

# FOCUS ILP SUB-FUNDS PERFORMANCE

SINGAPORE

APRIL 2025

ISSUED BY  
UTMOST WORLDWIDE LIMITED,  
SINGAPORE BRANCH

A WEALTH *of* DIFFERENCE

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WEALTH SOLUTIONS

## ILP SUB-FUNDS PERFORMANCE

We have selected an extensive range of ILP Sub-Funds to maximise your investment opportunities through your FOCUS Plan. Most offer potential for growth and each is managed by world-class professional asset managers. The ILP Sub-Funds range from those suitable for the risk-averse through to those willing to take a high level of risk.

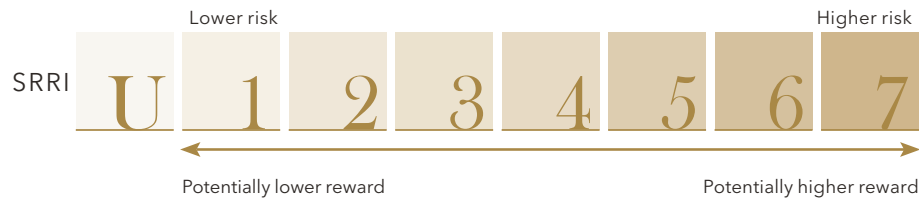
These performance figures should be read in conjunction with the following documents, which include full details of the FOCUS product and its available ILP Sub-Funds, including fees and charges which will impact negatively on individual investment returns:

- › FOCUS ILP Sub-Funds Brochure
- › Product Summary and Terms and Conditions

## SYNTHETIC RISK AND REWARD PROFILE INDUSTRY STANDARD

To help you select the ILP Sub-Funds that best fit with your approach to risk, Utmost Worldwide Limited use the Synthetic Risk and Reward Indicator (SRRI)<sup>^</sup>. This does not constitute investment advice and should be used as a guidance tool only. For more information on SRRI please refer to our FOCUS ILP Sub-Funds Brochure.

### RISK SCALE



## IMPORTANT NOTES

<sup>^</sup>The 'Synthetic Risk and Reward Indicator (SRRI) was defined in 2009 by the Committee of European Securities Regulators (CESR) with the aim of providing investors with a method of assessing an underlying ILP fund's risk. This SRRI calculation has been provided by Morningstar based on guidelines provided by the European Securities and Markets Authority (ESMA) and Morningstar's interpretation, methodology and implementation of said guidelines.

Please note that the categorisation of an ILP Sub-Fund is not constant and may change overtime.

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Morningstar is a leading provider of independent investment research in North America, Europe, Australia, and Asia and Morningstar Inc. is an independent entity to Utmost Worldwide Limited.

We link the benefits of your Plan to the return from your chosen ILP Sub-Funds which is subject at all times to investment risks and market fluctuations.

Utmost Worldwide calculates the return and value of your Plan based on the performance and value of your ILP Sub-Funds.

It is your responsibility to read and understand the offering documents relating to the ILP Sub-Fund(s) that you or any third party authorised by you are considering for selection. Each ILP Sub-Fund is subject to investment risks, including market risk, interest rate risk and exchange rate fluctuations. The Plan Investment options available to you will have different features and risk profiles and some may be of high risk. The value of ILP Sub-Funds and their performance may go down as well as up.

You should note that investment involves risk. Past performance is not indicative of future performance, and you may not get back the full amount that you invested, particularly in the early years of your Plan.

Planholders and/or their investment advisers are responsible for their investment decisions and any choice of ILP Sub-Funds is entirely at their own risk. Please note that the value of ILP Sub-Funds (as well as the income accruing to an investment) may go down as well as up.

### INTERPRETATION

References to 'we', 'us', 'our' or 'Utmost Worldwide' mean Utmost Worldwide Limited. References to 'you' or 'your' mean a Planholder. We have written this document in the singular, which includes the plural, and vice versa. Likewise, the masculine includes all other genders.

