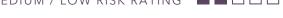
FUND OVERVIEW



UTMOST OUTCOME STRATEGY FUND - (INFLATION TARGET +1%) GBP

FUND INFORMATION

JUNE 2023 (as at 31st May 2023)



FUND OBJECTIVE

The Outcome Strategies are designed for long-term savings and pensions. The Fund will primarily be invested in fixed income with a low to moderate allocation to equities. This managed fund seeks to grow by 1% above the UK Government inflation target (reference index), through the economic cycle, although investment performance is not guaranteed.

Fund Type	Managed Insurance Fund of Utmost Worldwide Limited	Launch Date	31 st May 2019
Fund Manager	Utmost Portfolio Management Limited	Reference Index	UK Government Inflation Target of 2% per annum
Base Currency	GBP	Geographical / Thematic	Global with a UK bias
Asset Class	Multi Asset, low to moderate equity exposure	Utmost Annual Management Charge	0.90%
Risk Rating	Medium / Low		

FUND STRATEGY

The Fund can access multiple asset classes through direct fixed income, mutual funds, exchange traded funds and investment trusts, with our investment managers having the ability to react to markets and actively adjust across asset classes.

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.

To align the Fund with its objective, the investment managers establish their strategic asset allocation model with scope for tactical variations, using long-term investment projections, adjusted according to the relative valuations of each asset class. On a ten to fifteen year view, the fund will usually hold:

20% to 50% Equities 50% to 80% Fixed Income 0% to 15% Other

The Fund is managed with a UK bias and whilst it can invest in all major currencies, it is likely that at least 75% of the fund will be in Sterling assets at any time.

Improving value to policyholders, our managers target institutional share classes reducing, where possible, third-party fees.

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.

FUND STRUCTURE

The Utmost Outcome Strategy Fund - (Inflation Target +1%) GBP is a Sterling denominated insurance fund, which is established as part of the Utmost Worldwide long-term life fund, based in Guernsey.

The Utmost Outcome Strategy Fund - (Inflation Target +1%) GBP Fund is valued and priced weekly.

INVESTMENT RISK

The Fund is considered to be Medium / Low 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