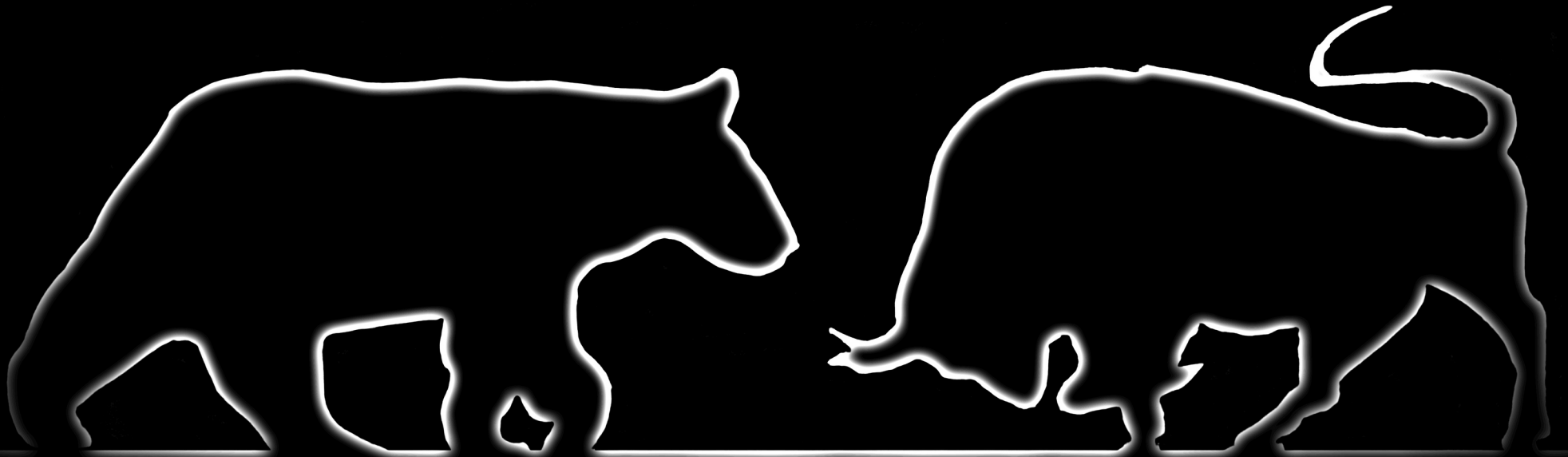


UTMOST PANEUROPE

FUND PERFORMANCE

TARGET AND FUTURE



FINLAND MARCH 2026

utmost[™]
WEALTH SOLUTIONS

Fund Performance

Capitalised words are defined within the Plan Terms and Conditions.

As our client, you have the opportunity to access an extensive range of top quality Funds, handpicked to maximise your investment opportunities. They offer exciting potential for tax-efficient growth from a stable international location and each is managed by a world-class professional Fund Manager. The Fund selection offers a large range of risk profiles to meet the variety of client needs. In addition, each has been risk-rated to help you select the Funds that most closely match your investment aims. A summary of each risk category is shown here. Further details about these Funds are available in our Fund Selection Guide.

Past performance is not indicative of future performance. Planholders are responsible for their investment decisions and any choice of Funds is entirely at their own risk. Please note that Fund performance (as well as the income accruing to a Fund) may go down as well as up. The performance figures are net of all Fund charges.

These performance figures should be read in conjunction with the relevant Fund prospectus as fees and charges will impact negatively on individual investment returns.

This document should not be construed as a distribution, for example, an offer to sell, or a solicitation to invest in any Funds by Utmost PanEurope.

Synthetic Risk and Reward Indicator

Industry Standard

To help you select the Funds that best fit with your approach to risk, Utmost PanEurope uses the Synthetic Risk and Reward Indicator (SRRRI)^.

The indicator is calculated based on the volatility of the Fund for the past five years and the values obtained are translated into one of the seven risk categories available based on pre-defined volatility intervals.

Risk Classes

Low number = Low volatility, High number = High volatility

Risk Scale	Annualised Volatility Intervals	
	Equal or Above	Less than
U*	-	-
Potentially lower reward 1	0.0%	0.5%
2	0.5%	2%
3	2%	5%
4	5%	10%
Potentially higher reward 5	10%	15%
6	15%	25%
7	25%	-

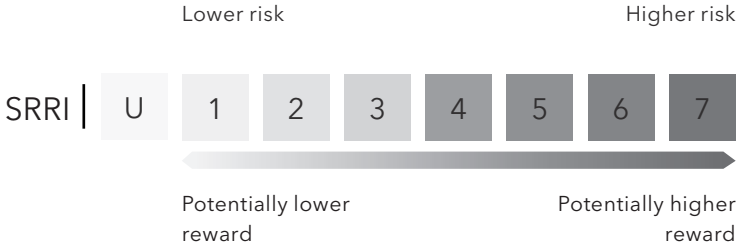
*Funds marked with the symbol 'U' indicate that there is currently insufficient data available to calculate an SRRRI.

