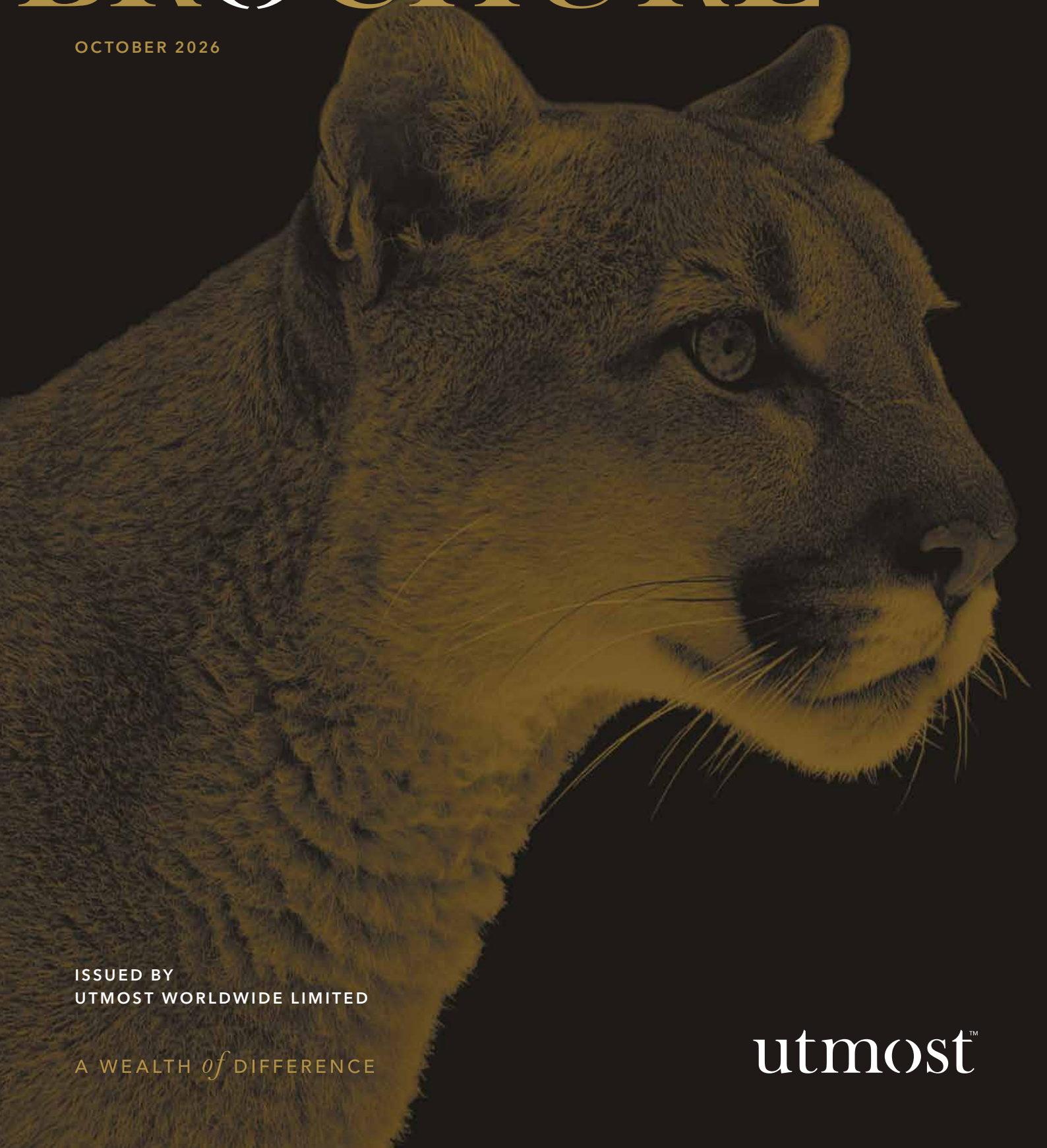
PLAN INVESTMENTS BROCHURE

FOCUS

OCTOBER 2026



ISSUED BY
UTMOST WORLDWIDE LIMITED

A WEALTH *of* DIFFERENCE

utmost™

utmost™

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

This item has been issued by Utmost Worldwide Limited.

