

FUNDS AND INVESTMENT OPTIONS

APRIL 2025 (as at 30th March 2025)

| FUND CATEGORIES AND RISK RATINGS | FUND NAME | UNDERLYING FUND MANAGER/ MANAGER | FUND CCY | UTMOST AMC | OVERALL FUND COST |
|---|---|-------------------------------------|----------|------------|-------------------|
| UTMOST GUARANTEED RETURN FUND RANGE | | | | | |
| LOW RISK RATING ■ | Utmost Euro Deposit Administration Fund | Utmost Portfolio Management Limited | EUR | 0.35% | 0.35%* |
| | Utmost Sterling Deposit Administration Fund | Utmost Portfolio Management Limited | GBP | 0.35% | 0.35%* |
| | Utmost US Dollar Deposit Administration Fund | Utmost Portfolio Management Limited | USD | 0.35% | 0.35%* |
| *Excludes adjustment for the participation rate applied to the declared rate on any additional bonus interest | | | | | |
| UTMOST OUTCOME FUND RANGE | | | | | |
| MEDIUM / LOW RISK RATING ■ ■ | Utmost Outcome Strategy Fund - (Inflation Target +1%) EUR | Utmost Portfolio Management Limited | EUR | 0.90% | 1.36% |
| | Utmost Outcome Strategy Fund - (Inflation Target +1%) GBP | Utmost Portfolio Management Limited | GBP | 0.90% | 1.07% |
| | Utmost Outcome Strategy Fund - (Inflation Target +1%) USD | Utmost Portfolio Management Limited | USD | 0.90% | 1.16% |
| MEDIUM RISK RATING ■ ■ ■ | Utmost Outcome Strategy Fund - (Inflation Target +3%) EUR | Utmost Portfolio Management Limited | EUR | 0.90% | 1.52% |
| | Utmost Outcome Strategy Fund - (Inflation Target +3%) GBP | Utmost Portfolio Management Limited | GBP | 0.90% | 1.41% |
| | Utmost Outcome Strategy Fund - (Inflation Target +3%) USD | Utmost Portfolio Management Limited | USD | 0.90% | 1.49% |
| MEDIUM/HIGH RISK RATING ■ ■ ■ ■ | Utmost Outcome Strategy Fund - (Inflation Target +4%) EUR | Utmost Portfolio Management Limited | EUR | 0.90% | 1.40% |
| | Utmost Outcome Strategy Fund - (Inflation Target +4%) GBP | Utmost Portfolio Management Limited | GBP | 0.90% | 1.31% |
| | Utmost Outcome Strategy Fund - (Inflation Target +4%) USD | Utmost Portfolio Management Limited | USD | 0.90% | 1.17% |
| UTMOST UNIT-LINKED SELF SELECT RANGE - EQUITY FUNDS | | | | | |
| MEDIUM/HIGH RISK RATING ■ ■ ■ ■ | Utmost Fidelity Europe Tracker EUR Fund | Fidelity | EUR | 0.25% | 0.36% |
| | Utmost Fidelity World Tracker GBP Fund | Fidelity | GBP | 0.25% | 0.37% |
| | Utmost Fidelity US Large-Cap Tracker USD Fund | Fidelity | USD | 0.25% | 0.31% |
| | Utmost European Equity Fund | Utmost Portfolio Management Limited | EUR | 0.75% | 0.92% |

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|---|--|-------------------------------------|----------|------------|-------------------|
| UTMOST UNIT-LINKED SELF SELECT RANGE - EQUITY FUNDS (cont.) | | | | | |
| | Utmost JPMorgan European Equity Fund | JPMorgan | EUR | 0.00% | 0.96% |
| | Utmost Schroder Japanese Equity Fund | Schroder | USD | 0.25% | 1.28% |
| | Utmost HSBC UK Equity Tracker Fund | HSBC | GBP | 0.25% | 0.32% |
| | Utmost UK Equity Fund | Utmost Portfolio Management Limited | GBP | 0.75% | 0.82% |
| | Utmost US Equity Fund | Utmost Portfolio Management Limited | USD | 0.75% | 0.82% |
| | Utmost Real Asset Fund EUR | Utmost Portfolio Management Limited | EUR | 0.75% | 1.56% |
| | Utmost Real Asset Fund GBP | Utmost Portfolio Management Limited | GBP | 0.75% | 1.56% |
| | Utmost Real Asset Fund USD | Utmost Portfolio Management Limited | USD | 0.75% | 1.59% |
| | Utmost International Equity Fund | Utmost Portfolio Management Limited | USD | 0.75% | 0.75% |
| | Utmost JPMorgan Pacific Equity Fund | JPMorgan | USD | 0.25% | 1.22% |
| HIGH RISK RATING ■■■■■ | Utmost JPMorgan Emerging Markets Equity Fund | JPMorgan | USD | 0.25% | 1.22% |
| | Utmost Schroder ISF Asian Opportunities Fund | Schroder | USD | 0.25% | 1.29% |

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|---|--|-------------------------------------|-----|-------|-------|
| UTMOST UNIT-LINKED SELF SELECT RANGE – BOND FUNDS | | | | | |
| LOW RISK RATING ■ | Utmost Euro Reserve Fund | Utmost Portfolio Management Limited | EUR | 0.35% | 0.40% |
| | Utmost Sterling Reserve Fund | Utmost Portfolio Management Limited | GBP | 0.35% | 0.35% |
| | Utmost US Dollar Reserve Fund | Utmost Portfolio Management Limited | USD | 0.35% | 0.36% |
| MEDIUM / LOW RISK RATING ■■ | Utmost Euro Bond Fund | Utmost Portfolio Management Limited | EUR | 0.50% | 0.56% |
| | Utmost Sterling Bond Fund | Utmost Portfolio Management Limited | GBP | 0.50% | 0.51% |
| | Utmost US Dollar Bond Fund | Utmost Portfolio Management Limited | USD | 0.50% | 0.51% |
| MEDIUM RISK RATING ■■■ | Utmost Global Strategic Bond Fund | Utmost Portfolio Management Limited | USD | 0.50% | 0.73% |
| HIGH RISK RATING ■■■■■ | Utmost Fidelity Emerging Markets Debt Fund | Fidelity | USD | 0.25% | 1.16% |

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| UTMOST UNIT-LINKED SELF SELECT RANGE – ALTERNATIVE ASSETS | | | | | |
| MEDIUM/HIGH RISK RATING ■■■■■ | Utmost iShares MSCI World Islamic Fund | Blackrock | USD | 0.25% | 0.55% |
| | Utmost iShares Dow Jones Global Sustainability Fund | Blackrock | USD | 0.25% | 0.85% |
| HIGH RISK RATING ■■■■■ | Utmost iShares Physical Gold Fund | Blackrock | USD | 0.25% | 0.25% |
| | Utmost BGF World Mining Fund | Blackrock | USD | 0.25% | 1.57% |
| | Utmost Schroder Global Cities Equity Fund | Schroder | USD | 0.25% | 1.32% |

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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: 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: Andrew Henton (Chairman), Leon Steyn (Chief Executive), Charles Bangor-Jones, Ian Maidens (British), Mark Thompson, Paul Thompson (British).

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