solutions, a leading provider of insurance-based wealth solutions, today issues the **Autumn 2025 edition of Navigator**. It marks a full year since the launch of its quarterly technical briefing designed exclusively for the advisers of High and Ultra-High Net Worth (HNW and UHNW) individuals.

The briefing leverages Utmost Wealth Solutions' technical team which boasts extensive expertise across tax, legal and regulatory matters, with each update of Navigator covering the latest developments within the international wealth and life insurance markets.

The Technical Spotlight of the Autumn 2025 edition focuses on controlled distribution, an important objective in estate planning, particularly for HNW individuals seeking to ensure that wealth is passed on in a structured, secure and tax-efficient manner.

The Spotlight examines how insurance-based wealth solutions offer a powerful and flexible way to achieve this and explores how these products are being used to structure wealth transfer in Spain, Belgium and Luxembourg.

This Autumn edition also launches a new series – **Navigator Voices** – which will feature interviews with subject matter experts at Utmost Wealth Solutions and specialists from across the industry every quarter. The inaugural feature comes from **Stephen Atkinson, Global Head of Sales and Marketing**, who deliberates on how tax authorities are transforming their monitoring and engagement of HNW individuals in an era marked by rapid technological advancement and increasing global cooperation.

The Regulation, Tax and Compliance section covers off developments in crypto reporting, U.S. estate tax and the UK's upcoming pension changes for expatriates.

The Country Focus section looks at what advisers in the UK need to do before the new Tax Year when it comes to pensions and inheritance tax, as well as the role of life insurance in mitigating the French exit tax and supporting international mobility.

Utmost Wealth Solutions – Autumn 2025 Navigator: <http://www.utmostnavigator.com>

Aidan Golden, Head of Group Technical Services at Utmost Wealth Solutions, said: "This edition marks one year of publishing these technical briefings which have evolved into a practical tool for advisers, offering technical insight, planning ideas and jurisdictional updates that support their client conversations.

"This quarter's edition explores the increasingly important objective of controlled distribution which is fast becoming a priority for high-net-worth families seeking to manage succession with clarity and control. As we see growing demand for insurance-based wealth solutions from across our markets, Navigator looks at how these products are helping advisers deliver more structured and flexible planning outcomes.

"With each edition, Navigator continues to grow in relevance and reach, providing advisers with expertise they can apply in a fast-changing advisory landscape."

Please note: this briefing is designed for financial advisers only and should not be distributed to or relied upon by individual investors.

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About Utmost Wealth Solutions

Utmost Wealth Solutions, part of Utmost Group plc, is a leading provider of insurance-based wealth solutions.

Utmost Wealth Solutions offers outstanding service and focused expertise to its clients and their advisers who are seeking intelligent, efficient solutions to preserve their wealth and safeguard it for future generations.