Not all Funds in the Target and Future unit-linked Fund range can be assigned a synthetic risk and reward indicator. This may occur where not all of the relevant calculation information is available. For example, if the Fund is less than 5 years old, the annualised volatility over 5 years cannot be calculated. These Funds are indicated with a 'U' symbol.

Each Fund in the unit-linked Fund range has been assigned a risk category where possible. For example, Funds with very low volatility will have a 1 or 2 rating on the risk scale. These Funds generally have a more cautious approach with little or no exposure to equity markets and usually invest in cash or money market securities. You should be aware that for Funds considered lower risk, the potential for reward will be lower as these Funds are expected to yield lower returns than Funds with a high equity exposure.

Funds with high volatility will have a 6 or 7 rating on the risk scale. These Funds tend to have a high exposure to less developed, emerging equity markets or use high risk alternative assets within their investment strategy. Over the long term, exposure to equity markets could provide the opportunity for higher investment returns, however, it also brings a higher degree of investment risk. Although investment gains could be made when markets are buoyant, losses can quickly occur when markets take a downturn. You must therefore be prepared not only for the potential for higher returns but also the potential for higher losses when investing in these types of Funds.

Risk Scale



^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 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.

Important Notes

Annualised Volatility Intervals reflect the level of risk borne by the Fund and, therefore, its position on the risk scale. Volatility is a measure of variance of a financial instrument's price over a particular time period, which means the greater the movement in Fund prices, the more volatile the Fund's performance is. Funds with high volatility are generally associated with higher risk but potentially higher reward. Funds with low volatility are generally associated with lower risk but with potentially lower reward.

©2026 Morningstar. All Rights Reserved. The information, data, analyses and opinions ("Information") contained herein: (1) include the proprietary information of Morningstar and Morningstar's third party licensors; (2) may not be copied or redistributed except as specifically authorised; (3) do not constitute investment advice; (4) are provided solely for informational purposes; (5) are not warranted to be complete, accurate or timely; and (6) may be drawn from fund data published on various dates. Morningstar is not responsible for any trading decisions, damages or other losses related to the Information or its use. Please verify all of the Information before using it and don't make any investment decision except upon the advice of a professional financial adviser.

Please note that a fund's categorisation is not constant and may change over time. Morningstar Inc. is an independent entity to Utmost PanEuoep dac.

