

# FUND OVERVIEW



## UTMOST FIDELITY WORLD TRACKER GBP FUND

### FUND INFORMATION

APRIL 2025 (as at 30<sup>th</sup> 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	<b>Managed Insurance Fund of Utmost Worldwide Limited</b>	Launch Date	<b>1<sup>st</sup> May 2023</b>
Underlying Fund Manager	<b>Fidelity International</b>	Benchmark Index	<b>MSCI ACWI GBP *</b>
Base Currency	<b>GBP</b>	Geographical / Thematic	<b>World Tracker</b>
Asset Class	<b>Passive Equity</b>	Utmost Annual Management Charge	<b>0.25%</b>
Risk Rating	<b>Medium / High</b>	Overall Fund Cost	<b>0.37%</b>

### 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 31<sup>st</sup> 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 actively company registered in Ireland (No. 311420) and is regulated by the Central Bank of Ireland.

Directors: Eilish Mackle (Chair), Michael Davies (British), Sarah Johnston, Tim Madigan, Ian Maidens (British), Henry O'Sullivan, Paul Thompson (British).

Registered Office: Navan Business Park, Athlunney, 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: Andrew Henton (Chairman), Leon Steyn (Chief Executive), Charles Bangor-Jones, Ian Maidens (British), Mark Thompson, Paul Thompson (British).

Registered Head Office: Utmost House, Le Tucheat, St Peter Port, Guernsey, GY1 1GR.

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