

FUND PERFORMANCE

QUARTER 4, 2024 (Currency Denomination – BASE)



| STATISTICS AS AT 31/12/2024 | BASE CURRENCY | LAUNCH DATE | 3 MTHS % | 1 YEAR % | 3 YEARS % | 5 YEARS % |
|---|---------------|-------------|----------|----------|-----------|-----------|
| UTMOST OUTCOME FUND RANGE | | | | | | |
| Utmost Outcome Strategy Fund (Inflation target +1%) EUR | EUR | 31/05/2019 | -0.53 | 5.10 | -1.05 | 0.84 |
| Utmost Outcome Strategy Fund (Inflation target +1%) GBP | GBP | 31/05/2019 | 0.30 | 3.42 | -1.50 | 0.17 |
| Utmost Outcome Strategy Fund (Inflation target +1%) USD | USD | 31/05/2019 | 0.67 | 8.73 | 0.79 | 2.84 |
| Utmost Outcome Strategy Fund (Inflation target +3%) EUR | EUR | 30/10/2015 | -0.99 | 7.82 | -0.53 | 3.81 |
| Utmost Outcome Strategy Fund (Inflation target +3%) GBP | GBP | 30/03/2012 | -0.83 | 4.96 | -0.85 | 1.97 |
| Utmost Outcome Strategy Fund (Inflation target +3%) USD | USD | 30/10/2015 | -1.36 | 9.35 | 0.23 | 4.90 |
| Utmost Outcome Strategy Fund (Inflation target +4%) EUR | EUR | 16/11/2018 | 0.12 | 10.93 | 1.75 | 6.71 |
| Utmost Outcome Strategy Fund (Inflation target +4%) GBP | GBP | 16/11/2018 | 1.63 | 10.96 | 2.60 | 4.29 |
| Utmost Outcome Strategy Fund (Inflation target +4%) USD | USD | 16/11/2018 | 1.81 | 18.06 | 4.14 | 9.30 |
| UTMOST UNIT-LINKED SELF SELECT RANGE | | | | | | |
| EQUITY FUNDS | | | | | | |
| Utmost HSBC UK Equity Tracker Fund | GBP | 25/01/2007 | -1.25 | 13.38 | 5.98 | 4.71 |
| Utmost JPMorgan European Equity Fund | EUR | 21/07/1997 | -4.97 | 4.80 | 2.99 | 6.73 |
| Utmost Schroder Japanese Equity Fund | USD | 02/07/2010 | -3.52 | 2.45 | -1.42 | 1.52 |
| Utmost European Equity Fund | EUR | 02/04/2009 | -3.67 | 7.28 | 2.66 | 5.24 |
| Utmost UK Equity Fund | GBP | 02/04/2009 | -7.85 | 6.15 | 2.03 | 2.05 |
| Utmost US Equity Fund | USD | 02/04/2009 | 3.47 | 23.50 | 7.68 | 12.79 |
| Utmost International Equity Fund | USD | 01/11/1991 | -1.89 | 17.30 | 8.19 | 13.12 |
| Utmost JPMorgan Pacific Equity Fund | USD | 31/01/2001 | -8.03 | 9.24 | -4.82 | 2.41 |
| Utmost Real Asset Fund EUR | EUR | 15/07/2018 | -6.02 | 1.34 | -3.89 | -0.14 |
| Utmost Real Asset Fund GBP | GBP | 15/07/2018 | -4.51 | 4.36 | -1.13 | 1.68 |
| Utmost Real Asset Fund USD | USD | 15/07/2018 | -5.73 | 2.89 | -1.82 | 1.53 |
| Utmost Schroder ISF Asian Opportunities Fund | USD | 13/12/2013 | -6.82 | 9.45 | -3.47 | 2.00 |
| Utmost JPMorgan Emerging Markets Equity Fund | USD | 12/09/2008 | -7.38 | 2.44 | -6.95 | -0.62 |
| BOND FUNDS | | | | | | |
| Utmost Euro Reserve Fund | EUR | 01/07/1996 | 0.72 | 3.45 | 1.23 | 0.62 |
| Utmost Sterling Reserve Fund | GBP | 01/07/1996 | 0.84 | 4.56 | 1.48 | 0.84 |
| Utmost US Dollar Reserve Fund | USD | 02/01/1995 | 0.76 | 4.66 | 2.12 | 1.51 |
| Utmost Euro Bond Fund | EUR | 17/01/2014 | 0.17 | 2.40 | -1.86 | -0.99 |

Past performance is for indication only and is not a guide to future performance, as investment performance and return may go down as well as up.

