

FACTSHEET

MOMENTUM 2020

Momentum is a flexible and portable insurance savings scheme issued by Utmost Worldwide Limited allowing you to continue saving towards retirement or other goals.

Momentum allows you to transfer the proceeds of an Utmost Corporate Solutions employer-sponsored savings and/or retirement scheme in specie as the initial Contribution. It also offers you the option to pay regular and/or ad-hoc additional Contributions.

KEY FEATURES

AS AT 01/01/2020

AVAILABLE POLICY CURRENCIES	US Dollar, Pound Sterling, Euro.										
CONTRIBUTIONS	Initial Contribution with option to pay further regular and/or ad-hoc Contributions.										
CONTRIBUTION MINIMUMS (In your chosen policy currency)	<table><thead><tr><th>MONTHLY</th><th>QUARTERLY</th><th>HALF-YEARLY</th><th>ANNUALLY</th><th>SINGLE CONTRIBUTION</th></tr></thead><tbody><tr><td>250.00</td><td>750.00</td><td>1,500.00</td><td>3,000.00</td><td>3,000.00</td></tr></tbody></table>	MONTHLY	QUARTERLY	HALF-YEARLY	ANNUALLY	SINGLE CONTRIBUTION	250.00	750.00	1,500.00	3,000.00	3,000.00
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PARTIAL WITHDRAWALS	We allow up to four Partial Withdrawals per calendar year, a distribution fee per transaction will apply.										
REGULAR DRAWDOWN	We allow you to set-up scheduled Regular Drawdown payments in advance. These can be made monthly, quarterly, half-yearly or annually, a distribution fee per transaction will apply.										
TERMINATION	We allow Termination at any time, subject to a distribution fee and payment of an annual fee.										
DEATH BENEFIT	The Death Benefit payable is the Investment Value of your Policy on the date we accept the claim.										
INVESTMENT OPTIONS	<ul style="list-style-type: none">– Lifecycle Strategy Service.– Guaranteed Return Fund Range.– Utmost Outcome Fund Range.– Utmost Unit-Linked Fund Range. Detailed information on the Investment Options is available on our website utmostworldwide.com . Please be aware that investments can go down as well as up.										
SWITCHES / REDIRECTION	You can switch and/or redirect investments up to four times per year free of charge via our Online Service Centre. A switch fee will apply to the fifth and subsequent switch and/or redirection transaction within the same calendar year.										

ONLINE SERVICE CENTRE	Immediate and secure online access to your Policy information. This allows you to view up-to-date valuations of your Policy. You can also submit a Written Request via the Online Service Centre to give us certain instructions with respect to your Policy.																																								
VALUATION STATEMENTS	Valuation statements are produced after the 31 December each year. These will normally be available through the Online Service Centre within a few days of the year end.																																								
POLICY ADMINISTRATION FEES (SUBJECT TO REVIEW WITH EFFECT FROM 1 JANUARY EACH YEAR)	<table border="1"> <thead> <tr> <th colspan="2"></th> <th>USD</th> <th>GBP</th> <th>EUR</th> </tr> </thead> <tbody> <tr> <td>INITIAL FEE</td> <td></td> <td>583.55</td> <td>364.72</td> <td>425.90</td> </tr> <tr> <td>ANNUAL FEE</td> <td></td> <td>583.55</td> <td>364.72</td> <td>425.90</td> </tr> <tr> <td rowspan="4">DISTRIBUTION FEE</td> <td>Regular Drawdown¹</td> <td>14.00</td> <td>10.00</td> <td>12.00</td> </tr> <tr> <td>Partial Withdrawal¹</td> <td>60.00</td> <td>40.00</td> <td>50.00</td> </tr> <tr> <td>Termination</td> <td>60.00</td> <td>40.00</td> <td>50.00</td> </tr> <tr> <td>Switch Fee²</td> <td>60.00</td> <td>40.00</td> <td>50.00</td> </tr> <tr> <td>LIFECYCLE STRATEGY FEE</td> <td>Endorsement Fee³</td> <td>72.00</td> <td>50.00</td> <td>55.00</td> </tr> </tbody> </table>						USD	GBP	EUR	INITIAL FEE		583.55	364.72	425.90	ANNUAL FEE		583.55	364.72	425.90	DISTRIBUTION FEE	Regular Drawdown ¹	14.00	10.00	12.00	Partial Withdrawal ¹	60.00	40.00	50.00	Termination	60.00	40.00	50.00	Switch Fee ²	60.00	40.00	50.00	LIFECYCLE STRATEGY FEE	Endorsement Fee ³	72.00	50.00	55.00
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REGULATOR	<p>Utmost Worldwide Limited is principally regulated in Guernsey, as a licenced insurer by the Guernsey Financial Services Commission ("GFSC") under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended). The address of the GFSC is:</p> <p style="padding-left: 40px;">Guernsey Financial Services Commission PO Box 128, Glategny Court Glategny Esplanade, St Peter Port Guernsey Channel Islands GY1 3HQ.</p>																																								
POLICYHOLDER PROTECTION	Policy Owners with Utmost Worldwide benefit from Guernsey's 'policyholder protection' regime under the licensing conditions imposed by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).																																								
CANCELLATION RIGHTS	<p>If you are not satisfied with your Policy, you have the right to cancel the Policy during the Cooling-Off Period, which is 30 days from the Policy Commencement Date. If you cancel your Policy within this period, your total contributions will be returned to you, subject to an adjustment for investment related gains or losses.</p> <p>Please refer to the Momentum Terms and Conditions, available on request, for full details.</p>																																								

¹ The fee will apply to each relevant transaction.

² A switch fee will apply to the fifth and subsequent switch and/or redirection transaction within the same calendar year.

³ If you ask us to amend either your risk profile or target date while remaining in a Lifecycle Strategy service we will apply an endorsement fee.

GOVERNING LAW	We will govern and interpret your Policy in accordance with the law of the Island of Guernsey.
COMPLAINTS	<p>We operate a formal complaints policy. We can supply details to you, free of charge, on request.</p> <p>All complaints by e-mail should be sent to EBInvestCustomerService@utmostworldwide.com complaints by post should be directed to the Customer Services Manager at our business address.</p> <p>If not satisfied with our final response to a complaint, eligible complainants can refer their complaint to the Channel Islands Financial Ombudsman (“CIFO”).</p> <p>You can contact the CIFO at:</p> <p style="margin-left: 40px;">Channel Islands Financial Ombudsman PO Box 114 Jersey Channel Islands JE4 9QG</p> <p style="margin-left: 40px;">Email: enquiries@ci-fo.org Website: www.ci-fo.org Phone: +44 1481 722218</p> <p>Further details of the ombudsman scheme and whether you are an eligible complainant are available directly from the CIFO.</p>
NEXT STEPS	Please contact us to discuss your interest in Momentum: EBInvestCustomerService@utmostworldwide.com

A WORLD *of* DIFFERENCE

Registered Head Office address: Utmost Worldwide Limited, Utmost House, Hirzel Street, St Peter Port, Guernsey, Channel Islands GY1 4PA.

Utmost Corporate Solutions is the trading name used by Utmost Worldwide Limited and a number of Utmost companies.

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

Websites may make reference to products that are not authorised or regulated and/or are not available for offering to planholders in certain jurisdictions.

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