

FUND OVERVIEW

UTMOST HSBC FTSE ALL-SHARE INDEX FUND

FUND INFORMATION

AS AT JUNE 2021

MEDIUM / HIGH RISK RATING ■■■■□

UNDERLYING FUND OBJECTIVE SUMMARY

To provide long term capital growth by matching the return of the FTSE All-Share Index. The Index represents the performance of all shares on the Main Market of the London Stock Exchange.

| | | | |
|-------------------------|--|--------------------------|-------------------------------|
| Fund Type | Managed Insurance Fund of Utmost Worldwide Limited | Launch Date | 25 th January 2007 |
| Underlying Fund Manager | HSBC | Benchmark Index | MSCI UK IMI NR LCL * |
| Base Currency | GBP | Geographical / Thematic | UK Tracker |
| Asset Class | Passive Equity | Annual Management Charge | 0.04% (underlying fund) |
| Risk Rating | Medium / High | | |

UNDERLYING FUND STRATEGY

To invest in companies that make up the FTSE All-Share Index. The fund may invest in financial derivative instruments for efficient portfolio management with a level of risk that is consistent with the overall risk profile of the fund. The fund does not intend to use financial derivative instruments extensively. The fund may hold cash and collective investment schemes, including collective investment schemes managed or operated by the ACD or an associate of the ACD, to manage day-to-day cash flow requirements. The scheme property may also not consist of the exact composition and weighting of the underlying in the index in circumstances where the ACD determines that this is appropriate for reasons of poor liquidity, excessive cost to the fund or where there are investment restrictions due to regulations or the ACD's cluster munitions and controversial weapons policy.

* Copyright MSCI 2017. Unpublished. All Rights Reserved. This information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used to create any financial instruments or products or any indexes. None of this information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. This information is provided on an "as is" basis and the user of this information assumes the entire risk of any use it may make or permit to be made of this information. Neither MSCI, any of its affiliates or any other person involved in or related to compiling, computing or creating this information makes any express or implied warranties or representations with respect to such information or the results to be obtained by the use thereof, and MSCI, its affiliates and each such other person hereby expressly disclaim all warranties (including, without limitation, all warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any other person involved in or related to compiling, computing or creating this information have any liability for any direct, indirect, special, incidental, punitive, consequential or any other damages (including, without limitation, lost profits) even if notified of, or if it might otherwise have anticipated, the possibility of such damages.

UNDERLYING INVESTMENT MANAGER

HSBC Group is one of the world's largest banking and financial services organisations, with over 7,000 offices in 81 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle-East and Africa. The funds of HSBC Investment Funds (UK) Ltd are managed by HSBC Asset Management, the global fund management business which is itself responsible for over USD\$127.3 billion in assets under management.

STRUCTURE

The Utmost HSBC FTSE All-Share Index Fund is a Sterling denominated insurance fund, established as part of the Utmost Worldwide long-term life fund, based in Guernsey that invests exclusively in the HSBC FTSE All-Share Index fund.

The Utmost HSBC FTSE All-Share Index Fund is valued and priced weekly. In addition to being priced in Sterling, the base currency of the fund, prices are also available in Euros and US Dollar.

INVESTMENT RISK

The Fund is considered to be Medium / High Risk. It is not separately regulated and investment performance is not guaranteed. Market and exchange rate movements may cause your investments to fall as well as rise and your capital is at risk. The information contained herein does not constitute legal, tax or financial advice. Any investment option selections should not be made without first assessing your own personal and financial situation and we strongly recommend that you seek investment advice from a regulated investment adviser. Past performance is not a reliable indicator of future results and investors may not recover the full amount invested. You should be aware that certain types of investment options might carry greater investment risk than other investment options.

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.

T +44 (0) 1481 715 400
F +44 (0) 1481 715 390
E EBInvestCustomerService@utmostworldwide.com
W utmostinternational.com