Currency Risk: Please note that each fund, within your Member Account, is denominated in the same currency as your contribution. If there is a difference between the currency in which you contributions are denominated and the currency of the underlying assets held by the fund, then you will face a currency risk. The currency risk is such that the investment value will fluctuate either up or down if there are changes in the exchange rates. This risk is in addition to changes in the actual performance of the investments within the fund.

FUND PERFORMANCE

QUARTER 4, 2024 (Currency Denomination – BASE)



BOND FUNDS CONTINUED

| | | | | | | |
|--|-----|------------|-------|------|-------|-------|
| Utmost Sterling Bond Fund | GBP | 17/01/2014 | -1.98 | 0.11 | -3.42 | -2.00 |
| Utmost US Dollar Bond Fund | USD | 17/01/2014 | -2.00 | 1.81 | 0.07 | 0.69 |
| Utmost Global Strategic Bond Fund | USD | 05/01/2001 | -2.60 | 2.35 | -1.67 | -0.09 |
| Utmost Fidelity Emerging Markets Debt Fund | USD | 02/07/2010 | -2.09 | 5.07 | -4.93 | -2.12 |

ALTERNATIVE ASSET FUNDS

| | | | | | | |
|---|-----|------------|--------|-------|-------|-------|
| Utmost iShares Dow Jones Global Sustainability Fund | USD | 23/08/2013 | -3.65 | 11.00 | 5.11 | 9.96 |
| Utmost iShares MSCI World Islamic Fund | USD | 23/08/2013 | -2.69 | 6.03 | 4.79 | 8.74 |
| Utmost iShares Physical Gold Fund | USD | 23/08/2013 | -1.41 | 25.47 | 12.20 | 10.78 |
| Utmost BGF World Mining Fund | USD | 02/07/2010 | -16.70 | -9.63 | -2.45 | 7.61 |
| Utmost Schroder Global Cities Equity Fund | USD | 11/11/2022 | -9.22 | 0.00 | 0.00 | 0.00 |

DEPOSIT ADMINISTRATION FUNDS (Declared Bonus Rates as at 31st December each year)

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| US Dollar | 2.50% | 2.25% | 1.75% | 1.50% | 1.00% | 1.10% | 1.00% | 0.80% | 0.50% | 1.25% | 2.25% |
| Euro | 2.50% | 2.00% | 1.10% | 0.60% | 0.30% | 0.30% | 0.15% | 0.11% | 0.00% | 0.50% | 1.00% |
| Sterling | 2.00% | 1.50% | 1.50% | 1.00% | 0.90% | 0.90% | 0.75% | 0.50% | 0.40% | 1.00% | 2.00% |

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Currency Risk: Please note that each fund, within your Member Account, is denominated in the same currency as your contribution. If there is a difference between the currency in which you contributions are denominated and the currency of the underlying assets held by the fund, then you will face a currency risk. The currency risk is such that the investment value will fluctuate either up or down if there are changes in the exchange rates. This risk is in addition to changes in the actual performance of the investments within the fund.

FUND PERFORMANCE

QUARTER 4, 2024 (Currency Denomination – USD)



