PLAN INVESTMENTS PERFORMANCE

AUGUST 2026

ISSUED BY
UTMOST WORLDWIDE LIMITED

A WEALTH *of* DIFFERENCE

utmost™

PLAN INVESTMENTS PERFORMANCE

We have selected an extensive range of Plan Investments 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 Plan Investments 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 Plan Investments, including fees and charges which will impact negatively on individual invetment returns:

- Plan Investments Brochure
- Product Technical Brochure and Terms and Conditions

SYNTHETIC RISK AND REWARD PROFILE

INDUSTRY STANDARD

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

RISK SCALE

		Lower risk						Higher risk
SRRI	U	1	2	3	4	5	6	7

Potentially lower reward ⟷ Potentially higher reward

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 Technical Brochure.

'Plan Investment' 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 Plan Investments selected by you.

IMPORTANT NOTES

^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.

Please note that the categorisation of a Plan Investment is not constant and may change overtime.

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 Plan Investments 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 Plan Investments.

It is your responsibility to read and understand the offering documents relating to the Plan Investment(s) that you or any third party authorised by you are considering for selection. Each Plan Investment 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 Plan Investments 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 Plan Investments is entirely at their own risk. Please note that the value of Plan Investments (as well as the income accruing to an investment) may go down as well as up.

LONG TERM PERF					US Dollar Converted %					Euro Converted %					Sterling Converted %					
Name	ISIN	Launch Date	Bid		CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	Return Date
SRRI RATING - 4																				
ASSET ALLOCATION FUND																				
Fidelity Glb Mlt Ast Inc Y-Acc-EUR H [S]	LU1097728445	28/08/2014	13.34	EUR	1.29	-1.10	9.56	27.48	2.81	2.45	0.83	8.99	22.16	5.96	3.08	-0.14	7.73	21.88	6.21	31/07/2026
Fidelity Glb Mlt Ast Inc Y-Acc-USD [S]	LU1797663298	28/03/2018	13.61	USD	3.76	0.96	11.47	27.08	12.29	4.65	2.94	10.88	21.78	15.73	4.35	1.95	9.61	21.50	16.02	31/07/2026
Fidelity MltAsst Income W Acc [S]	GB00BJ4L7S87	13/02/2019	123.80	GBX	2.15	0.99	13.11	32.29	5.30	3.06	2.97	12.52	26.77	8.52	4.28	1.98	11.23	26.48	8.79	31/07/2026
DEBT FUND																				
Jupiter Dynamic Bd D £ Hsc Acc [S]	LU0895806098	03/04/2013	15.35	GBP	2.30	0.48	7.51	24.65	0.05	3.18	2.44	6.94	19.45	3.12	3.62	1.45	5.72	19.18	3.37	31/07/2026
Jupiter Dynamic Bd I $ Hsc Acc [S]	LU0853555976	15/01/2016	14.14	USD	3.34	1.51	5.92	20.14	5.84	2.86	3.49	5.36	15.12	9.08	3.94	2.50	4.15	14.86	9.35	31/07/2026