Capitalised terms shall have the same meaning as the defined terms within your Terms and Conditions and in the Product Summary.

'ILP' means a notional investment created within your Plan, which corresponds to an Utmost Investment, and which is used to determine the value of your Plan.

'Utmost Investment' means an underlying fund, as applicable, purchased by us to correspond to ILP Sub-Funds selected by you.

LONG TERM PERF				US Dollar Converted %					Euro Converted %					Sterling Converted %					Return Date
Name	ISIN	Launch Date	Bid	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	Return Date
<b>SRRR RATING - 4</b>																			
<b>ASSET ALLOCATION FUND</b>																			
Fidelity Glb Mlt Ast Inc Y-Acc-EUR H <sup>S</sup>	LU1097728445	-	11.81 EUR	-0.30	5.66	3.07	-3.24	11.26	1.58	1.29	3.05	-0.34	13.01	2.08	2.52	0.88	-1.30	6.88	31/03/2025
Fidelity Glb Mlt Ast Inc Y-Acc-USD <sup>S</sup>	LU1797663298	-	11.68 USD	2.24	1.74	3.91	2.82	19.00	4.21	-2.47	3.89	5.90	20.88	3.54	-1.28	1.70	4.88	14.32	31/03/2025
Fidelity MltAsst Income W Acc <sup>S</sup>	GB00BJ4L7S87	-	107.60 GBX	1.28	4.52	6.02	-2.78	17.32	2.61	0.19	6.00	0.14	19.17	3.79	1.41	3.76	-0.83	12.71	31/03/2025
<b>DEBT FUND</b>																			
Jupiter Dynamic Bd D £ Hsc Acc <sup>S</sup>	LU0895806098	-	14.14 GBP	1.56	5.15	5.46	-0.85	10.09	3.03	0.79	5.44	2.13	11.83	3.34	2.02	3.21	1.14	5.76	31/03/2025
Jupiter Dynamic Bd I \$ Hsc Acc <sup>S</sup>	LU0853555976	-	12.99 USD	2.88	2.12	3.51	3.18	8.43	3.04	-2.10	3.49	6.28	10.14	4.04	-0.91	1.30	5.25	4.16	31/03/2025
Jupiter Dynamic Bond I EUR Acc <sup>S</sup>	LU0853555893	-	13.33 EUR	0.79	6.07	1.78	-5.68	-1.03	2.36	1.68	1.76	-2.84	0.53	2.61	2.92	-0.39	-3.78	-4.93	31/03/2025
PIMCO GIS GlnGd Crdt Instl EURH Acc <sup>S</sup>	IE0032876397	-	18.74 EUR	3.30	6.01	4.36	-2.34	-0.38	3.51	1.63	4.34	0.59	1.19	4.34	2.86	2.14	-0.38	-4.30	31/03/2025
