

FUND OVERVIEW

UTMOST UK EQUITY FUND

FUND INFORMATION

AS AT JUNE 2021

MEDIUM / HIGH RISK RATING ■■■■□

FUND OBJECTIVE

The UK Equity Fund seeks to achieve returns comparable to major UK Equity Markets. The Fund will comprise of exposures to both benchmark and non-benchmark securities as it seeks to generate additional returns within a risk managed framework.

Fund Type	Managed Insurance Fund of Utmost Worldwide Limited	Launch Date	2nd April 2009
Fund Manager	Utmost Portfolio Management Limited	Benchmark Index	MSCI UK Net Total Return *
Base Currency	GBP	Geographical / Thematic	United Kingdom
Asset Class	Equity	Annual Management Charge	0.75%
Risk Rating	Medium / High		

FUND STRATEGY

The Fund can access exposure to large, medium and small companies through a range of investments including but not limited to equities, mutual funds, exchange traded funds and investment trusts. Our investment managers have the ability to react to markets and can actively adjust across sectors as conditions change.

The managers may allocate to securities directly or indirectly that do not form part of the benchmark. The aim of these "active" allocations are to diversify the investments whilst seeking superior risk adjusted returns relative to the Fund's benchmark. Potential variations in performance of the Fund relative to its benchmark, known as tracking error, are managed by applying soft limits of + or - 3% per annum on a rolling basis. Adherence to these upper and lower targets is not guaranteed and in periods of market stress performance could move outside of this range.

The Fund aims to remain invested through market cycles. We recognise that markets will move both up and down, but this short-term volatility is often less significant when viewed over a longer term.

The Fund is managed with a UK focus, however, the Fund may have international exposure through UK companies with a Global footprint and on a selective basis overseas companies. Direct currency exposure will be managed relative to the Fund's base currency.

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INVESTMENT MANAGER

Utmost Portfolio Management Limited is a Guernsey regulated investment management company that is 100% owned by Utmost Worldwide Limited. They offer portfolio management services for clients, utilising both internal and external research, and seeking to deliver superior risk adjusted investment returns.

STRUCTURE

The Utmost UK Equity Fund is a Sterling denominated insurance fund, which is established as part of the Utmost Worldwide long-term life fund, based in Guernsey.

The Utmost UK Equity Fund is valued and priced weekly. In addition to being priced in Sterling, the base currency of the Fund, prices are also available in Euro and US dollars. The Euro and US dollar share classes are not hedged and are only suitable for investors seeking exposure to both UK Equities and the British pound.

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).

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