

FUND OVERVIEW



UTMOST FIDELITY WORLD TRACKER GBP FUND

FUND INFORMATION

APRIL 2025 (as at 30th March 2025)

MEDIUM / HIGH RISK RATING

FUND OBJECTIVE SUMMARY

To track the performance of the MSCI World (Net Total Return) Index (before fees and expenses are applied) thereby seeking to increase the value of investor's investment over a period of 5 years or more. For US dollar and Euro share classes, the return will not be hedged to the Sterling base currency.

Fund Type	Managed Insurance Fund of Utmost Worldwide Limited	Launch Date	1st May 2023
Underlying Fund Manager	Fidelity International	Benchmark Index	MSCI ACWI GBP *
Base Currency	GBP	Geographical / Thematic	World Tracker
Asset Class	Passive Equity	Utmost Annual Management Charge	0.25%
Risk Rating	Medium / High	Overall Fund Cost	0.37%

UNDERLYING FUND STRATEGY

To track the performance of the index (MSCI World (Net Total Return) Index) precisely. The Fund uses an 'index tracking' (also known as 'passive') investment management approach whereby it aims to replicate the composition of the index. However, for practical reasons and/or to reduce the dealing costs of the Fund, it may not invest in every company share in the index or at its weighting within the index.

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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 the 31st December 2022.

FUND STRUCTURE

The Utmost Fidelity World Tracker GBP Fund is a Sterling denominated insurance fund, established as part of the Utmost Worldwide long-term life fund, based in Guernsey that invests exclusively in the Fidelity MSCI World Index Fund GBP.

The Utmost Fidelity World Tracker GBP Fund is valued and priced weekly. In addition to being priced in GBP, the base currency of the fund, prices are also available in US dollars 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, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

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