

# FUND OVERVIEW

## UTMOST FIDELITY EUROPE TRACKER EUR FUND

### FUND INFORMATION

MEDIUM / HIGH RISK RATING 

JULY 2024 (as at 30<sup>th</sup> June 2024)

### FUND OBJECTIVE SUMMARY

To provide investors with a total return, taking into account both capital and income returns, which reflects, before fees and expenses, the return of large and medium sized Pan-European equities. For US dollar and Sterling share classes, the return will not be hedged to the Euro base currency.

Fund Type	<b>Managed Insurance Fund of Utmost Worldwide Limited</b>	Launch Date	<b>1<sup>st</sup> May 2023</b>
Underlying Fund Manager	<b>Fidelity International</b>	Benchmark Index	<b>MSCI Europe NR EUR Index *</b>
Base Currency	<b>EUR</b>	Geographical / Thematic	<b>Europe Tracker</b>
Asset Class	<b>Passive Equity</b>	Utmost Annual Management Charge	<b>0.25%</b>
Risk Rating	<b>Medium / High</b>	Underlying Fund Fees	<b>0.10%</b>

### UNDERLYING FUND STRATEGY

To track the performance of an Index while seeking to minimise as far as possible the tracking error between the Sub-Fund's performance and that of its applicable Index. Such Sub-Funds will seek to achieve this objective by using a replication strategy, an optimisation strategy, or a stratified sampling strategy, depending on which the Investment Manager considers to be the most appropriate strategy for the particular SubFund at the relevant time.

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## UNDERLYING INVESTMENT MANAGER

Fidelity International offers investment solutions and retirement expertise to institutions, individuals and their advisers around the world. They are responsible for total client assets of USD \$663.1\* billion from over 2.86 million clients across Asia Pacific, Europe, the Middle East, South America and Canada.

\*as at the 31<sup>st</sup> December 2022.

## FUND STRUCTURE

The Utmost Fidelity Europe Tracker EUR Fund is a Euro denominated insurance fund, established as part of the Utmost Worldwide long-term life fund, based in Guernsey that invests exclusively in the Fidelity MSCI Europe Index EUR Fund.

The Utmost Fidelity Europe Tracker EUR Fund is valued and priced weekly. In addition to being priced in Euros, the base currency of the fund, prices are also available in Sterling 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).

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