

# FUND OVERVIEW

## UTMOST OUTCOME STRATEGY FUND – (INFLATION TARGET +1%) USD

### FUND INFORMATION

April 2025 (as at 30<sup>th</sup> March 2025)

MEDIUM / LOW RISK RATING ■■■□□□

### FUND OBJECTIVE

The Outcome Strategies are designed for long-term savings and pensions. The Fund will primarily be invested in fixed income with a low to moderate allocation to equities. This managed fund seeks to grow by 1% above the US Federal Reserve's inflation target (reference index), through the economic cycle, although investment performance is not guaranteed.

Fund Type	<b>Managed Insurance Fund of Utmost Worldwide Limited</b>	Launch Date	<b>31<sup>st</sup> May 2019</b>
Fund Manager	<b>Utmost Portfolio Management Limited</b>	Reference Index	<b>US Federal Reserve Inflation Target of 2% per annum</b>
Base Currency	<b>USD</b>	Geographical / Thematic	<b>Global with a US bias</b>
Asset Class	<b>Multi Asset, low to moderate equity exposure</b>	Utmost Annual Management Charge	<b>0.90%</b>
Risk Rating	<b>Medium / Low</b>	Overall Fund Cost	<b>1.16%</b>

### FUND STRATEGY

The Fund can access multiple asset classes through direct fixed income, mutual funds, exchange traded funds and investment trusts, with our investment managers having the ability to react to markets and actively adjust across asset classes.

The Fund aims to remain invested, through market cycles. We recognise that markets will move both up and down, but this short-term volatility is often less significant when viewed over a longer term.

To align the Fund with its objective, the investment managers establish their strategic asset allocation model with scope for tactical variations, using long-term investment projections, adjusted according to the relative valuations of each asset class. On a ten to fifteen year view, the fund will usually hold:

20% to 50%	Equities
50% to 80%	Fixed Income
0% to 15%	Other

The Fund is managed with a US bias and whilst it can invest in all major currencies, it is likely that at least 75% of the fund will be in US Dollar assets at any time.

Improving value to policyholders, our managers target institutional share classes reducing, where possible, third-party fees.

## INVESTMENT MANAGER

Utmost Portfolio Management Limited is a Guernsey regulated investment management company that is 100% owned by Utmost Worldwide Limited. They offer portfolio management services for clients, utilising both internal and external research, and seeking to deliver superior risk adjusted investment returns.

## FUND STRUCTURE

The Utmost Outcome Strategy Fund – (Inflation Target +1%) USD is a US Dollar denominated insurance fund, which is established as part of the Utmost Worldwide long-term life fund, based in Guernsey.

The Utmost Outcome Strategy Fund – (Inflation Target +1%) USD Fund is valued and priced weekly.

## INVESTMENT RISK

The Fund is considered to be Medium / Low 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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