

# FUNDS AND INVESTMENT OPTIONS

NOVEMBER 2024 (\* as at 31st October 2024)

FUND CATEGORIES AND RISK RATINGS	FUND NAME	UNDERLYING FUND MANAGER/ MANAGER	FUND CCY	UTMOST AMC	UNDERLYING FUND OCF *
<b>UTMOST GUARANTEED RETURN FUND RANGE</b>					
LOW RISK RATING ■	Utmost Euro Deposit Administration Fund	Utmost Portfolio Management Limited	EUR	0.35%	N/A
	Utmost Sterling Deposit Administration Fund	Utmost Portfolio Management Limited	GBP	0.35%	N/A
	Utmost US Dollar Deposit Administration Fund	Utmost Portfolio Management Limited	USD	0.35%	N/A
<b>UTMOST OUTCOME FUND RANGE</b>					
MEDIUM / LOW RISK RATING ■ ■	Utmost Outcome Strategy Fund - (Inflation Target +1%) EUR	Utmost Portfolio Management Limited	EUR	0.90%	N/A
	Utmost Outcome Strategy Fund - (Inflation Target +1%) GBP	Utmost Portfolio Management Limited	GBP	0.90%	N/A
	Utmost Outcome Strategy Fund - (Inflation Target +1%) USD	Utmost Portfolio Management Limited	USD	0.90%	N/A
MEDIUM RISK RATING ■ ■ ■	Utmost Outcome Strategy Fund - (Inflation Target +3%) EUR	Utmost Portfolio Management Limited	EUR	0.90%	N/A
	Utmost Outcome Strategy Fund - (Inflation Target +3%) GBP	Utmost Portfolio Management Limited	GBP	0.90%	N/A
	Utmost Outcome Strategy Fund - (Inflation Target +3%) USD	Utmost Portfolio Management Limited	USD	0.90%	N/A
MEDIUM/HIGH RISK RATING ■ ■ ■ ■	Utmost Outcome Strategy Fund - (Inflation Target +4%) EUR	Utmost Portfolio Management Limited	EUR	0.90%	N/A
	Utmost Outcome Strategy Fund - (Inflation Target +4%) GBP	Utmost Portfolio Management Limited	GBP	0.90%	N/A
	Utmost Outcome Strategy Fund - (Inflation Target +4%) USD	Utmost Portfolio Management Limited	USD	0.90%	N/A
<b>UTMOST UNIT-LINKED SELF SELECT RANGE - EQUITY FUNDS</b>					
MEDIUM/HIGH RISK RATING ■ ■ ■ ■	Utmost Fidelity Europe Tracker EUR Fund	Fidelity	EUR	0.25%	0.10%
	Utmost Fidelity World Tracker GBP Fund	Fidelity	GBP	0.25%	0.12%
	Utmost Fidelity US Large-Cap Tracker USD Fund	Fidelity	USD	0.25%	0.06%
	Utmost European Equity Fund	Utmost Portfolio Management Limited	EUR	0.75%	N/A

FUND CATEGORIES AND RISK RATINGS	FUND NAME	UNDERLYING FUND MANAGER/ MANAGER	FUND CCY	UTMOST AMC	UNDERLYING FUND OCF *
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UTMOST UNIT-LINKED SELF SELECT RANGE - EQUITY FUNDS (cont.)

	Utmost JPMorgan European Equity Fund	JPMorgan	EUR	0.00%	0.71%
	Utmost Schroder Japanese Equity Fund	Schroder	USD	0.25%	1.03%
	Utmost HSBC UK Equity Tracker Fund	HSBC	GBP	0.25%	0.13%
	Utmost UK Equity Fund	Utmost Portfolio Management Limited	GBP	0.75%	N/A
	Utmost US Equity Fund	Utmost Portfolio Management Limited	USD	0.75%	N/A
	Utmost Real Asset Fund EUR	Utmost Portfolio Management Limited	EUR	0.75%	N/A
	Utmost Real Asset Fund GBP	Utmost Portfolio Management Limited	GBP	0.75%	N/A
	Utmost Real Asset Fund USD	Utmost Portfolio Management Limited	USD	0.75%	N/A
	Utmost International Equity Fund	Utmost Portfolio Management Limited	USD	0.75%	N/A
	Utmost JPMorgan Pacific Equity Fund	JPMorgan	USD	0.25%	0.96%
HIGH RISK RATING ■■■■■	Utmost JPMorgan Emerging Markets Equity Fund	JPMorgan	USD	0.25%	0.96%
	Utmost Schroder ISF Asian Opportunities Fund	Schroder	USD	0.25%	1.08%

UTMOST UNIT-LINKED SELF SELECT RANGE – BOND FUNDS

LOW RISK RATING ■	Utmost Euro Reserve Fund	Utmost Portfolio Management Limited	EUR	0.35%	N/A
	Utmost Sterling Reserve Fund	Utmost Portfolio Management Limited	GBP	0.35%	N/A
	Utmost US Dollar Reserve Fund	Utmost Portfolio Management Limited	USD	0.35%	N/A
MEDIUM / LOW RISK RATING ■■	Utmost Euro Bond Fund	Utmost Portfolio Management Limited	EUR	0.50%	N/A
	Utmost Sterling Bond Fund	Utmost Portfolio Management Limited	GBP	0.50%	N/A
	Utmost US Dollar Bond Fund	Utmost Portfolio Management Limited	USD	0.50%	N/A
MEDIUM RISK RATING ■■■	Utmost Global Strategic Bond Fund	Utmost Portfolio Management Limited	USD	0.50%	N/A
HIGH RISK RATING ■■■■■	Utmost Fidelity Emerging Markets Debt Fund	Fidelity	USD	0.25%	0.90%

FUND CATEGORIES AND RISK RATINGS	FUND NAME	UNDERLYING FUND MANAGER/ MANAGER	FUND CCY	UTMOST AMC	UNDERLYING FUND OCF *
UTMOST UNIT-LINKED SELF SELECT RANGE – ALTERNATIVE ASSETS					
MEDIUM/HIGH RISK RATING ■ ■ ■ ■	Utmost iShares MSCI World Islamic Fund	Blackrock	USD	0.25%	0.30%
	Utmost iShares Dow Jones Global Sustainability Fund	Blackrock	USD	0.25%	0.60%
HIGH RISK RATING ■ ■ ■ ■ ■	Utmost iShares Physical Gold Fund	Blackrock	USD	0.25%	0.12%
	Utmost BGF World Mining Fund	Blackrock	USD	0.25%	1.31%
	Utmost Schroder Global Cities Equity Fund	Schroder	USD	0.25%	1.04%

## 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).

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