

FUND OVERVIEW

UTMOST FIDELITY US LARGE-CAP TRACKER USD FUND

FUND INFORMATION

JULY 2024 (as at 30th June 2024)

MEDIUM / HIGH RISK RATING

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 investment result of large sized U.S. equities. For Euro and Sterling share classes, the return will not be hedged to the US dollar base currency.

Fund Type	Managed Insurance Fund of Utmost Worldwide Limited	Launch Date	1st May 2023
Underlying Fund Manager	Fidelity International	Benchmark Index	MSCI USA All NR USD Index *
Base Currency	USD	Geographical / Thematic	US Tracker
Asset Class	Passive Equity	Utmost Annual Management Charge	0.25%
Risk Rating	Medium / High	Underlying Fund Fees	0.06%

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 31st December 2022.

FUND STRUCTURE

The Utmost Fidelity US Large-Cap Tracker USD Fund is a US Dollar denominated insurance fund, established as part of the Utmost Worldwide long-term life fund, based in Guernsey that invests exclusively in the Fidelity S&P 500 Index USD Fund.

The Utmost Fidelity US Large-Cap Tracker USD Fund is valued and priced weekly. In addition to being priced in US Dollar, the base currency of the fund, prices are also available in Sterling and Euros.

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

Utmost Corporate Solutions is a trading name used by Utmost PanEurope dac and Utmost Worldwide Limited.

Utmost PanEurope dac is a designated activity company registered in Ireland (No. 311420) and is regulated by the Central Bank of Ireland.

Directors: Feilim Mackle (Chair), Michael Davies (British), Sarah Johnston, Tim Madigan, Ian Maidens (British), Henry O'Sullivan, Paul Thompson (British).

Registered Office: Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

Utmost Worldwide Limited is a limited company registered in Guernsey (No. 27151) and is regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

Directors: Vic Holmes (Chairman), Leon Steyn (Chief Executive), Charles Bangor-Jones, Ian Maidens (British), Mark Thompson, Paul Thompson (British).

Registered Head Office: Utmost House, Hirzel Street, St Peter Port, Guernsey, Channel Islands GY1 4PA.

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