

# FOCUS ILP SUB-FUNDS PERFORMANCE

SINGAPORE

SEPTEMBER 2024

ISSUED BY  
UTMOST WORLDWIDE LIMITED,  
SINGAPORE BRANCH

A WEALTH *of* DIFFERENCE

utmost™  
WEALTH SOLUTIONS

## ILP SUB-FUNDS PERFORMANCE

We have selected an extensive range of ILP Sub-Funds to maximise your investment opportunities through your FOCUS Plan. Most offer potential for growth and each is managed by world-class professional asset managers. The ILP Sub-Funds range from those suitable for the risk-averse through to those willing to take a high level of risk.

These performance figures should be read in conjunction with the following documents, which include full details of the FOCUS product and its available ILP Sub-Funds, including fees and charges which will impact negatively on individual investment returns:

- › FOCUS ILP Sub-Funds Brochure
- › Product Summary and Terms and Conditions

## SYNTHETIC RISK AND REWARD PROFILE INDUSTRY STANDARD

To help you select the ILP Sub-Funds that best fit with your approach to risk, Utmost Worldwide Limited use the Synthetic Risk and Reward Indicator (SRRI)<sup>^</sup>. This does not constitute investment advice and should be used as a guidance tool only. For more information on SRRI please refer to our FOCUS ILP Sub-Funds Brochure.

### RISK SCALE



### INTERPRETATION

References to 'we', 'us', 'our' or 'Utmost Worldwide' mean Utmost Worldwide Limited. References to 'you' or 'your' mean a Planholder. We have written this document in the singular, which includes the plural, and vice versa. Likewise, the masculine includes all other genders.

Capitalised terms shall have the same meaning as the defined terms within your Terms and Conditions and in the Product Summary.

'ILP' means a notional investment created within your Plan, which corresponds to an Utmost Investment, and which is used to determine the value of your Plan.

'Utmost Investment' means an underlying fund, as applicable, purchased by us to correspond to ILP Sub-Funds selected by you.

## IMPORTANT NOTES

<sup>^</sup>The 'Synthetic Risk and Reward Indicator (SRRI) was defined in 2009 by the Committee of European Securities Regulators (CESR) with the aim of providing investors with a method of assessing an underlying ILP fund's risk. This SRRI calculation has been provided by Morningstar based on guidelines provided by the European Securities and Markets Authority (ESMA) and Morningstar's interpretation, methodology and implementation of said guidelines.

Please note that the categorisation of an ILP Sub-Fund is not constant and may change overtime.

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Morningstar is a leading provider of independent investment research in North America, Europe, Australia, and Asia and Morningstar Inc. is an independent entity to Utmost Worldwide Limited.

We link the benefits of your Plan to the return from your chosen ILP Sub-Funds which is subject at all times to investment risks and market fluctuations.

Utmost Worldwide calculates the return and value of your Plan based on the performance and value of your ILP Sub-Funds.

It is your responsibility to read and understand the offering documents relating to the ILP Sub-Fund(s) that you or any third party authorised by you are considering for selection. Each ILP Sub-Fund is subject to investment risks, including market risk, interest rate risk and exchange rate fluctuations. The Plan Investment options available to you will have different features and risk profiles and some may be of high risk. The value of ILP Sub-Funds and their performance may go down as well as up.

You should note that investment involves risk. Past performance is not indicative of future performance, and you may not get back the full amount that you invested, particularly in the early years of your Plan.

Planholders and/or their investment advisers are responsible for their investment decisions and any choice of ILP Sub-Funds is entirely at their own risk. Please note that the value of ILP Sub-Funds (as well as the income accruing to an investment) may go down as well as up.