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PLAN INVESTMENTS BROCHURE
FROM UTMOST WORLDWIDE LIMITED

INTRODUCTION

In this brochure, we outline the wide range of Plan Investments that we offer to FOCUS Planholders along with how they can be selected. You should discuss these with your Financial Adviser.

Utmost Worldwide will actively monitor the list of available Plan Investments within this brochure. From time to time, as market conditions change, and as a result of fund performance or fund corporate actions, we will add or remove Plan Investments to/from this list. Where we remove a Plan Investment we will offer you a default switch option in advance.

UNIT LINKED INVESTMENTS

Each Plan Investment is a notional investment that is divided into Plan Units and used to determine the value of your Plan. Plan Investments are linked to a corresponding Utmost Investment held by us and used to manage our liabilities to Planholders.

You are not investing in the Utmost Investments. You do not have any rights or ownership over the underlying Utmost Investments as these belong to Utmost Worldwide Limited.

INVESTMENT FUNDS

The Plan Investments available for selection within this brochure are linked to Utmost Investments which are investment funds.

Funds are a way of pooling investors' money for the purposes of investing into certain assets such as equities, bonds, cash instruments or similar assets. Pooling the money has advantages; a fund manager may be able to better diversify the investment and/or provide access to assets that may not be available otherwise.

Funds are normally managed and operated by a fund manager, who invests the fund's capital and attempts to produce a pre-determined strategy of capital growth or income for the fund's investors. Fund managers have to inform investors how they aim to run the fund and where money will be invested. They must be clear about the types of assets they are investing in, and what the fund aims to achieve. For example, funds may be designed for growth or simply aim to protect the original value of investor's money.

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.

TO HELP YOUR UNDERSTANDING

The FOCUS Plan is a unit-linked contract into which you pay contributions. The value of your Plan benefits is calculated with reference to the value of your Plan Investments.

Plan Units are deducted in order to calculate the value of any Plan benefits that may be paid to you and also to pay the fees and charges of your Plan.

The amounts you pay into your Plan become part of the assets of Utmost Worldwide Limited.

On receipt of payments from you, we will allocate Plan Units to your Plan according to the Plan Investment choices communicated to us, whether received from you or an authorised third party acting on your behalf.

For further details on the investment risk(s) of each Plan Investment and its corresponding underlying Utmost Investment, please refer to pages 22 & 23, Investment Risk Section.

