

# FOCUS ILP SUB-FUNDS PERFORMANCE

SINGAPORE

OCTOBER 2026

ISSUED BY  
UTMOST WORLDWIDE LIMITED,  
SINGAPORE BRANCH

A WEALTH *of* DIFFERENCE

utm<sup>TM</sup>ost

## ILP SUB-FUNDS PERFORMANCE

We have selected an extensive range of ILP Sub-Funds 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 ILP Sub-Funds 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 ILP Sub-Funds, including fees and charges which will impact negatively on individual investment returns:

- › FOCUS ILP Sub-Funds Brochure
- › Product Summary and Terms and Conditions

## SYNTHETIC RISK AND REWARD PROFILE INDUSTRY STANDARD

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

### RISK SCALE



### 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 Summary.

'ILP' 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 ILP Sub-Funds selected by you.

## IMPORTANT NOTES

<sup>^</sup>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 ILP 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 an ILP Sub-Fund is not constant and may change overtime.

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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 ILP Sub-Funds 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 ILP Sub-Funds.

It is your responsibility to read and understand the offering documents relating to the ILP Sub-Fund(s) that you or any third party authorised by you are considering for selection. Each ILP Sub-Fund 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 ILP Sub-Funds 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 ILP Sub-Funds is entirely at their own risk. Please note that the value of ILP Sub-Funds (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 <sup>S</sup>    | LU1097728445 | 28/08/2014  | 13.25 EUR  | 1.11                  | -3.35 | 2.06  | 33.72 | 3.89  | 2.35             | -2.72 | 5.58  | 24.65 | 6.00  | 2.98                 | -3.44 | 3.43  | 22.86 | 5.44  | 30/09/2026  |
| Fidelity Glb Mlt Ast Inc Y-Acc-USD <sup>S</sup>      | LU1797663298 | 28/03/2018  | 13.53 USD  | 3.62                  | -2.17 | 7.04  | 30.47 | 12.56 | 4.64             | -1.53 | 10.73 | 21.62 | 14.85 | 4.35                 | -2.26 | 8.48  | 19.88 | 14.25 | 30/09/2026  |
| Fidelity MltAsst Income W Acc <sup>S</sup>           | GB00BJ4L7S87 | 13/02/2019  | 123.40 GBX | 2.05                  | -1.74 | 6.53  | 38.81 | 6.84  | 3.02             | -1.10 | 10.21 | 29.38 | 9.01  | 4.22                 | -1.83 | 7.96  | 27.53 | 8.44  | 30/09/2026  |
| SRRI RATING - 5                                      |              |             |            |                       |       |       |       |       |                  |       |       |       |       |                      |       |       |       |       |             |
| EQUITY REGIONAL                                      |              |             |            |                       |       |       |       |       |                  |       |       |       |       |                      |       |       |       |       |             |
| Fidelity MSCI Europe Indx EUR P Acc <sup>S</sup>     | IE00BYX5MD61 | 20/03/2018  | 10.67 EUR  | 8.31                  | -1.67 | 12.79 | 63.29 | 59.03 | 9.29             | -1.03 | 16.68 | 52.21 | 62.26 | 8.99                 | -1.76 | 14.30 | 50.03 | 61.41 | 30/09/2026  |
| EQUITY SINGLE COUNTRY                                |              |             |            |                       |       |       |       |       |                  |       |       |       |       |                      |       |       |       |       |             |
| Fidelity Australian Divers Eq Y-Acc-AUD <sup>S</sup> | LU0346392649 | 25/03/2008  | 36.27 AUD  | 7.97                  | 0.95  | 5.12  | 42.22 | 27.07 | 8.26             | 1.61  | 8.74  | 32.57 | 29.66 | 8.94                 | 0.86  | 6.53  | 30.67 | 28.97 | 30/09/2026  |
| Fidelity Index UK P Acc <sup>S</sup>                 | GB00BJS8SF95 | 03/03/2014  | 249.15 GBX | 6.48                  | 1.90  | 16.11 | 66.42 | 64.85 | 6.97             | 2.57  | 20.11 | 55.12 | 68.20 | 7.89                 | 1.81  | 17.67 | 52.90 | 67.32 | 30/09/2026  |
| SRRI RATING - 6                                      |              |             |            |                       |       |       |       |       |                  |       |       |       |       |                      |       |       |       |       |             |
| EQUITY REGIONAL                                      |              |             |            |                       |       |       |       |       |                  |       |       |       |       |                      |       |       |       |       |             |
| BGF Emerging Markets D2 <sup>S</sup>                 | LU0252970164 | 19/05/2006  | 67.24 USD  | 9.81                  | -4.83 | 30.06 | 66.81 | 21.72 | 10.46            | -4.20 | 34.54 | 55.48 | 24.20 | 11.73                | -4.91 | 31.80 | 53.26 | 23.55 | 30/09/2026  |
| Fidelity European Dynamic Gr Y-Acc-EUR <sup>S</sup>  | LU0318940003 | 22/10/2007  | 31.70 EUR  | 5.06                  | -4.04 | 0.04  | 17.68 | -0.68 | 6.28             | -3.41 | 3.49  | 9.69  | 1.34  | 7.43                 | -4.13 | 1.39  | 8.12  | 0.81  | 30/09/2026  |
| Fidelity MSCI Emerg Mkts Indx USD P Acc <sup>S</sup> | IE00BYX5M039 | 20/03/2018  | 8.44 USD   | 6.34                  | -0.37 | 29.04 | 90.05 | 52.10 | 7.30             | 0.29  | 33.49 | 77.15 | 55.19 | 7.00                 | -0.46 | 30.77 | 74.62 | 54.38 | 30/09/2026  |
| EQUITY SINGLE COUNTRY                                |              |             |            |                       |       |       |       |       |                  |       |       |       |       |                      |       |       |       |       |             |
| Fidelity MSCI Japan Index USD P Acc <sup>S</sup>     | IE00BYX5N334 | 20/03/2018  | 10.00 USD  | 8.46                  | 5.95  | 26.46 | 78.57 | 58.72 | 9.45             | 6.65  | 30.82 | 66.45 | 61.95 | 9.14                 | 5.86  | 28.16 | 64.07 | 61.10 | 30/09/2026  |

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.

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.

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## utmost<sup>™</sup>

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

## A WEALTH *of* DIFFERENCE

Utmost Worldwide Limited, Singapore Branch, is registered in Singapore as a foreign company (UEN T10FC0110K). Registered address 6 Battery Road, #16-02, Singapore 049909.

Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

Utmost Worldwide Limited is incorporated in Guernsey, registered number 27151. Registered Office address: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

It is authorised and regulated by the Guernsey Financial Services Commission to conduct long term business and general business. Utmost Worldwide Limited also holds a permit issued by the Jersey Financial Services Commission to conduct long term business in Jersey.

Utmost is a trading name used by Utmost Worldwide Limited.

Websites may refer to products that are not authorised or regulated and/or are not available for offering to planholders in certain jurisdictions.

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