| STATISTICS AS AT 31/12/2024 | BASE CURRENCY | LAUNCH DATE | 3 MTHS % | 1 YEAR % | 3 YEARS % | 5 YEARS % |
|---|---------------|-------------|----------|----------|-----------|-----------|
| UTMOST OUTCOME FUND RANGE | | | | | | |
| Utmost Outcome Strategy Fund (Inflation target +1%) EUR | EUR | 31/05/2019 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +1%) GBP | GBP | 31/05/2019 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +1%) USD | USD | 31/05/2019 | 0.67 | 8.73 | 0.79 | 2.84 |
| Utmost Outcome Strategy Fund (Inflation target +3%) EUR | EUR | 30/10/2015 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +3%) GBP | GBP | 30/03/2012 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +3%) USD | USD | 30/10/2015 | -1.36 | 9.35 | 0.23 | 4.90 |
| Utmost Outcome Strategy Fund (Inflation target +4%) EUR | EUR | 16/11/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +4%) GBP | GBP | 16/11/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +4%) USD | USD | 16/11/2018 | 1.81 | 18.06 | 4.14 | 9.30 |
| UTMOST UNIT-LINKED SELF SELECT FUND RANGE | | | | | | |
| EQUITY FUNDS | | | | | | |
| Utmost HSBC UK Equity Tracker Fund | GBP | 25/01/2007 | -7.71 | 6.79 | 2.89 | 3.15 |
| Utmost JPMorgan European Equity Fund | EUR | 01/07/1996 | -11.19 | -1.29 | 0.00 | 5.15 |
| Utmost Schroder Japanese Equity Fund | USD | 02/07/2010 | -3.52 | 2.45 | -1.42 | 1.52 |
| Utmost European Equity Fund | EUR | 02/04/2009 | -9.98 | 1.05 | -0.33 | 3.68 |
| Utmost UK Equity Fund | GBP | 02/04/2009 | -1.39 | 12.69 | 5.08 | 3.58 |
| Utmost US Equity Fund | USD | 02/04/2009 | 3.47 | 23.50 | 7.68 | 12.79 |
| Utmost International Equity Fund | USD | 01/11/1991 | -1.89 | 17.30 | 8.19 | 13.12 |
| Utmost JPMorgan Pacific Equity Fund | USD | 31/01/2001 | -8.03 | 9.24 | -4.82 | 2.41 |
| Utmost Real Asset Fund EUR | EUR | 15/07/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Real Asset Fund GBP | GBP | 15/07/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Real Asset Fund USD | USD | 15/07/2018 | -5.73 | 2.89 | -1.82 | 1.53 |
| Utmost Schroder ISF Asian Opportunities Fund | USD | 13/12/2013 | -6.82 | 9.45 | -3.47 | 2.00 |
| Utmost JPMorgan Emerging Markets Equity Fund | USD | 12/09/2008 | -7.38 | 2.44 | -6.95 | -0.62 |
| BOND FUNDS | | | | | | |
| Utmost Euro Reserve Fund | EUR | 01/07/1996 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Sterling Reserve Fund | GBP | 01/07/1996 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost US Dollar Reserve Fund | USD | 02/01/1995 | 0.76 | 4.66 | 2.12 | 1.51 |
| Utmost Euro Bond Fund | EUR | 17/01/2014 | -6.39 | -3.55 | -4.71 | -2.45 |

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Currency Risk: Please note that each fund, within your Member Account, is denominated in the same currency as your contribution. If there is a difference between the currency in which you contributions are denominated and the currency of the underlying assets held by the fund, then you will face a currency risk. The currency risk is such that the investment value will fluctuate either up or down if there are changes in the exchange rates. This risk is in addition to changes in the actual performance of the investments within the fund.

FUND PERFORMANCE

QUARTER 4, 2024 (Currency Denomination – USD)



BOND FUNDS CONTINUED

| | | | | | | |
|--|-----|------------|-------|-------|-------|-------|
| Utmost Sterling Bond Fund | GBP | 17/01/2014 | -8.02 | -1.48 | -5.80 | -3.06 |
| Utmost US Dollar Bond Fund | USD | 17/01/2014 | -2.00 | 1.81 | 0.07 | 0.69 |
| Utmost Global Strategic Bond Fund | USD | 05/01/2001 | -2.60 | 2.35 | -1.67 | -0.09 |
| Utmost Fidelity Emerging Markets Debt Fund | USD | 02/07/2010 | -2.09 | 5.07 | -4.93 | -2.12 |

ALTERNATIVE ASSET FUNDS

| | | | | | | |
|---|-----|------------|--------|-------|-------|-------|
| Utmost iShares Dow Jones Global Sustainability Fund | USD | 23/08/2013 | -3.65 | 11.00 | 5.11 | 9.96 |
| Utmost iShares MSCI World Islamic Fund | USD | 23/08/2013 | -2.69 | 6.03 | 4.79 | 8.74 |
| Utmost iShares Physical Gold Fund | USD | 23/08/2013 | -1.41 | 25.47 | 12.20 | 10.78 |
| Utmost BGF World Mining Fund | USD | 02/07/2010 | -16.70 | -9.63 | -2.45 | 7.61 |
| Utmost Schroder Global Cities Equity Fund | USD | 11/11/2022 | -9.22 | 0.00 | 0.00 | 0.00 |

DEPOSIT ADMINISTRATION FUNDS (Declared Bonus Rates as at 31st December each year)

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| US Dollar | 2.50% | 2.25% | 1.75% | 1.50% | 1.00% | 1.10% | 1.00% | 0.80% | 0.50% | 1.25% | 2.25% |
| Euro | 2.50% | 2.00% | 1.10% | 0.60% | 0.30% | 0.30% | 0.15% | 0.11% | 0.00% | 0.50% | 1.00% |
| Sterling | 2.00% | 1.50% | 1.50% | 1.00% | 0.90% | 0.90% | 0.75% | 0.50% | 0.40% | 1.00% | 2.00% |

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Currency Risk: Please note that each fund, within your Member Account, is denominated in the same currency as your contribution. If there is a difference between the currency in which you contributions are denominated and the currency of the underlying assets held by the fund, then you will face a currency risk. The currency risk is such that the investment value will fluctuate either up or down if there are changes in the exchange rates. This risk is in addition to changes in the actual performance of the investments within the fund.

