

utmost™
WEALTH SOLUTIONS

Page 1 of 2

currency of the policy. A high level of investment diversification within the Profile can also positively affect the performance of the Profile, as well diversified portfolios are usually less impacted should the value of certain investments decline sharply or be otherwise impacted.

What could affect my return negatively?

Lower returns can be expected when the value of the underlying investments decreases, for example during periods of broad economic decline. Lower returns can be expected when changes in exchange rates have the effect of decreasing the value of investments relative to the reference currency of the policy. A high level of investment concentration within the Profile can also negatively affect the performance of the Profile, as concentrated portfolios are usually heavily impacted should the value of certain investments decline sharply or be otherwise impacted.

The value of investments and the income from them can fall and investors may get back less than the amount invested, particularly if the policy is partly or fully redeemed or encashed during periods of adverse market conditions

WHAT ARE THE COSTS?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the investment option itself, for three different holding periods. The figures assume you invest 10,000 Euro. The figures are estimates and may change in the future.

Costs over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment € 10,000	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	€ 94.00	€ 648.06	€ 1,936.79
Impact on return (RIY) per year	0.94%	0.94%	0.94%

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return per year

One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. This includes the costs of distribution of your product.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.05%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.89%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	The impact of the performance fee.
	Carried interests	0.00%	The impact of carried interests.