PLAN INVESTMENTS AVAILABLE TO YOU

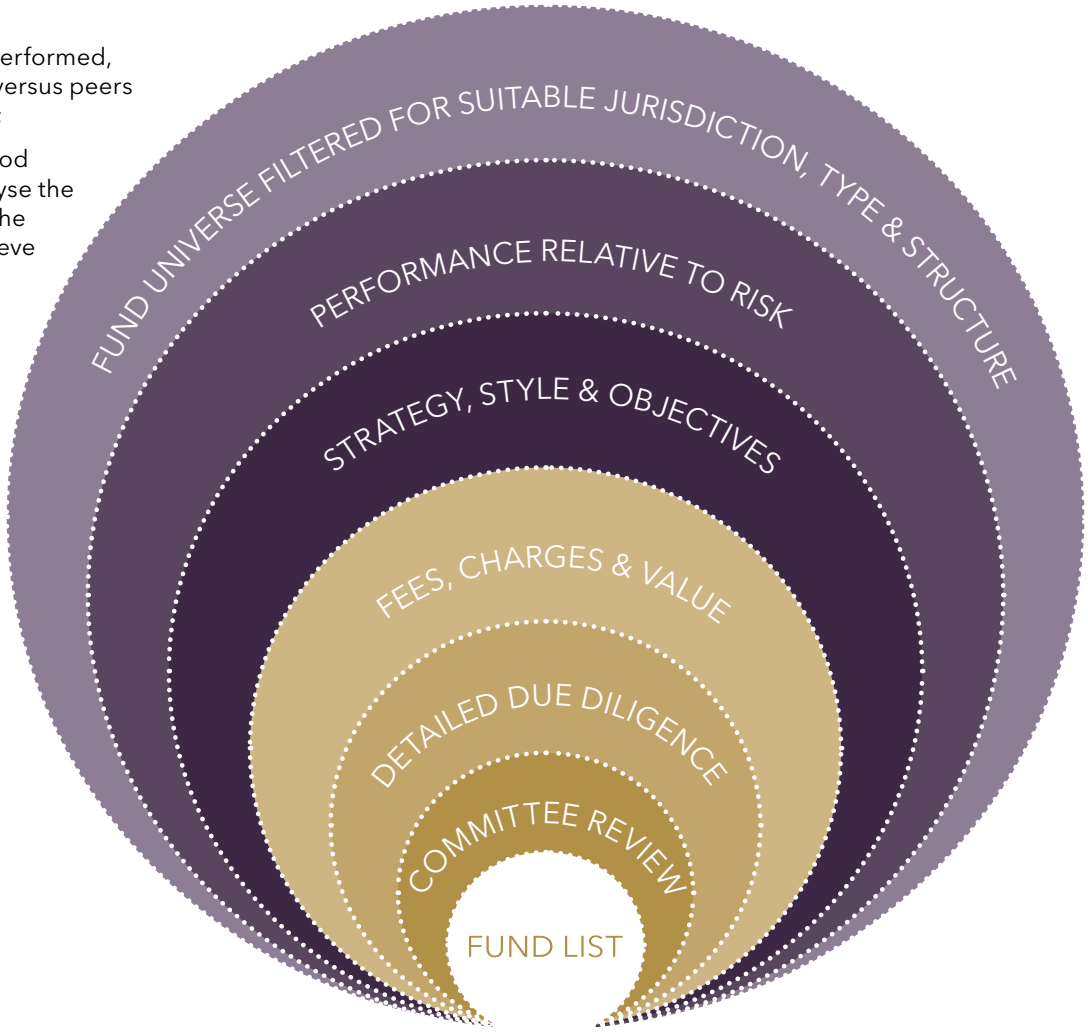
We have selected an extensive range of Plan Investments to maximise your investment opportunities. Most offer potential for growth and each is managed by world-class professional asset managers. The Plan Investments range from those suitable for the risk-averse through to those willing to take a high level of risk.

In constructing the range of Plan Investments we looked at Planholders' needs and how to gain exposure to the major markets and asset classes.

Our searches included active funds, where fund managers seek to outperform benchmark indices by an activist approach, along with low cost passive funds that seek to track major indices.

We have monitored the funds market to identify fund types that are well aligned with Planholders' needs. We have then performed extensive research into individual funds, looking at the following:

1. How the funds have performed, over 1, 3 and 5 years versus peers and the wider market;
2. Where we identify good performance we analyse the level of risk taken by the fund manager to achieve that outcome;
3. Identification of any risks, unique to the fund under review, and whether investors' are being adequately rewarded for those risks;
4. Whether the fund offers good value for money;
5. Whether the fund is a suitable fit within the range and would its inclusion complement the Planholders' investment result.



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. The value of your Plan is not guaranteed and can go down as well as up.

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 are responsible for all Plan Investment decisions including those delegated to your Financial Adviser or other third party adviser or the Utmost Worldwide Investment Service, and you carry the investment risk associated with any Plan Investment linked to your Plan.

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 have 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.

For more information on Plan Investment risk please refer to the Synthetic Risk and Reward Indicator on page 24.

HOW TO SELECT PLAN INVESTMENTS

YOU HAVE THREE CHOICES OF EITHER:

1

WORKING WITH YOUR ADVISER

We always recommend that Planholders seek professional investment advice from a regulated investment adviser when both selecting and maintaining Plan Investments. For further information on Plan Investments, please speak to your adviser.