LONG TERM PERF			US Dollar Converted %					Euro Converted %					Sterling Converted %					Return Date	
Name	ISIN	Launch Date	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y		
SRRI RATING - 1																			
MONEY MARKET																			
abrdn Liquidity-Euro Fund I-2 Acc EUR	LU0108940346	24/04/2002	EUR	2.32	2.21	15.76	21.73	6.12	1.12	0.47	1.97	9.34	9.09	2.64	0.73	8.42	9.61	10.35	28/02/2026
abrdn Liquidity-Sterling Fund X-2 AccGBP	LU1914336968	06/12/2018	GBP	3.05	2.44	11.15	27.44	12.43	2.53	0.69	-2.09	14.46	15.58	2.34	0.95	4.10	14.75	16.92	28/02/2026
abrdn Liquidity-US Dollar Fund X-2AccUSD	LU1919970936	08/02/2019	USD	2.79	0.92	4.12	15.31	18.25	2.19	-0.81	-8.28	3.57	21.57	2.24	-0.54	-2.48	3.84	22.97	28/02/2026
SRRI RATING - 4																			
DEBT FUND																			
Fidelity Euro Bond Y-Acc-EUR	LU0346390197	17/03/2008	EUR	1.34	2.62	15.08	25.87	-10.88	1.60	0.87	1.37	13.06	-8.38	2.41	1.13	7.78	13.34	-7.33	28/02/2026
Jupiter Dynamic Bond I EUR Acc	LU0853555893	05/12/2012	EUR	1.99	4.95	21.38	26.97	-0.72	2.78	3.16	6.92	14.05	2.06	3.39	3.43	13.68	14.34	3.24	28/02/2026
Oaktree (Lux.) Fds-Glbl HY Bd Ih€Acc	LU0854925517	23/05/2014	EUR	1.29	2.95	18.43	37.99	11.83	2.53	1.20	4.32	23.94	14.96	3.24	1.46	10.92	24.26	16.29	28/02/2026
PIMCO GIS GllnGd Crdt Instl EURH Acc	IE0032876397	15/09/2003	EUR	3.81	3.04	18.70	28.98	-5.55	3.60	1.28	4.56	15.85	-2.90	4.62	1.55	11.17	16.15	-1.78	28/02/2026
Vanguard € Govt Bd Idx € Acc	IE0007472990	29/09/2000	EUR	4.33	3.25	15.96	24.64	-11.95	3.15	1.49	2.14	11.95	-9.48	4.72	1.76	8.61	12.24	-8.43	28/02/2026
ASSET ALLOCATION																			
Fidelity Glb Mlt Ast Inc Y-Acc-EUR H	LU1097728445	28/08/2014	EUR	1.78	9.68	30.52	39.63	9.08	2.75	7.81	14.97	25.41	12.14	3.65	8.09	22.24	25.73	13.44	28/02/2026
SRRI RATING - 5																			
EQUITY GLOBAL																			
Comgest Gr Global EUR Z Acc	IE00BYLQ421	07/10/2016	EUR	9.34	-0.45	8.69	52.59	30.47	10.20	-2.15	-4.26	37.06	34.12	11.24	-1.89	1.80	37.41	35.67	28/02/2026
EQUITY REGIONAL																			
BGF European Value D2	LU0329592454	12/11/2007	EUR	8.70	11.49	37.12	73.04	91.89	8.65	9.59	20.78	55.43	97.27	9.64	9.88	28.42	55.82	99.54	28/02/2026
Fidelity European Dynamic Gr Y-Acc-EUR	LU0318940003	22/10/2007	EUR	5.25	3.73	3.12	16.75	8.23	6.29	1.96	-9.17	4.86	11.26	7.63	2.23	-3.42	5.13	12.55	28/02/2026
Fidelity MSCI Europe Indx EUR P Acc	IE00BYX5MD61	20/03/2018	EUR	9.16	12.05	31.78	66.19	76.47	9.69	10.14	16.08	49.27	81.42	9.73	10.43	23.42	49.65	83.51	28/02/2026
Nordea 1 - Nordic Sust Stars Eq BI EUR	LU1079987134	19/08/2014	EUR	5.81	2.72	12.75	18.60	15.79	6.92	0.97	-0.68	6.53	19.04	7.78	1.23	5.60	6.80	20.41	28/02/2026
EQUITY SINGLE COUNTRY																			
BGF United Kingdom D2 EUR	LU0679964535	12/11/2007	EUR	-	6.40	14.44	53.57	26.00	-	4.58	0.80	37.94	29.53	-	4.86	7.18	38.29	31.03	28/02/2026
MFS Meridian US Value W1 USD	LU0458498309	08/02/2010	USD	10.41	7.20	12.56	44.01	61.60	11.43	5.37	-0.85	29.35	66.13	11.45	5.65	5.42	29.68	68.05	28/02/2026
ALTERNATIVE INVESTMENT																			
BGF World Healthscience D2 EUR	LU0827889485	12/11/2007	EUR	-	1.83	8.78	30.30	36.57	-	0.09	-4.18	17.03	40.40	-	0.36	1.88	17.33	42.02	28/02/2026
Schroder ISF Glb Clmt Chg Eq C Acc EUR	LU0302447452	29/06/2007	EUR	6.96	6.95	32.88	46.60	29.30	7.73	5.12	17.05	31.67	32.93	9.27	5.40	24.45	32.01	34.46	28/02/2026

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.

© 2026 Morningstar. All Rights Reserved. The information, data, analyses and opinions ("Information") contained herein: (1) include the proprietary information of Morningstar and Morningstar's third party licensors; (2) may not be copied or redistributed except as specifically authorised; (3) do not constitute investment advice; (4) are provided solely for informational purposes; (5) are not warranted to be complete, accurate or timely; and (6) may be drawn from fund data published on various dates. Morningstar is not responsible for any trading decisions, damages or other losses related to the Information or its use. Please verify all of the Information before using it and don't make any investment decision except upon the advice of a professional financial adviser. Past performance is no guarantee of future results. The value and income derived from investments may go down as well as up.