PIMCO GIS GlnGd Crdt Instl GBPH Acc <sup>S</sup>	IE00B0HZNB91	-	21.55 GBP	2.13	5.16	8.20	2.90	11.50	2.91	0.81	8.18	5.99	13.25	4.00	2.04	5.90	4.97	7.11	31/03/2025
PIMCO GIS GlnGd Crdt Instl USD Acc <sup>S</sup>	IE0034085260	-	21.67 USD	4.41	1.98	6.12	7.12	9.89	6.76	-2.24	6.10	10.33	11.62	7.14	-1.05	3.86	9.27	5.56	31/03/2025
Vanguard € Govt Bd Idx € Acc <sup>S</sup>	IE0007472990	-	211.34 EUR	3.96	3.14	1.30	-9.67	-12.55	3.10	-1.13	1.28	-6.96	-11.17	4.53	0.07	-0.85	-7.86	-15.99	31/03/2025
Vanguard U.S. Govt Bd Idx \$ Acc <sup>S</sup>	IE0007471927	-	194.91 USD	2.92	2.88	4.52	-0.28	-8.19	1.92	-1.38	4.50	2.72	-6.75	3.33	-0.18	2.30	1.72	-11.81	31/03/2025
<b>SRRR RATING - 5</b>																			
<b>EQUITY GLOBAL</b>																			
Fundsmith Equity I GBP Acc <sup>S</sup>	LU1053186349	-	40.02 GBP	10.84	-2.85	-4.51	7.43	58.98	13.36	-6.87	-4.53	10.66	61.49	13.49	-5.74	-6.55	9.59	52.73	31/03/2025
<b>EQUITY REGIONAL</b>																			
Fidelity MSCI Europe Indx EUR P Acc <sup>S</sup>	IE00BYX5MD61	-	8.61 EUR	6.09	10.51	7.10	24.58	87.63	8.03	5.94	7.08	28.32	90.59	7.34	7.23	4.81	27.08	80.25	31/03/2025
FSSA Asia Pacific Equity III USD Acc <sup>S</sup>	IE00B0169M10	-	27.58 USD	6.97	0.19	10.51	8.83	54.20	8.66	-3.95	10.49	12.09	56.63	8.07	-2.78	8.16	11.01	48.13	31/03/2025
<b>EQUITY SINGLE COUNTRY</b>																			
Fidelity Australian Divers Eq Y-Acc-AUD <sup>S</sup>	LU0346392649	-	31.85 AUD	8.07	-2.98	-1.64	-4.93	85.51	8.53	-6.99	-1.66	-2.07	88.44	9.18	-5.86	-3.74	-3.02	78.21	31/03/2025
Fidelity Index UK P Acc <sup>S</sup>	GB00BJS8SF95	-	190.12 GBX	5.46	7.25	12.37	19.35	83.01	6.23	2.82	12.35	22.94	85.90	7.10	4.07	9.98	21.75	75.81	31/03/2025
<b>DEBT FUND</b>																			
Vanguard UK Govt Bd Idx £ Acc <sup>S</sup>	IE00B1S75374	-	131.36 GBP	0.25	3.48	0.01	-22.79	-27.50	1.91	-0.80	-0.01	-20.47	-26.36	1.74	0.41	-2.12	-21.24	-30.36	31/03/2025