Your adviser will be able to help you establish your risk profile. They should also explain the Plan Investments to you, including their benefits, characteristics and associated risks.

With their support, you should be able to construct a diversified portfolio of Plan Investments that is well suited to your long-term financial goals and your risk appetite.

If you appoint a third party to direct investment under your Plan a third party Investment Service Fee may apply. We will not accept any fees of this type above our permitted limit. If you agree a fee with your adviser, this will be deducted from your Plan for the duration of their appointment. Furthermore, this fee will be deducted as a percentage of Plan Units and passed to your nominated adviser; see your Terms and Conditions and Plan Schedule for details of the applicable fee. If you start or stop using the services of a third party during a Plan Month, the Investment Service Fee will be prorated as applicable.

2

SELE-SELECTION

You can opt to self-select Plan Investments and choose up to 10 active Plan Investments. You can access additional information on available Plan Investments through our Online Service Centre or directly from the fund manager's website (links are available on page 25). To help you select the Plan Investments that most closely match your investment aims and risk appetite, each Plan Investment has been risk-rated using the Synthetic Risk and Reward Indicator (SRRI) provided by Morningstar Inc. We list the full range of Plan Investments on pages 8-18 of this brochure.

3

UTMOST WORLDWIDE INVESTMENT SERVICE

You can elect to use our Utmost Worldwide Investment Service ("Service"). Planholders using this service can access our Utmost expertise in asset allocation and selection of Plan Investments against a managed risk profile.

The Service offers managed strategies available in US Dollar, Euro and Pound Sterling, as well as three risk profiles: Cautious, Balanced and Dynamic. You simply select one of the strategies based on your risk profile and we will manage your Plan Investments accordingly.

You should seek ongoing advice from your Financial Adviser in respect to the suitability of the Service relative to your long-term financial objectives. Where your circumstances change, you can change your strategy risk profile or cancel the Service.

For this Service, there is an annual charge of 0.5% that will be deducted monthly as a percentage of Plan Units. If you start or stop using the service during a Plan Month, the fee will be prorated as applicable.

For more information on our managed strategies, please refer to page 21.

PLAN INVESTMENTS LIST

IMPORTANT NOTES

Plan Investments marked with this symbol correspond to Utmost Investments which are categorised as Undertakings for Collective Investment in Transferable Securities (UCITS).

↑ Please note that the Utmost Group is majority-owned by funds managed by Brookfield Oaktree Holdings LLC, which also manages this fund.

When reviewing the Plan Investment List, please note that the Ongoing Charges Figure ("OCF") means the ongoing charges figure we are provided by each Fund House. It is a combination of the Annual Management Charge ("AMC") and a range of other operating costs involved in running a Fund. It does not include any applicable Performance Fee % ("PF").

For more information on Fees related to Plan Investments, please refer to page 20.

EQUITY GLOBAL — GLOBAL

BAILLIE GIFFORD WORLDWIDE POSITIVE CHANGE FUND B USD ACC — SRRI 6

Aim: The Fund aims to produce capital growth over the long term by investing primarily in the equities of companies whose products, behaviour and/or services make a positive social impact.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MAY 2018	IRELAND	US DOLLAR	DAILY	0.58% (AMC: 0.50%)	0%	IE00BDCY2N73

FIDELITY MSCI WORLD INDEX FUND USD P ACC — SRRI 6

Aim: Aims to provide investors with a total return, taking into account both capital and income returns, which reflects, before fees and expenses, the return of the MSCI World Index (the "Index"). For more information on the Index, please refer to the publically available information on the index provider's website at https:// www.msci.com/index-methodology.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2018	IRELAND	US DOLLAR	DAILY	0.12% (AMC: 0.12%)	0%	IE00BYX5NK04