LONG TERM PERF				US Dollar Converted %					Euro Converted %					Sterling Converted %					Return Date
Name	ISIN	Launch Date	Bid	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	
<b>SRR I RATING - 4</b>																			
<b>ASSET ALLOCATION FUND</b>																			
Fidelity Glb Mlt Ast Inc Y-Acc-EUR H <sup>S</sup>	LU1097728445	28/08/2014	11.77 EUR	-0.11	4.90	11.56	-13.23	1.99	1.64	2.88	9.39	-7.47	1.47	2.23	1.63	7.56	-9.14	-5.49	31/08/2024
Fidelity Glb Mlt Ast Inc Y-Acc-USD <sup>S</sup>	LU1797663298	28/03/2018	11.59 USD	2.32	3.30	10.17	-5.46	6.72	4.08	1.31	8.03	0.82	6.18	3.45	0.07	6.22	-1.00	-1.11	31/08/2024
Fidelity MltAsst Income W Acc <sup>S</sup>	GB00BJ4L7S87	13/02/2019	106.10 GBX	1.35	5.71	13.42	-12.12	7.41	2.58	3.68	11.21	-6.29	6.86	3.83	2.41	9.36	-7.98	-0.47	31/08/2024
<b>DEBT FUND</b>																			
Jupiter Dynamic Bd D £ Hsc Acc <sup>S</sup>	LU0895806098	03/04/2013	14.23 GBP	1.84	9.13	14.50	-8.74	11.60	3.17	7.03	12.27	-2.67	11.03	3.55	5.72	10.40	-4.43	3.42	31/08/2024
Jupiter Dynamic Bd I \$ Hsc Acc <sup>S</sup>	LU0853555976	15/01/2016	13.06 USD	3.14	5.83	10.87	-2.54	7.05	3.02	3.80	8.71	3.94	6.50	4.16	2.53	6.89	2.06	-0.80	31/08/2024
Jupiter Dynamic Bond I EUR Acc <sup>S</sup>	LU0853555893	05/12/2012	13.53 EUR	1.17	7.44	11.19	-13.52	-0.88	2.61	5.37	9.02	-7.77	-1.38	2.93	4.09	7.21	-9.44	-8.15	31/08/2024
PIMCO GIS GlnGd Crdt Instl EURH Acc <sup>S</sup>	IE0032876397	15/09/2003	18.52 EUR	3.45	5.85	10.13	-16.55	-7.06	3.55	3.81	7.99	-11.00	-7.54	4.43	2.54	6.19	-12.61	-13.88	31/08/2024
PIMCO GIS GlnGd Crdt Instl GBPH Acc <sup>S</sup>	IE00B0HZNB91	02/09/2005	21.11 GBP	2.18	7.55	13.44	-11.66	5.18	2.86	5.48	11.23	-5.79	4.64	4.01	4.20	9.38	-7.49	-2.54	31/08/2024
PIMCO GIS GlnGd Crdt Instl USD Acc <sup>S</sup>	IE0034085260	18/04/2008	21.21 USD	4.44	4.28	9.95	-5.52	1.39	6.70	2.27	7.81	0.75	0.87	7.14	1.02	6.01	-1.07	-6.05	31/08/2024
