

FUND OVERVIEW

UTMOST ISHARES PHYSICAL GOLD FUND

FUND INFORMATION

JULY 2024 (as at 30th June 2024)

HIGH RISK RATING ■■■■■

FUND OBJECTIVE SUMMARY

iShares Physical Gold seeks to track the day-to-day movement of the price of gold, less fees, by holding gold bullion.

Fund Type	Managed Insurance Fund of Utmost Worldwide Limited	Launch Date	23rd August 2013
Underlying Fund Manager	BlackRock	Benchmark Index	LBMA Gold Price PM USD
Base Currency	USD	Geographical / Thematic	Global Absolute Return
Asset Class	Commodity	Utmost Annual Management Charge	0.25%
Risk Rating	High	Underlying Fund Fees	0.12%

UNDERLYING FUND STRATEGY

The iShares physically-backed Exchange Traded Commodities (ETCs) are a series of secured metal-linked debt securities that trade on one or more regulated exchanges and offer investors easily accessible, liquid and transparent exposure to physical precious metals. iShares Physical ETCs provide investors with exposure to the performance of individual precious metals without the need to take physical delivery or trade commodity futures contracts. iShares Physical Gold seeks to track the day-to-day movement of the price of gold, less fees, by holding gold bullion. The gold bullion backs the securities issued and is valued daily at the London PM fix price. The gold bullion is held as allocated gold bars with the custodian, JPMorgan. State Street acts as the Trustee. iShares Physical ETCs are exchange traded commodities and are neither funds nor exchange traded funds.

UNDERLYING INVESTMENT MANAGER

BlackRock is today the world's largest asset manager with US\$5.98 trillion in assets under management as at December 2018.

BlackRock have nearly 13,000 colleagues working from 70 offices in 30 countries.

FUND STRUCTURE

The Utmost iShares Physical Gold 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 iShares Physical Gold fund.

The Utmost iShares Physical Gold 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.

INVESTMENT RISK

The Fund is considered to be 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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