FUNDSMITH EQUITY FUND SICAV I USD ACC — SRRI 6

Aim: The fund's objective is to achieve long-term growth in value, investing in shares of companies on a global basis. The fund's approach is to be a long-term investor in its chosen stocks and it will not adopt short-term trading strategies. The fund has stringent investment criteria in selecting securities for its investment portfolio, investing in businesses: that can sustain a high return on operating capital employed; whose advantages are difficult to replicate; which do not require significant leverage to generate returns; with a high degree of certainty of growth from reinvestment of their cash flows at high rates of return; that are resilient to change, particularly technological innovation; whose valuation is considered to be attractive. The fund does not track a particular benchmark.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2013	LUXEMBOURG	US DOLLAR	DAILY	0.95% (AMC: 0.90%)	0%	LU0893933373

EQUITY GLOBAL — GLOBAL

LINDSELL TRAIN GLOBAL EQUITY FUND C USD ACC — SRRI 5

Aim: The fund's aim is to achieve growth through both share price appreciation and income from the shares. The fund invests directly in the shares of global companies primarily quoted on recognised exchanges in developed countries.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JUNE 2014	IRELAND	US DOLLAR	DAILY	0.68% (AMC: 0.60%)	0%	IE00BK4Z4V95

FUNDSMITH EQUITY FUND SICAV GBP I CLASS ACC — SRRI 6

Aim: The fund's objective is to achieve long-term growth in value, investing in shares of companies on a global basis. The fund's approach is to be a long-term investor in its chosen stocks and it will not adopt short-term trading strategies. The fund has stringent investment criteria in selecting securities for its investment portfolio, investing in businesses: that can sustain a high return on operating capital employed; whose advantages are difficult to replicate; which do not require significant leverage to generate returns; with a high degree of certainty of growth from reinvestment of their cash flows at high rates of return; that are resilient to change, particularly technological innovation; whose valuation is considered to be attractive. The fund does not track a particular benchmark.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JULY 2018	LUXEMBOURG	GB POUND	DAILY	0.95% (AMC: 0.90%)	0%	LU1053186349

EQUITY SINGLE COUNTRY — US

FIDELITY S&P 500 INDEX USD P ACC — SRRI 6

Aim: The fund's objective is to provide investors with a total return, taking into account both capital and income returns, which reflects, before fees and expenses, the return of the S&P 500 Index.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2018	IRELAND	US DOLLAR	DAILY	0.06% (AMC: 0.06%)	0%	IE00BYX5MS15

LOOMIS SAYLES U.S. GROWTH EQUITY FUND USD — SRRI 6

Aim: The investment objective is long-term growth of capital. The Fund invests primarily in U.S. companies and focuses on larger issuers. The Fund invests at least 80% of its total assets in equity securities of U.S. companies. The Fund focuses on stocks of large capitalisation companies, but the Fund may invest in companies of any size.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
OCTOBER 2016	LUXEMBOURG	US DOLLAR	DAILY	0.81% (AMC: 0.80%)	0%	LU1429558577

T ROWE PRICE US LARGE – CAP GROWTH EQUITY Q USD — SRRI 6

Aim: To increase the value of its shares, over the long term, through growth in the value of its investments. The fund invests mainly in a diversified portfolio of stocks from large capitalization companies in the United States that have the potential for above-average and sustainable rates of earnings growth. The fund may use derivatives for hedging and efficient portfolio management.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JANUARY 2013	LUXEMBOURG	US DOLLAR	DAILY	0.76% (AMC: 0.65%)	0%	LU0860350577

PLAN INVESTMENTS LIST (CONTINUED)

EQUITY SINGLE COUNTRY — UK

FIDELITY INVESTMENT FUNDS ICVC – INDEX UK FUND P ACC — SRRI 5

Aim: to achieve long term capital growth by closely matching the performance of the FTSE All-Share Index. Aims to hold the larger company shares that represent the benchmark index and hold a selection of smaller capitalised company shares to align the fund as closely as possible to the benchmark index. May use stock index futures to achieve the investment objective.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2014	UNITED KINGDOM	GB POUND	DAILY	0.06% (AMC: 0.06%)	0%	GB00BJS8SF95