LONG TERM PERF				US Dollar Converted %					Euro Converted %					Sterling Converted %					Return Date
Name	ISIN	Launch Date	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y		
SRRI RATING - 6																			
EQUITY GLOBAL																			
Baillie Gifford WW Pstv Chg B EUR Acc	IE00BDCY2C68	08/05/2018	EUR	12.38	3.32	17.42	37.26	3.57	12.44	1.55	3.43	23.29	6.48	12.46	1.82	9.97	23.60	7.71	28/02/2026
EQUITY REGIONAL																			
abrdn European Smaller Comp D Acc EUR	LU0306632687	27/09/2007	EUR	7.80	2.32	14.03	29.62	7.96	8.86	0.57	0.45	16.43	10.99	10.22	0.84	6.80	16.72	12.27	28/02/2026
BGF Continental Eurp Flex D2	LU0406496546	22/12/2008	EUR	12.65	8.69	21.34	47.68	40.22	13.73	6.84	6.88	32.65	44.15	13.25	7.12	13.64	32.98	45.82	28/02/2026
DNB Fund Nordic Equities D1 EUR Acc	LU1047850182	19/05/2014	EUR	6.77	11.34	24.38	39.87	12.79	8.14	9.44	9.56	25.63	15.96	8.83	9.73	16.49	25.95	17.29	28/02/2026
Schroder ISF Emerging Asia C Acc EUR	LU0248173857	17/03/2006	EUR	8.25	17.34	50.08	65.25	25.08	8.80	15.34	32.20	48.43	28.59	8.81	15.64	40.56	48.81	30.07	28/02/2026
EQUITY SINGLE COUNTRY																			
Allspring Lux US All Cap Gr I EURH Acc	LU2081264157	06/12/2019	EUR	9.77	-4.72	24.21	82.60	7.62	8.61	-6.34	9.40	64.02	10.64	9.32	-6.10	16.32	64.43	11.92	28/02/2026
Fidelity S&P 500 Index EUR P Acc	IE00BYX5MX67	20/03/2018	EUR	13.63	0.65	16.49	78.25	89.76	14.18	-1.07	2.61	60.10	95.08	14.22	-0.81	9.10	60.51	97.33	28/02/2026
JPM US Growth C (acc) USD	LU0129460407	08/03/2006	USD	12.10	-5.50	11.90	89.74	72.41	12.15	-7.11	-1.43	70.42	77.24	13.54	-6.87	4.80	70.85	79.29	28/02/2026
UBS (Lux) ES All China (USD) Q acc	LU1807302739	11/06/2018	USD	-0.32	-1.62	17.29	16.63	-35.44	-0.32	-3.30	3.31	4.75	-33.63	-0.37	-3.05	9.84	5.02	-32.86	28/02/2026
ALTERNATIVE INVESTMENT																			
Aegon Global Sustainable Eq EUR C Acc	IE00BYZHXY44	21/04/2016	EUR	9.89	3.65	15.00	30.83	-13.15	9.39	1.88	1.29	17.51	-10.72	10.61	2.15	7.70	17.81	-9.69	28/02/2026
Polar Capital Global Tech I Acc	IE00BM95B514	30/06/2020	EUR	22.33	16.02	82.97	219.32	134.71	21.26	14.05	61.17	186.81	141.30	20.52	14.35	71.36	187.54	144.08	28/02/2026


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.

© 2026 Morningstar. All Rights Reserved. The information, data, analyses and opinions ("Information") contained herein: (1) include the proprietary information of Morningstar and Morningstar's third party licensors; (2) may not be copied or redistributed except as specifically authorised; (3) do not constitute investment advice; (4) are provided solely for informational purposes; (5) are not warranted to be complete, accurate or timely; and (6) may be drawn from fund data published on various dates. Morningstar is not responsible for any trading decisions, damages or other losses related to the Information or its use. Please verify all of the Information before using it and don't make any investment decision except upon the advice of a professional financial adviser. Past performance is no guarantee of future results. The value and income derived from investments may go down as well as up.

These materials and the information contained herein are provided by Utmost PanEurope and are intended to provide general information on a particular subject or subjects and are not an exhaustive treatment of such subject(s). Accordingly, the information in these materials is not intended to constitute professional advice or services. The information is not intended to be relied upon as the sole basis for any decision which may affect you or your business. Before making any decision or taking any action that might affect your personal finances or business, you should consult a qualified professional adviser. These materials and the information contained therein are provided as is, and Utmost PanEurope makes no express or implied representations or warranties regarding these materials or the information contained therein. Without limiting the foregoing, Utmost PanEurope does not warrant that the materials or information contained therein will be error-free or will meet any particular criteria of performance or quality. Utmost PanEurope expressly disclaims all implied warranties, including, without limitation, warranties of merchantability, title, fitness for a particular purpose, non-infringement, compatibility, security and accuracy.

Your use of these materials and information contained therein is at your own risk, and you assume full responsibility and risk of loss resulting from the use thereof. Utmost PanEurope will not be liable for any special, indirect, incidental, consequential or punitive damages or any other damages whatsoever, whether in an action of contract, statute, tort (including, without limitation, negligence) or otherwise, relating to the use of these materials or the information contained therein. If any of the foregoing is not fully enforceable for any reason, the remainder shall nonetheless continue to apply.

 +353 (0)46 909 9800

 +353 (0)46 903 7620

 ulenquiries@utmost.ie

 utmostinternational.com

Please note that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

utmost[™]
WEALTH SOLUTIONS

A WEALTH *of* DIFFERENCE

Utmost PanEurope dac is regulated by the Central Bank of Ireland (No 311420). Its registered office is Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland. Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.