Jupiter Dynamic Bond I EUR Acc [S]	LU0853555893	05/12/2012	14.12	EUR	1.61	-0.86	4.37	18.64	-6.36	2.56	1.07	3.82	13.69	-3.49	2.95	0.10	2.63	13.43	-3.25	31/07/2026
Oaktree (Lux.) Fds-Glbl HY Bd I$Acc	LU0854925434	02/07/2013	184.66	USD	4.80	0.59	4.82	27.07	23.22	5.81	2.55	4.27	21.76	27.00	5.77	1.56	3.08	21.49	27.31	31/07/2026
Oaktree (Lux.) Fds-Glbl HY Bd Ih£Acc	LU0854925780	17/11/2016	145.47	GBP	4.79	-0.37	6.42	31.81	16.26	3.98	1.58	5.86	26.31	19.82	3.94	0.60	4.65	26.02	20.11	31/07/2026
Oaktree (Lux.) Fds-Glbl HY Bd Ih€Acc	LU0854925517	23/05/2014	134.32	EUR	1.03	-1.70	3.27	25.70	8.81	2.45	0.23	2.73	20.45	12.14	2.91	-0.74	1.55	20.18	12.42	31/07/2026
PIMCO GIS GlInGd Crdt Instl EURH Acc [S]	IE0032876397	15/09/2003	19.24	EUR	3.51	-2.07	2.12	16.39	-10.34	3.42	-0.16	1.58	11.54	-7.59	4.30	-1.12	0.42	11.28	-7.36	31/07/2026
PIMCO GIS GlInGd Crdt Instl GBPH Acc [S]	IE00B0HZNB91	02/09/2005	22.71	GBP	2.45	-0.70	5.21	22.63	-3.63	2.88	1.24	4.66	17.51	-0.68	4.00	0.26	3.46	17.24	-0.44	31/07/2026
PIMCO GIS GlInGd Crdt Instl USD Acc [S]	IE0034085260	18/04/2008	22.87	USD	4.39	0.26	3.62	18.13	1.87	6.19	2.22	3.08	13.20	4.99	6.67	1.24	1.90	12.94	5.25	31/07/2026
Vanguard € Govt Bd Idx € Acc [S]	IE0007472990	29/09/2000	214.21	EUR	4.06	-2.09	0.32	11.38	-15.43	2.99	-0.17	-0.21	6.74	-12.84	4.44	-1.13	-1.35	6.49	-12.62	31/07/2026
Vanguard U.S. Govt Bd Idx $ Acc [S]	IE0007471927	31/01/2002	199.43	USD	2.86	-0.74	1.88	8.76	-4.70	1.65	1.20	1.34	4.22	-1.78	3.06	0.22	0.18	3.98	-1.54	31/07/2026
SRRI RATING - 5																				
EQUITY GLOBAL																				
Fundsmith Equity I GBP Acc [S]	LU1053186349	15/04/2014	41.52	GBP	10.31	4.37	-1.35	13.98	4.84	11.97	6.41	-1.86	9.22	8.05	12.28	5.38	-2.99	8.97	8.32	31/07/2026
Lindsell Train Global Equity C USD Acc	IE00BK4Z4V95	30/06/2014	2.52	USD	7.95	1.12	-7.08	9.29	-1.21	9.52	3.10	-7.56	4.73	1.82	10.11	2.10	-8.62	4.49	2.07	31/07/2026
EQUITY REGIONAL																				
Fidelity MSCI Europe Indx EUR P Acc [S]	IE00BYX5MD61	20/03/2018	10.88	EUR	8.90	5.36	22.95	55.57	58.95	9.75	7.42	22.30	49.07	63.82	9.43	6.39	20.90	48.73	64.22	31/07/2026
FSSA Asia Pacific Equity III USD Acc [S]	IE00B0169M10	11/03/2010	37.65	USD	8.43	9.58	27.17	44.21	44.10	9.57	11.73	26.51	38.20	48.52	9.16	10.65	25.06	37.88	48.88	31/07/2026
MFS Meridian Continen Eurp Eq W1 EUR	LU0944407773	19/08/2013	28.47	EUR	7.24	5.29	6.59	21.71	23.71	8.48	7.35	6.03	16.63	27.50	8.50	6.32	4.82	16.37	27.81	31/07/2026
EQUITY SINGLE COUNTRY																				
Fidelity Australian Divers Eq Y-Acc-AUD [S]	LU0346392649	25/03/2008	35.93	AUD	8.01	-0.71	10.69	32.00	25.34	8.26	1.24	10.11	26.50	29.18	8.94	0.26	8.85	26.21	29.50	31/07/2026
Fidelity Index UK P Acc [S]	GB00BJS8SF95	03/03/2014	252.74	GBX	6.66	5.66	23.62	62.24	68.03	7.09	7.73	22.98	55.47	73.18	8.02	6.69	21.56	55.11	73.60	31/07/2026
Schroder Income Fd Z Acc	GB00B3PM1190	11/05/2011	2.01	GBP	-	9.98	21.38	73.03	91.11	-	12.13	20.75	65.81	96.97	-	11.05	19.36	65.43	97.45	31/07/2026

