

FUNDS AND INVESTMENT OPTIONS

JULY 2024 (* as at 26TH June 2024)

| FUND CATEGORIES AND RISK RATINGS | FUND NAME | UNDERLYING FUND MANAGER/ MANAGER | FUND CCY | UTMOST AMC | UNDERLYING FUND OCF * |
|--|---|-------------------------------------|----------|------------|-----------------------|
| UTMOST GUARANTEED RETURN FUND RANGE | | | | | |
| LOW RISK RATING  | Utmost Euro Deposit Administration Fund | Utmost Worldwide | EUR | 0.35% | N/A |
| | Utmost Sterling Deposit Administration Fund | Utmost Worldwide | GBP | 0.35% | N/A |
| | Utmost US Dollar Deposit Administration Fund | Utmost Worldwide | USD | 0.35% | N/A |
| UTMOST OUTCOME FUND RANGE | | | | | |
| MEDIUM / LOW RISK RATING  | Utmost Outcome Strategy Fund - (Inflation Target +1%) EUR | Utmost Portfolio Management Limited | EUR | 0.90% | N/A |
| | Utmost Outcome Strategy Fund - (Inflation Target +1%) GBP | Utmost Portfolio Management Limited | GBP | 0.90% | N/A |
| | Utmost Outcome Strategy Fund - (Inflation Target +1%) USD | Utmost Portfolio Management Limited | USD | 0.90% | N/A |
| MEDIUM RISK RATING  | Utmost Outcome Strategy Fund - (Inflation Target +3%) EUR | Utmost Portfolio Management Limited | EUR | 0.90% | N/A |
| | Utmost Outcome Strategy Fund - (Inflation Target +3%) GBP | Utmost Portfolio Management Limited | GBP | 0.90% | N/A |
| | Utmost Outcome Strategy Fund - (Inflation Target +3%) USD | Utmost Portfolio Management Limited | USD | 0.90% | N/A |
| MEDIUM/HIGH RISK RATING  | Utmost Outcome Strategy Fund - (Inflation Target +4%) EUR | Utmost Portfolio Management Limited | EUR | 0.90% | N/A |
| | Utmost Outcome Strategy Fund - (Inflation Target +4%) GBP | Utmost Portfolio Management Limited | GBP | 0.90% | N/A |
| | Utmost Outcome Strategy Fund - (Inflation Target +4%) USD | Utmost Portfolio Management Limited | USD | 0.90% | N/A |
| UTMOST UNIT-LINKED SELF SELECT RANGE - EQUITY FUNDS | | | | | |
| MEDIUM/HIGH RISK RATING  | Utmost Fidelity Europe Tracker EUR Fund | Fidelity | EUR | 0.25% | 0.10% |
| | Utmost Fidelity World Tracker GBP Fund | Fidelity | GBP | 0.25% | 0.12% |
| | Utmost Fidelity US Large-Cap Tracker USD Fund | Fidelity | USD | 0.25% | 0.06% |
| | Utmost European Equity Fund | Utmost Portfolio Management Limited | EUR | 0.75% | N/A |

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|--|--|-------------------------------------|----------|------------|-----------------------|
| UTMOST UNIT-LINKED SELF SELECT RANGE - EQUITY FUNDS (cont.) | | | | | |
| | Utmost JPMorgan European Equity Fund | JPMorgan | EUR | 0.00% | 0.71% |
| | Utmost Schroder Japanese Equity Fund | Schroder | USD | 0.25% | 1.03% |
| | Utmost HSBC UK Equity Tracker Fund | HSBC | GBP | 0.25% | 0.12% |
| | Utmost UK Equity Fund | Utmost Portfolio Management Limited | GBP | 0.75% | N/A |
| | Utmost US Equity Fund | Utmost Portfolio Management Limited | USD | 0.75% | N/A |
| | Utmost Real Asset Fund EUR | Utmost Portfolio Management Limited | EUR | 0.75% | N/A |
| | Utmost Real Asset Fund GBP | Utmost Portfolio Management Limited | GBP | 0.75% | N/A |
| | Utmost Real Asset Fund USD | Utmost Portfolio Management Limited | USD | 0.75% | N/A |
| | Utmost International Equity Fund | Utmost Portfolio Management Limited | USD | 0.75% | N/A |
| | Utmost JPMorgan Pacific Equity Fund | JPMorgan | USD | 0.25% | 0.96% |
| HIGH RISK RATING ■■■■■ | Utmost JPMorgan Emerging Markets Equity Fund | JPMorgan | USD | 0.25% | 0.96% |
| | Utmost Schroder ISF Asian Opportunities Fund | Schroder | USD | 0.25% | 1.08% |

| UTMOST UNIT-LINKED SELF SELECT RANGE – BOND FUNDS | | | | | |
|--|--|-------------------------------------|-----|-------|-------|
| LOW RISK RATING ■■■■■ | Utmost Euro Reserve Fund | Utmost Portfolio Management Limited | EUR | 0.35% | N/A |
| | Utmost Sterling Reserve Fund | Utmost Portfolio Management Limited | GBP | 0.35% | N/A |
| | Utmost US Dollar Reserve Fund | Utmost Portfolio Management Limited | USD | 0.35% | N/A |
| MEDIUM / LOW RISK RATING ■■■■■ | Utmost Euro Bond Fund | Utmost Portfolio Management Limited | EUR | 0.50% | N/A |
| | Utmost Sterling Bond Fund | Utmost Portfolio Management Limited | GBP | 0.50% | N/A |
| | Utmost US Dollar Bond Fund | Utmost Portfolio Management Limited | USD | 0.50% | N/A |
| MEDIUM RISK RATING ■■■■■ | Utmost Global Strategic Bond Fund | Utmost Portfolio Management Limited | USD | 0.50% | N/A |
| HIGH RISK RATING ■■■■■ | Utmost Fidelity Emerging Markets Debt Fund | Fidelity | USD | 0.25% | 0.90% |

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|---|---|----------------------------------|----------|------------|-----------------------|
| UTMOST UNIT-LINKED SELF SELECT RANGE – ALTERNATIVE ASSETS | | | | | |
| MEDIUM/HIGH RISK RATING ■■■■■ | Utmost iShares MSCI World Islamic Fund | Blackrock | USD | 0.25% | 0.30% |
| | Utmost iShares Dow Jones Global Sustainability Fund | Blackrock | USD | 0.25% | 0.60% |
| HIGH RISK RATING ■■■■■ | Utmost iShares Physical Gold Fund | Blackrock | USD | 0.25% | 0.12% |
| | Utmost BGF World Mining Fund | Blackrock | USD | 0.25% | 1.31% |
| | Utmost Schroder Global Cities Equity Fund | Schroder | USD | 0.25% | 1.04% |

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