FUND PERFORMANCE

QUARTER 4, 2024 (Currency Denomination – EUR)



| STATISTICS AS AT 31/12/2024 | BASE CURRENCY | LAUNCH DATE | 3 MTHS % | 1 YEAR % | 3 YEARS % | 5 YEARS % |
|---|---------------|-------------|----------|----------|-----------|-----------|
| UTMOST OUTCOME FUND RANGE | | | | | | |
| Utmost Outcome Strategy Fund (Inflation target +1%) EUR | EUR | 31/05/2019 | -0.53 | 5.10 | -1.05 | 0.84 |
| Utmost Outcome Strategy Fund (Inflation target +1%) GBP | GBP | 31/05/2019 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +1%) USD | USD | 31/05/2019 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +3%) EUR | EUR | 30/10/2015 | -0.99 | 7.82 | -0.53 | 3.81 |
| Utmost Outcome Strategy Fund (Inflation target +3%) GBP | GBP | 30/03/2012 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +3%) USD | USD | 30/10/2015 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +4%) EUR | EUR | 16/11/2018 | 0.12 | 10.93 | 1.75 | 6.71 |
| Utmost Outcome Strategy Fund (Inflation target +4%) GBP | GBP | 16/11/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +4%) USD | USD | 16/11/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| UTMOST UNIT-LINKED SELF SELECT FUND RANGE | | | | | | |
| EQUITY FUNDS | | | | | | |
| Utmost HSBC UK Equity Tracker Fund | GBP | 25/01/2007 | -1.66 | 8.51 | 5.49 | 4.28 |
| Utmost JPMorgan European Equity Fund | EUR | 01/07/1996 | -4.97 | 4.80 | 2.99 | 6.73 |
| Utmost Schroder Japanese Equity Fund | USD | 02/07/2010 | 3.23 | 8.77 | 1.53 | 3.05 |
| Utmost European Equity Fund | EUR | 02/04/2009 | -3.67 | 7.28 | 2.66 | 5.24 |
| Utmost UK Equity Fund | GBP | 02/04/2009 | -1.81 | 7.86 | 4.60 | 3.17 |
| Utmost US Equity Fund | USD | 02/04/2009 | 10.73 | 31.12 | 10.91 | 14.49 |
| Utmost International Equity Fund | USD | 01/11/1991 | 4.99 | 24.53 | 11.43 | 14.73 |
| Utmost JPMorgan Pacific Equity Fund | USD | 31/01/2001 | -1.58 | 15.98 | -1.97 | 3.95 |
| Utmost Real Asset Fund EUR | EUR | 15/07/2018 | -6.02 | 1.34 | -3.89 | -0.14 |
| Utmost Real Asset Fund GBP | GBP | 15/07/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Real Asset Fund USD | USD | 15/07/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Schroder ISF Asian Opportunities Fund | USD | 13/12/2013 | -0.28 | 16.20 | -0.58 | 3.53 |
| Utmost JPMorgan Emerging Markets Equity Fund | USD | 12/09/2008 | -0.89 | 8.76 | -4.16 | 0.87 |
| BOND FUNDS | | | | | | |
| Utmost Euro Reserve Fund | EUR | 01/07/1996 | 0.72 | 3.45 | 1.23 | 0.62 |
| Utmost Sterling Reserve Fund | GBP | 01/07/1996 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost US Dollar Reserve Fund | USD | 02/01/1995 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Euro Bond Fund | EUR | 17/01/2014 | 0.17 | 2.40 | -1.86 | -0.99 |

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Currency Risk: Please note that each fund, within your Member Account, is denominated in the same currency as your contribution. If there is a difference between the currency in which you contributions are denominated and the currency of the underlying assets held by the fund, then you will face a currency risk. The currency risk is such that the investment value will fluctuate either up or down if there are changes in the exchange rates. This risk is in addition to changes in the actual performance of the investments within the fund.