Vanguard € Govt Bd Idx € Acc <sup>S</sup>	IE0007472990	29/09/2000	211.45 EUR	4.16	4.87	7.10	-18.86	-13.48	3.18	2.85	5.02	-13.47	-13.92	4.68	1.60	3.26	-15.03	-19.83	31/08/2024
Vanguard U.S. Govt Bd Idx \$ Acc <sup>S</sup>	IE0007471927	31/01/2002	193.24 USD	2.96	4.48	5.93	-7.49	-3.48	1.82	2.47	3.87	-1.35	-3.98	3.29	1.22	2.14	-3.13	-10.56	31/08/2024
<b>SRR I RATING - 5</b>																			
<b>EQUITY GLOBAL</b>																			
Comgest Growth Global EUR Z Acc <sup>S</sup>	IE00BYYLQ421	07/10/2016	46.21 EUR	9.91	5.01	23.27	11.36	55.76	11.64	2.99	20.87	18.76	54.96	12.38	1.73	18.86	16.62	44.33	31/08/2024
Fundsmith Equity I GBP Acc <sup>S</sup>	LU1053186349	15/04/2014	42.08 GBP	12.21	4.10	15.42	2.96	55.00	14.64	2.10	13.18	9.80	54.21	14.85	0.85	11.29	7.82	43.63	31/08/2024
<b>EQUITY REGIONAL</b>																			
FSSA Asia Focus III USD Acc <sup>S</sup>	IE00B0169M10	11/03/2010	27.38 USD	7.21	7.71	11.41	0.16	37.33	8.78	5.64	9.24	6.82	36.62	8.21	4.35	7.42	4.89	27.25	31/08/2024
<b>DEBT FUND</b>																			
Vanguard UK Govt Bd Idx £ Acc <sup>S</sup>	IE00B1S75374	23/06/2009	135.77 GBP	0.59	7.14	10.76	-29.60	-19.96	2.16	5.08	8.60	-24.92	-20.37	2.03	3.79	6.79	-26.28	-25.83	31/08/2024
<b>SRR I RATING - 6</b>																			
<b>ALTERNATIVE INVESTMENT</b>																			
Polar Capital Global Tech I Inc <sup>S</sup>	IE00B42NVC37	04/09/2009	108.56 USD	17.24	4.42	33.46	11.49	119.36	19.23	2.41	30.87	18.90	118.24	18.96	1.16	28.68	16.75	103.27	31/08/2024
Polar Capital Healthcare Opports I Inc <sup>S</sup>	IE00B3K93X10	01/04/2009	87.22 USD	15.14	16.53	30.04	21.32	79.98	16.47	14.28	27.51	29.39	79.06	15.81	12.89	25.38	27.05	66.78	31/08/2024
Schroder ISF Glb Clmt Chg Eq C Acc USD <sup>S</sup>	LU0302446132	29/06/2007	27.43 USD	6.05	-0.05	9.66	-10.39	70.96	7.29	-1.98	7.52	-4.43	70.09	8.70	-3.18	5.73	-6.16	58.42	31/08/2024