CAG% - Compound Annual Growth Percentage since Launch Date

Past performance is not indicative of future performance. Investors and/or their investment advisers are responsible for their investment decisions and any choice of Investments is entirely at their own risk. Please note that investment performance may go down as well as up.

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LONG TERM PERF				US Dollar Converted %					Euro Converted %					Sterling Converted %					Return Date
Name	ISIN	Launch Date	Bid	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	
<b>SRRI RATING - 6</b>																			
<b>ALTERNATIVE INVESTMENT</b>																			
Polar Capital Healthcare Opports I Inc <sup>S</sup>	IE00B3K93X10	-	70.69 USD	13.05	-5.98	-10.48	8.19	60.44	14.49	-9.88	-10.50	11.44	62.97	13.82	-8.78	-12.39	10.36	54.13	31/03/2025
Schroder ISF GIB Clmt Chg Eq C Acc USD <sup>S</sup>	LU0302446132	-	25.44 USD	5.40	-4.27	-4.44	-6.40	73.66	6.73	-8.24	-4.45	-3.59	76.40	8.05	-7.12	-6.47	-4.53	66.82	31/03/2025
<b>EQUITY GLOBAL</b>																			
Fidelity MSCI World Index USD P Acc <sup>S</sup>	IE00BYX5NK04	-	9.63 USD	9.76	-1.83	6.94	24.45	110.79	11.77	-5.89	6.92	28.19	114.12	11.06	-4.74	4.66	26.95	102.50	31/03/2025
Fundsmith Equity I USD Acc <sup>S</sup>	LU0893933373	-	36.78 USD	11.42	-2.74	-4.12	8.03	59.88	13.13	-6.77	-4.14	11.28	62.41	12.85	-5.63	-6.17	10.20	53.59	31/03/2025
<b>EQUITY REGIONAL</b>																			
BGF Emerging Markets D2 <sup>S</sup>	LU0252970164	-	41.53 USD	7.84	-1.38	-3.84	-11.01	20.03	8.82	-5.46	-3.86	-8.34	21.92	10.04	-4.31	-5.89	-9.23	15.30	31/03/2025
Fidelity European Dynamic Gr Y-Acc-EUR <sup>S</sup>	LU0318940003	-	31.65 EUR	5.19	3.24	-4.91	5.92	36.48	6.83	-1.03	-4.93	9.10	38.63	7.95	0.17	-6.93	8.04	31.11	31/03/2025
Fidelity MSCI Emerg Mkts Indx USD P Acc <sup>S</sup>	IE00BYX5M039	-	5.28 USD	0.78	3.02	8.30	3.40	44.25	2.63	-1.24	8.28	6.50	46.53	1.97	-0.04	6.00	5.47	38.57	31/03/2025
Schroder ISF Emerging Asia C Acc USD <sup>S</sup>	LU0181496059	-	57.92 USD	7.05	2.43	8.75	0.20	51.88	7.93	-1.81	8.73	3.21	54.28	7.77	-0.61	6.43	2.21	45.91	31/03/2025
<b>EQUITY SINGLE COUNTRY</b>																			
Fidelity MSCI Japan Index USD P Acc <sup>S</sup>	IE00BYX5N334	-	6.58 USD	3.98	0.34	-1.66	16.53	52.04	5.88	-3.81	-1.68	20.03	54.44	5.20	-2.64	-3.76	18.87	46.06	31/03/2025
Fidelity S&P 500 Index USD P Acc <sup>S</sup>	IE00BYX5MS15	-	11.18 USD	12.12	-4.38	7.79	27.93	128.91	14.17	-8.34	7.77	31.77	132.52	13.44	-7.23	5.50	30.50	119.90	31/03/2025
FSSA China Growth VI USD Acc <sup>S</sup>	IE00BG1V0V41	-	10.98 USD	1.44	6.57	13.37	-12.27	11.82	2.75	2.16	13.35	-9.64	13.59	1.85	3.40	10.96	-10.51	7.42	31/03/2025
Schroder ISF Indian Equity C Acc USD <sup>S</sup>	LU0264410993	-	369.86 USD	7.37	-4.36	3.24	22.84	133.01	8.40	-8.32	3.22	26.53	136.68	9.69	-7.20	1.04	25.31	123.84	31/03/2025
T. Rowe Price US Lg Cap Gr Eq Q USD <sup>S</sup>	LU0860350577	-	58.97 USD	11.15	-10.42	5.53	30.03	121.03	11.57	-14.13	5.51	33.94	124.51	12.55	-13.08	3.28	32.64	112.33	31/03/2025
<b>SRRI RATING - 7</b>																			
<b>ALTERNATIVE INVESTMENT</b>																			
Polar Capital Global Tech I Inc <sup>S</sup>	IE00B42NVC37	-	101.16 USD	16.02	-14.45	-3.25	20.89	98.00	18.10	-17.99	-3.27	24.52	101.13	17.80	-16.99	-5.31	23.31	90.21	31/03/2025

S - These investment options correspond to underlying funds, which are authorised for distribution in Singapore.

SGP - These investment options correspond to underlying funds, which are available to Singapore Investors ONLY

~ Investment options marked with this symbol correspond to underlying funds, which are Not available for distribution in the EEA and Switzerland.

CAG% - Compound Annual Growth Percentage since Launch Date

Past performance is not indicative of future performance. Investors and/or their investment advisers are responsible for their investment decisions and any choice of Investments is entirely at their own risk. Please note that investment performance may go down as well as up.

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**utmost**<sup>™</sup>  
WEALTH SOLUTIONS

Utmost Wealth Solutions is the trading name used by Utmost Worldwide Limited, Singapore Branch and a number of Utmost companies.

## A WEALTH *of* DIFFERENCE

Registered in Singapore as a Branch of a Foreign Company - Number T10FC0110K. Licensed by the Monetary Authority of Singapore as a direct insurer to carry on life business in Singapore.

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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