FUND PERFORMANCE

QUARTER 4, 2024 (Currency Denomination – EUR)



BOND FUNDS CONTINUED

| | | | | | | |
|--|-----|------------|-------|-------|-------|-------|
| Utmost Sterling Bond Fund | GBP | 17/01/2014 | -1.56 | 4.60 | -2.97 | -1.60 |
| Utmost US Dollar Bond Fund | USD | 17/01/2014 | 4.87 | 8.08 | 3.06 | 2.21 |
| Utmost Global Strategic Bond Fund | USD | 05/01/2001 | 4.22 | 8.65 | 1.28 | 1.41 |
| Utmost Fidelity Emerging Markets Debt Fund | USD | 02/07/2010 | 4.78 | 11.55 | -2.09 | -0.64 |

ALTERNATIVE ASSET FUNDS

| | | | | | | |
|---|-----|------------|--------|-------|-------|-------|
| Utmost iShares Dow Jones Global Sustainability Fund | USD | 23/08/2013 | 3.11 | 17.84 | 8.26 | 11.61 |
| Utmost iShares MSCI World Islamic Fund | USD | 23/08/2013 | 4.12 | 12.57 | 7.93 | 10.37 |
| Utmost iShares Physical Gold Fund | USD | 23/08/2013 | 5.50 | 33.20 | 15.56 | 12.44 |
| Utmost BGF World Mining Fund | USD | 02/07/2010 | -10.86 | -4.05 | 0.47 | 9.23 |
| Utmost Schroder Global Cities Equity Fund | USD | 11/11/2022 | 0.00 | 0.00 | 0.00 | 0.00 |

DEPOSIT ADMINISTRATION FUNDS (Declared Bonus Rates as at 31st December each year)

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| US Dollar | 2.50% | 2.25% | 1.75% | 1.50% | 1.00% | 1.10% | 1.00% | 0.80% | 0.50% | 1.25% | 2.25% |
| Euro | 2.50% | 2.00% | 1.10% | 0.60% | 0.30% | 0.30% | 0.15% | 0.11% | 0.00% | 0.50% | 1.00% |
| Sterling | 2.00% | 1.50% | 1.50% | 1.00% | 0.90% | 0.90% | 0.75% | 0.50% | 0.40% | 1.00% | 2.00% |

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FUND PERFORMANCE

QUARTER 4, 2024 (Currency Denomination – GBP)



| STATISTICS AS AT 31/12/2024 | BASE CURRENCY | LAUNCH DATE | 3 MTHS % | 1 YEAR % | 3 YEARS % | 5 YEARS % |
|---|---------------|-------------|----------|----------|-----------|-----------|
| UTMOST OUTCOME FUND RANGE | | | | | | |
| Utmost Outcome Strategy Fund (Inflation target +1%) EUR | EUR | 31/05/2019 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +1%) GBP | GBP | 31/05/2019 | 0.30 | 3.42 | -1.50 | 0.17 |
| Utmost Outcome Strategy Fund (Inflation target +1%) USD | USD | 31/05/2019 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +3%) EUR | EUR | 30/10/2015 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +3%) GBP | GBP | 30/03/2012 | -0.83 | 4.96 | -0.85 | 1.97 |
| Utmost Outcome Strategy Fund (Inflation target +3%) USD | USD | 30/10/2015 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +4%) EUR | EUR | 16/11/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Outcome Strategy Fund (Inflation target +4%) GBP | GBP | 16/11/2018 | 1.63 | 10.96 | 2.60 | 4.29 |
| Utmost Outcome Strategy Fund (Inflation target +4%) USD | USD | 16/11/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| UTMOST UNIT-LINKED SELF SELECT FUND RANGE | | | | | | |
| EQUITY FUNDS | | | | | | |
| Utmost HSBC UK Equity Tracker Fund | GBP | 25/01/2007 | -1.25 | 13.38 | 5.98 | 4.71 |
| Utmost JPMorgan European Equity Fund | EUR | 01/07/1996 | -5.37 | 0.30 | 2.52 | 6.30 |
| Utmost Schroder Japanese Equity Fund | USD | 02/07/2010 | 2.80 | 4.10 | 1.07 | 2.63 |
| Utmost European Equity Fund | EUR | 02/04/2009 | -4.08 | 2.68 | 2.19 | 4.81 |
| Utmost UK Equity Fund | GBP | 02/04/2009 | -7.85 | 6.15 | 2.03 | 2.05 |
| Utmost US Equity Fund | USD | 02/04/2009 | 10.26 | 25.49 | 10.41 | 14.03 |
| Utmost International Equity Fund | USD | 01/11/1991 | 4.54 | 19.19 | 10.92 | 14.07 |
| Utmost JPMorgan Pacific Equity Fund | USD | 31/01/2001 | -2.00 | 11.00 | -2.41 | 3.53 |
| Utmost Real Asset Fund EUR | EUR | 15/07/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Real Asset Fund GBP | GBP | 15/07/2018 | -4.51 | 4.36 | -1.13 | 1.68 |
| Utmost Real Asset Fund USD | USD | 15/07/2018 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Schroder ISF Asian Opportunities Fund | USD | 13/12/2013 | -0.71 | 11.21 | -1.04 | 3.12 |
| Utmost JPMorgan Emerging Markets Equity Fund | USD | 12/09/2008 | -1.31 | 4.09 | -4.60 | 0.47 |
| BOND FUNDS | | | | | | |
| Utmost Euro Reserve Fund | EUR | 01/07/1996 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Sterling Reserve Fund | GBP | 01/07/1996 | 0.84 | 4.56 | 1.48 | 0.84 |
| Utmost US Dollar Reserve Fund | USD | 02/01/1995 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utmost Euro Bond Fund | EUR | 17/01/2014 | -0.25 | -1.99 | -2.30 | -1.38 |

