

FUND OVERVIEW

UTMOST US DOLLAR RESERVE FUND

FUND INFORMATION

JULY 2024 (as at 30th June 2024)

LOW RISK RATING

FUND OBJECTIVE

The objective of the Fund is to generate returns above cash held in call accounts, whilst maintaining a high degree of liquidity by investing in the money markets, cash deposits and short dated debt securities.

Fund Type	Managed Insurance Fund of Utmost Worldwide Limited	Launch Date	1st January 1995
Fund Manager	Utmost Portfolio Management Limited	Benchmark Index	Bloomberg US Aggregate 1-3 Yr TR USD *
Base Currency	USD	Geographical / Thematic	America
Asset Class	Bond	Utmost Annual Management Charge	0.35%
Risk Rating	Low		

FUND STRATEGY

The manager will seek to achieve the objective by investing in the following: Bank Deposits, Money Market Funds, Commercial Paper, Certificates of Deposit, Government Bonds, Government Agency Bonds, Global Bonds, Eurobonds, Domestic Bonds, Floating Rate Notes, Asset-Backed Securities and Covered Bonds. All of the securities held by the Fund will be classified as investment grade, with any purchases limited to investments rated A- or higher.

The Fund may invest in instruments with varying maturity dates, subject to a maximum expected maturity for any one investment of three years from settlement date. The blend of maturities are actively managed to adjust the Fund's positioning through the economic cycle as the manager adapts to rising or falling interest rates.

Through prudent management of the Funds interest rate and credit risk, the manager will seek to control the Fund's volatility over the longer term.

* Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees the accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

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 US Dollar Reserve Fund is a US dollar denominated insurance fund, which is established as part of the Utmost Worldwide long-term life fund, based in Guernsey.

The Utmost US Dollar Reserve Fund is valued and priced weekly. In addition to being priced in US dollars, the base currency of the Fund, prices are also available in Euros and Sterling. The Euro and Sterling share classes are not hedged and are only suitable for investors seeking exposure to the American bond and money markets, and the US dollar.

INVESTMENT RISK

The Fund is considered to be 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

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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