CAG% - Compound Annual Growth Percentage since Launch Date
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LONG TERM PERF				US Dollar Converted %					Euro Converted %					Sterling Converted %					
Name	ISIN	Launch Date	Bid	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	CAG	3M	1Y	3Y	5Y	Return Date
Schroder ISF Indian Equity C Acc USD [S]	LU0264410993	10/11/2006	352.13 USD	6.59	1.80	-7.67	15.98	23.42	7.19	3.79	-8.16	11.14	27.21	8.51	2.79	-9.21	10.88	27.51	31/07/2026
WS Lindsell Train UK Equity Acc	GB00B18B9X76	10/07/2006	498.59 GBX	6.81	5.52	-9.47	-1.79	-5.51	7.35	7.58	-9.95	-5.88	-2.62	8.49	6.55	-10.98	-6.10	-2.38	31/07/2026
DEBT FUND																			
Vanguard UK Govt Bd Idx £ Acc [S]	IE00B1S75374	23/06/2009	134.79 GBP	0.62	-0.11	2.72	10.20	-29.82	1.79	1.84	2.18	5.60	-27.67	1.76	0.86	1.01	5.36	-27.50	31/07/2026
SRRI RATING - 6																			
ALTERNATIVE INVESTMENT																			
Pictet CH PM Fd -Physical Gold I dy USD	CH0104848269	30/09/2009	387.63 USD	8.38	-12.73	21.77	102.79	117.89	9.93	-11.02	21.13	94.33	124.57	9.50	-11.88	19.74	93.88	125.11	31/07/2026
Polar Capital Healthcare Opports I Inc [S]	IE00B3K93X10	01/04/2009	96.99 USD	14.05	8.12	27.87	40.20	37.13	14.98	10.23	27.20	34.35	41.33	14.49	9.17	25.74	34.04	41.67	31/07/2026
Schroder ISF Glb Clmt Chg Eq C Acc USD [S]	LU0302446132	29/06/2007	35.95 USD	6.93	-1.93	19.56	36.41	22.42	7.83	-0.01	18.94	30.72	26.17	9.19	-0.97	17.57	30.42	26.48	31/07/2026
EQUITY GLOBAL																			
Baillie Gifford WW Pstv Chg B USD Acc	IE00BDCY2N73	08/05/2018	26.15 USD	12.39	8.77	9.75	28.80	-2.34	12.80	10.89	9.18	23.43	0.65	12.45	9.82	7.93	23.14	0.89	31/07/2026
Fidelity MSCI World Index USD P Acc [S]	IE00BYX5NK04	20/03/2018	13.08 USD	12.18	4.31	20.33	64.51	69.82	13.05	6.35	19.70	57.65	75.02	12.73	5.32	18.33	57.29	75.45	31/07/2026
Fundsmith Equity I USD Acc [S]	LU0893933373	04/03/2013	39.63 USD	10.84	4.73	-1.41	13.87	4.25	11.84	6.77	-1.92	9.12	7.44	11.77	5.74	-3.05	8.87	7.70	31/07/2026
EQUITY REGIONAL																			
BGF Emerging Markets D2 [S]	LU0252970164	19/05/2006	65.04 USD	9.71	1.67	39.57	47.15	13.01	10.30	3.66	38.84	41.01	16.48	11.57	2.66	37.25	40.69	16.76	31/07/2026
Fidelity European Dynamic Gr Y-Acc-EUR [S]	LU0318940003	22/10/2007	31.84 EUR	5.20	5.08	2.13	8.41	-2.33	6.36	7.13	1.60	3.88	0.66	7.52	6.10	0.43	3.64	0.91	31/07/2026
Fidelity MSCI Emerg Mkts Indx USD P Acc [S]	IE00BYX5M039	20/03/2018	8.21 USD	6.10	4.75	36.29	68.97	45.43	6.92	6.80	35.58	61.92	49.89	6.62	5.77	34.02	61.55	50.25	31/07/2026
Schroder ISF Emerging Asia C Acc USD [S]	LU0181496059	09/01/2004	90.80 USD	8.30	2.33	38.95	64.68	37.39	8.93	4.33	38.23	57.81	41.60	8.85	3.33	36.64	57.45	41.95	31/07/2026
EQUITY SINGLE COUNTRY																			
Fidelity MSCI Japan Index USD P Acc [S]	IE00BYX5N334	20/03/2018	9.53 USD	8.02	5.65	32.10	62.63	60.19	8.85	7.71	31.41	55.84	65.10	8.54	6.67	29.90	55.48	65.50	31/07/2026
Fidelity S&P 500 Index USD P Acc [S]	IE00BYX5MS15	20/03/2018	15.08 USD	14.10	4.09	19.07	67.71	79.06	14.99	6.13	18.45	60.72	84.55	14.66	5.11	17.09	60.35	85.00	31/07/2026
FSSA China Growth VI USD Acc [S]	IE00BG1V0V41	20/09/2018	12.60 USD	2.98	-1.88	9.71	7.95	-16.50	3.26	0.03	9.14	3.45	-13.94	2.78	-0.93	7.89	3.21	-13.73	31/07/2026
Loomis Sayles US Growth Eq S/A USD	LU1429558577	14/10/2016	402.81 USD	15.29	-1.12	0.84	53.36	62.59	14.76	0.81	0.31	46.97	67.58	14.14	-0.16	-0.84	46.63	67.98	31/07/2026
T. Rowe Price US Lrg Cap Gr Eq Q [S]	LU0860350577	14/01/2013	78.46 USD	11.86	3.60	8.45	72.67	57.14	11.95	5.63	7.88	65.46	61.95	12.98	4.61	6.64	65.08	62.35	31/07/2026
SRRI RATING - 7																			
ALTERNATIVE INVESTMENT																			
Polar Capital Global Tech I Inc [S]	IE00B42NVC37	04/09/2009	261.03 USD	21.29	0.40	75.48	210.82	177.25	22.82	2.36	74.57	197.86	185.74	22.69	1.38	72.56	197.17	186.44	31/07/2026

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.

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.

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utmost™

Utmost is the trading name used by
Utmost Worldwide Limited and a
number of Utmost companies.

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UWWS FOCUS INT'L PIP