CAG% - Compound Annual Growth Percentage since Launch Date

Past performance is not indicative of future performance. Investors and/or their investment advisers are responsible for their investment decisions and any choice of Investments is entirely at their own risk. Please note that investment performance may go down as well as up.

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LONG TERM PERF				US Dollar Converted %					Euro Converted %					Sterling Converted %					Return Date
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<b>EQUITY GLOBAL</b>																			
Fidelity MSCI World Index USD P Acc <sup>S</sup>	IE00BYX5NK04	20/03/2018	9.65 USD	10.73	6.55	24.36	22.27	85.00	12.51	4.50	21.94	30.39	84.06	11.84	3.23	19.91	28.04	71.43	31/08/2024
Fundsmith Equity I USD Acc <sup>S</sup>	LU0893933373	04/03/2013	39.36 USD	12.69	4.42	15.61	3.15	55.38	14.27	2.41	13.36	10.00	54.58	14.03	1.16	11.47	8.01	43.98	31/08/2024
<b>EQUITY REGIONAL</b>																			
BGF Emerging Markets D2 <sup>S</sup>	LU0252970164	19/05/2006	43.93 USD	8.43	2.16	4.84	-24.22	12.87	9.30	0.20	2.80	-19.18	12.30	10.61	-1.03	1.09	-20.64	4.59	31/08/2024
Fidelity European Dynamic Gr Y-Acc-EUR <sup>S</sup>	LU0318940003	22/10/2007	33.30 EUR	5.85	4.41	13.20	-3.63	37.18	7.40	2.40	11.00	2.78	36.48	8.60	1.15	9.15	0.92	27.11	31/08/2024
Fidelity MSCI Emerg Mkts Indx USD P Acc <sup>S</sup>	IE00BYX5M039	20/03/2018	5.20 USD	0.61	5.35	13.92	-10.08	23.59	2.23	3.33	11.70	-4.10	22.96	1.62	2.06	9.84	-5.83	14.53	31/08/2024
Fidelity MSCI Europe Indx EUR P Acc <sup>S</sup>	IE00BYX5MD61	20/03/2018	8.38 EUR	6.62	3.80	20.04	16.05	58.26	8.34	1.80	17.71	23.76	57.46	7.69	0.56	15.74	21.52	46.66	31/08/2024
Schroder ISF Emerging Asia C Acc USD <sup>S</sup>	LU0181496059	09/01/2004	57.67 USD	7.18	4.06	10.83	-12.11	36.43	7.99	2.06	8.67	-6.27	35.73	7.85	0.81	6.86	-7.97	26.42	31/08/2024
<b>EQUITY SINGLE COUNTRY</b>																			
Comgest Growth Japan JPY I Acc <sup>S</sup>	IE00BQ1YBP44	17/12/2014	2,064.00 JPY	8.40	10.33	18.54	-19.64	20.28	9.67	8.21	16.23	-14.30	19.66	10.36	6.89	14.29	-15.85	11.45	31/08/2024
Fidelity Australian Divers Eq Y-Acc-AUD <sup>S</sup>	LU0346392649	25/03/2008	31.71 AUD	8.49	6.73	18.52	3.04	47.29	8.88	4.68	16.21	9.89	46.54	9.55	3.40	14.27	7.90	36.49	31/08/2024
Fidelity Index UK P Acc <sup>S</sup>	GB00BJS8SF95	03/03/2014	186.47 GBX	5.61	6.16	21.11	19.16	48.45	6.28	4.11	18.75	27.08	47.70	7.20	2.84	16.77	24.78	37.57	31/08/2024
Fidelity MSCI Japan Index USD P Acc <sup>S</sup>	IE00BYX5N334	20/03/2018	6.85 USD	4.99	5.70	19.75	11.68	47.38	6.69	3.67	17.41	19.10	46.63	6.04	2.40	15.45	16.95	36.57	31/08/2024
Fidelity S&P 500 Index USD P Acc <sup>S</sup>	IE00BYX5MS15	20/03/2018	11.19 USD	13.30	7.28	26.56	29.08	103.92	15.13	5.21	24.09	37.65	102.88	14.43	3.93	22.02	35.17	88.96	31/08/2024
FSSA China Growth VI USD Acc <sup>S</sup>	IE00BG1V0V41	20/09/2018	9.21 USD	-1.38	-7.98	-11.67	-40.12	-11.56	-0.38	-9.75	-13.39	-36.14	-12.02	-1.24	-10.85	-14.84	-37.30	-18.05	31/08/2024
Schroder ISF Indian Equity C Acc USD <sup>S</sup>	LU0264410993	10/11/2006	409.29 USD	8.24	7.92	37.65	31.92	91.33	9.15	5.85	34.97	40.69	90.35	10.54	4.55	32.72	38.15	77.29	31/08/2024
T. Rowe Price US Lg Cap Gr Eq Q USD <sup>S</sup>	LU0860350577	14/01/2013	60.71 USD	11.64	8.59	32.64	19.13	113.92	11.94	6.50	30.06	27.05	112.83	12.98	5.19	27.89	24.75	98.23	31/08/2024

S - These investment options correspond to underlying funds, which are authorised for distribution in Singapore.

SGP - These investment options correspond to underlying funds, which are available to Singapore Investors ONLY

~ Investment options marked with this symbol correspond to underlying funds, which are Not available for distribution in the EEA and Switzerland.

CAG% - Compound Annual Growth Percentage since Launch Date

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**utmost**<sup>™</sup>  
WEALTH SOLUTIONS

Utmost Wealth Solutions is the trading name used by Utmost Worldwide Limited, Singapore Branch and a number of Utmost companies.

## A WEALTH *of* DIFFERENCE

Registered in Singapore as a Branch of a Foreign Company - Number T10FC0110K. Licensed by the Monetary Authority of Singapore as a direct insurer to carry on life business in Singapore.

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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