WS LINDSELL TRAIN UK EQUITY FUND ACC — SRRI 5

Aim: The fund aims to deliver capital and income growth and provide a total return in excess of that of the FTSE All Share TR Index. There is no guarantee that a positive return will be delivered. The fund invests primarily in shares quoted on any of the markets of the London Stock Exchange, including the Alternative Investment Market.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JULY 2006	UNITED KINGDOM	GB POUND	DAILY	0.70% (AMC: 0.60%)	0%	GB00B18B9X76

SCHRODER INCOME FUND Z ACC — SRRI 5

Aim: The fund aims to provide income and capital growth by investing in equities of UK companies. The fund invests at least 80% of its assets in a concentrated range of equities of UK companies. These are companies that are incorporated, headquartered or have their principal business activities in the UK. The fund typically holds 30 to 50 companies.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MAY 2011	UNITED KINGDOM	GB POUND	DAILY	0.89% (AMC: 0.75%)	0%	GB00B3PM1190

EQUITY SINGLE COUNTRY — CHINA

FSSA CHINA GROWTH FUND CLASS VI USD ACCC — SRRI 6

Aim: The Fund aims to grow your investment. The Fund invests at least 70% of its assets in shares of companies based in, or closely associated with, mainland China.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
SEPTEMBER 2018	IRELAND	US DOLLAR	DAILY	1.08% (AMC: 1.25%)	0%	IE00BG1V0V41

EQUITY SINGLE COUNTRY — JAPAN

FIDELITY MSCI JAPAN INDEX USD P ACC — SRRI 6

Aim: The fund's objective is to provide investors with a total return, taking into account both capital and income returns, which reflects, before fees and expenses, the return of the MSCI Japan Index.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2018	IRELAND	US DOLLAR	DAILY	0.10% (AMC: 0.10%)	0%	IE00BYX5N334

EQUITY SINGLE COUNTRY — INDIA

SCHRODER ISF – INDIAN EQUITY C ACC USD — SRRI 5

Aim: The fund aims to provide capital growth by investing in equities of Indian companies. The fund invests at least two-thirds of its assets in equities of Indian companies.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
NOVEMBER 2006	LUXEMBOURG	US DOLLAR	DAILY	1.31% (AMC: 1.00%)	0%	LU0264410993

EQUITY SINGLE COUNTRY — AUSTRALIA

FIDELITY FUNDS – AUSTRALIAN DIVERSIFIED EQUITY Y ACC AUD — SRRI 5

Aim: The fund aims to achieve income and long-term capital growth primarily through investments in Australian equity securities and related instruments. The fund will invest in a mixture of larger, medium and smaller sized companies. The fund may tactically also invest in Australian listed corporate hybrid and fixed income securities if the Investment Manager believes they offer better investment opportunities than the related equity.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2008	LUXEMBOURG	AUSTRALIAN DOLLAR	DAILY	1.07% (AMC: 0.80%)	0%	LU0346392649

EQUITY REGIONAL — EUROPE

FIDELITY FUNDS–EUROPEAN DYNAMIC GROWTH FUND Y ACC EUR — SRRI 6

Aim: To provide long-term capital growth with the level of income expected to be low. At least 70% invested in the shares of companies that have their head office or a main part of their activity in Europe. Has the freedom to invest outside the fund's principal geographies,market sectors, industries or asset classes.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
OCTOBER 2007	LUXEMBOURG	EURO	DAILY	1.05% (AMC: 0.80%)	0%	LU0318940003

PLAN INVESTMENTS LIST (CONTINUED)

EQUITY REGIONAL — EUROPE

FIDELITY MSCI EUROPE INDEX FUND P ACC — SRRI 5

Aim: The fund's objective is to provide investors with a total return, taking into account both capital and income returns, which reflects, before fees and expenses, the return of the MSCI Europe Index.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2018	IRELAND	EURO	DAILY	0.10% (AMC: 0.10%)	0%	IE00BYX5MD61

