

FUND OVERVIEW

UTMOST HSBC UK EQUITY TRACKER FUND

FUND INFORMATION

APRIL 2025 (as at 30th March 2025)

MEDIUM / HIGH RISK RATING ■■■■□

FUND OBJECTIVE SUMMARY

To provide long term capital growth by matching the return of the FTSE All-Share Index. The Index represents the performance of all shares on the Main Market of the London Stock Exchange.

Fund Type	Managed Insurance Fund of Utmost Worldwide Limited	Launch Date	25 th January 2007
Underlying Fund Manager	HSBC	Benchmark Index	MSCI UK IMI NR LCL *
Base Currency	GBP	Geographical / Thematic	UK Tracker
Asset Class	Passive Equity	Utmost Annual Management Charge	0.25%
Risk Rating	Medium / High	Overall Fund Cost	0.32%

UNDERLYING FUND STRATEGY

To invest in companies that make up the FTSE All-Share Index. The fund may invest in financial derivative instruments for efficient portfolio management with a level of risk that is consistent with the overall risk profile of the fund. The fund does not intend to use financial derivative instruments extensively. The fund may hold cash and collective investment schemes, including collective investment schemes managed or operated by the ACD or an associate of the ACD, to manage day-to-day cash flow requirements. The scheme property may also not consist of the exact composition and weighting of the underlying in the index in circumstances where the ACD determines that this is appropriate for reasons of poor liquidity, excessive cost to the fund or where there are investment restrictions due to regulations or the ACD's cluster munitions and controversial weapons policy.

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UNDERLYING INVESTMENT MANAGER

HSBC Group is one of the world's largest banking and financial services organisations, with over 7,000 offices in 81 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle-East and Africa. The funds of HSBC Investment Funds (UK) Ltd are managed by HSBC Asset Management, the global fund management business which is itself responsible for over USD\$127.3 billion in assets under management.

FUND STRUCTURE

The Utmost HSBC UK Equity Tracker 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 HSBC UK Equity Tracker Fund.

The Utmost HSBC UK Equity Tracker Fund is valued and priced weekly. In addition to being priced in Sterling, the base currency of the fund, prices are also available in Euros and US Dollar.

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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