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Currency Risk: Please note that each fund, within your Member Account, is denominated in the same currency as your contribution. If there is a difference between the currency in which you contributions are denominated and the currency of the underlying assets held by the fund, then you will face a currency risk. The currency risk is such that the investment value will fluctuate either up or down if there are changes in the exchange rates. This risk is in addition to changes in the actual performance of the investments within the fund.

FUND PERFORMANCE

QUARTER 4, 2024 (Currency Denomination – GBP)



BOND FUNDS CONTINUED

| | | | | | | |
|--|-----|------------|-------|------|-------|-------|
| Utmost Sterling Bond Fund | GBP | 17/01/2014 | -1.98 | 0.11 | -3.42 | -2.00 |
| Utmost US Dollar Bond Fund | USD | 17/01/2014 | 4.42 | 3.45 | 2.60 | 1.80 |
| Utmost Global Strategic Bond Fund | USD | 05/01/2001 | 3.78 | 4.00 | 0.81 | 1.00 |
| Utmost Fidelity Emerging Markets Debt Fund | USD | 02/07/2010 | 4.34 | 6.76 | -2.53 | -1.04 |

ALTERNATIVE ASSET FUNDS

| | | | | | | |
|---|-----|------------|--------|-------|-------|-------|
| Utmost iShares Dow Jones Global Sustainability Fund | USD | 23/08/2013 | 2.67 | 12.79 | 7.76 | 11.16 |
| Utmost iShares MSCI World Islamic Fund | USD | 23/08/2013 | 3.68 | 7.74 | 7.44 | 9.93 |
| Utmost iShares Physical Gold Fund | USD | 23/08/2013 | 5.06 | 27.49 | 15.03 | 11.99 |
| Utmost BGF World Mining Fund | USD | 02/07/2010 | -11.24 | -8.17 | 0.02 | 8.79 |
| Utmost Schroder Global Cities Equity Fund | USD | 11/11/2022 | 0.00 | 0.00 | 0.00 | 0.00 |

DEPOSIT ADMINISTRATION FUNDS (Declared Bonus Rates as at 31st December each year)

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| US Dollar | 2.50% | 2.25% | 1.75% | 1.50% | 1.00% | 1.10% | 1.00% | 0.80% | 0.50% | 1.25% | 2.25% |
| Euro | 2.50% | 2.00% | 1.10% | 0.60% | 0.30% | 0.30% | 0.15% | 0.11% | 0.00% | 0.50% | 1.00% |
| Sterling | 2.00% | 1.50% | 1.50% | 1.00% | 0.90% | 0.90% | 0.75% | 0.50% | 0.40% | 1.00% | 2.00% |

Past performance is for indication only and is not a guide to future performance, as investment performance and return may go down as well as up.

Currency Risk: Please note that each fund, within your Member Account, is denominated in the same currency as your contribution. If there is a difference between the currency in which you contributions are denominated and the currency of the underlying assets held by the fund, then you will face a currency risk. The currency risk is such that the investment value will fluctuate either up or down if there are changes in the exchange rates. This risk is in addition to changes in the actual performance of the investments within the fund.

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Utmost Corporate Solutions is the trading name used by Utmost Worldwide Limited and a number of Utmost companies.

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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