

FUND OVERVIEW

UTMOST SCHRODER GLOBAL CITIES FUND

FUND INFORMATION

APRIL 2025 (as at 30th March 2025)

HIGH RISK RATING ■■■■■

FUND OBJECTIVE SUMMARY

The fund aims to provide capital growth and income in excess of global listed real estate companies, after fees have been deducted, over a three to five year period by investing in equity and equity related securities of real estate companies worldwide and which the investment manager deems to be sustainable investments.

Fund Type	Managed Insurance Fund of Utmost Worldwide Limited	Launch Date	11th November 2022
Underlying Fund Manager	Schroder Investment Management Limited	Benchmark Index	MSCI World / Real Estate NR USD *
Base Currency	USD	Geographical / Thematic	Global Real Estate Securities
Asset Class	Property	Utmost Annual Management Charge	0.25%
Risk Rating	High	Overall Fund Cost	1.32%

UNDERLYING FUND STRATEGY

The fund invests at least two-thirds of its assets in equity and equity related securities of real estate companies worldwide with a focus on companies that invest in cities that the investment manager believes will exhibit continued economic growth, supported by factors such as strong infrastructure and supportive planning regimes. For clarity, investment in “equity and equity related securities of real estate companies” may include investment in real estate investment trusts (REITs). The fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in Appendix I of the Prospectus).

UNDERLYING INVESTMENT MANAGER

Founded in London as J.F.Schröder & Co in 1800, Schroders is an investment manager with broad expertise across public and private markets, investing on behalf of savers and investors globally. At year-end 2022 then managed £737.5 billion of wealth and investments.

FUND STRUCTURE

The Utmost Schroder Global Cities Fund is a US dollar denominated insurance fund, established as part of the Utmost Worldwide long-term life fund, based in Guernsey that invests exclusively in the Schroder International Selection Fund – Global Cities USD.

The Utmost Schroder Global Cities Fund is valued and priced weekly. In addition to being priced in US dollars, the base currency of the Fund, prices are also available in Euros and Sterling.

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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