LIFECYCLE STRATEGIES FUNDS

USD STRATEGY PERFORMANCE AS AT SEPTEMBER 2026

utmost™ CORPORATE SOLUTIONS

30 YEARS TO RETIREMENT

INVESTOR PROFILE

Current Age 35
Retirement Age 65

	1 YEAR	3 YEAR ANNUALISED	5 YEAR ANNUALISED
CAUTIOUS STRATEGY LOWER RISK	5.3%	9.2%	5.1%
BALANCED STRATEGY MEDIUM RISK	7.3%	12.7%	7.0%
DYNAMIC STRATEGY HIGHER RISK	9.7%	16.5%	9.3%

20 YEARS TO RETIREMENT

INVESTOR PROFILE

Current Age 45
Retirement Age 65

	1 YEAR	3 YEAR ANNUALISED	5 YEAR ANNUALISED
CAUTIOUS STRATEGY LOWER RISK	5.0%	7.8%	4.3%
BALANCED STRATEGY MEDIUM RISK	6.7%	11.1%	6.1%
DYNAMIC STRATEGY HIGHER RISK	9.0%	14.8%	8.3%

10 YEARS TO RETIREMENT

INVESTOR PROFILE

Current Age 55
Retirement Age 65

	1 YEAR	3 YEAR ANNUALISED	5 YEAR ANNUALISED
CAUTIOUS STRATEGY LOWER RISK	4.6%	6.3%	3.6%
BALANCED STRATEGY MEDIUM RISK	5.9%	8.5%	4.7%
DYNAMIC STRATEGY HIGHER RISK	7.5%	11.3%	6.3%

IMPORTANT NOTES: The illustrated performance is simulated and based on a representative policyholder, assuming annual rebalancing at the start of each calendar year. The 1, 3 and 5-year illustrations are based on the policyholder age and years to retirement shown at the beginning of each respective period. For example, a policyholder aged 45 at the start of a 3-year period would be assumed to be aged 46, 47 and 48 at the end of years 1, 2 and 3 respectively, with 20, 19 and 18 years remaining until retirement.

For policyholders invested in the Lifecycle Strategy, rebalancing will occur at the first dealing point following each birthday. Unless specified by the policyholder, the retirement age applied will be 65. Past performance is not a reliable indicator of future results. The value of investments and any income from them can fall as well as rise, and investors may receive less than the amount originally invested. This information has been prepared by Utmost Portfolio Management on behalf of Utmost Corporate Solutions.

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Registered Office: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR. Utmost Worldwide Limited also holds a permit issued by the Jersey Financial Services Commission to conduct long term business in Jersey.

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