MFS MERIDIAN FUNDS – CONTINENTAL EUROPEAN EQUITY FUND W1 EUR — SRRI 5

Aim: The fund's objective is capital appreciation, measured in Euros. The fund invests primarily (at least 70%) in continental European equity securities. Some of the countries in Europe, primarily those in Eastern Europe, are currently considered emerging market economies. The fund may use derivatives for hedging and/or investment purposes but will not primarily use derivatives to achieve the fund's investment objective.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
AUGUST 2013	LUXEMBOURG	EURO	DAILY	0.85% (AMC: 0.80%)	0%	LU0944407773

EQUITY REGIONAL — ASIA

FSSA ASIA PACIFIC EQUITY FUND CLASS III ACC USD — SRRI 5

Aim: The Fund aims to grow your investment. The Fund invests at least 70% of its assets in shares of large and mid-sized companies based in or closely associated with the Asia Pacific region (excluding Japan).

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2010	IRELAND	US DOLLAR	DAILY	0.94% (AMC: 0.85%)	0%	IE00B0169M10

SCHRODER ISF EMERGING ASIA C ACC USD — SRRI 6

Aim: The fund aims to provide capital growth by investing in equities of companies in the emerging markets in Asia. The fund invests at least two-thirds of its assets in equities of companies in emerging markets in Asia.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JANUARY 2004	LUXEMBOURG	US DOLLAR	DAILY	1.29% (AMC: 1.00%)	0%	LU0181496059

EQUITY REGIONAL — EMERGING MARKETS EQUITY

BLACKROCK GLOBAL FUNDS – EMERGING MARKETS FUND D2 USD ACC — SRRI 6

Aim: The Fund aims to maximise the return on your investment through a combination of capital growth and income on the Fund's assets. The Fund invests globally at least 70% of its total assets in the equity securities (e.g. shares) of companies domiciled in, or the main business of which is in, emerging markets.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MAY 2006	LUXEMBOURG	US DOLLAR	DAILY	1.12% (AMC: 0.75%)	0%	LU0252970164

FIDELITY MSCI – EMERGING MARKETS INDEX FUND USD P ACC — SRRI 6

Aim: The fund's objective is to provide investors with a total return, taking into account both capital and income returns, which reflects, before fees and expenses, the return of the MSCI Emerging Markets Index (the "Index"). For more information on the Index, please refer to the publically available information on the index provider's website at https://www.msci.com/index-methodology.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2018	IRELAND	US DOLLAR	DAILY	0.20% (AMC: 0.20%)	0%	IE00BYX5M039

ALTERNATIVE INVESTMENT — GOLD

PICTET CH PRECIOUS METALS FUND – PHYSICAL GOLD I USD DIST — SRRI 5

Aim: The subfund's investment objective is to offer investors an alternative to investing directly in physical gold, with the aim of tracking the changing price of gold after deducting the costs and commissions associated with the subfund.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
SEPTEMBER 2009	SWITZERLAND	US DOLLAR	DAILY	0.23% (AMC: 0.15%)	0%	CH0104848269

ALTERNATIVE INVESTMENT — CLIMATE

SCHRODER ISF GLOBAL CLIMATE CHANGE EQUITY C ACC USD — SRRI 6

Aim: The fund aims to provide capital growth by investing in equities of companies worldwide which the manager believes will benefit from efforts to accommodate or limit the impact of global climate change. The fund invests at least two-thirds of its assets in equities of companies worldwide.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JUNE 2007	LUXEMBOURG	US DOLLAR	DAILY	1.03% (AMC: 0.75%)	0%	LU0302446132

PLAN INVESTMENTS LIST (CONTINUED)

ALTERNATIVE INVESTMENT	HEALTHCARE
POLAR CAPITAL FUNDS PLC – HEALTHCARE OPPORTUNITIES I INC	SRRI 6 #

Aim: The objective of the Fund is to preserve capital and achieve long term capital appreciation, by investing worldwide in the shares of healthcare companies. At least two-thirds of the Fund's assets (excluding cash) are invested in healthcare companies. These may include pharmaceutical, medical equipment, biotechnology, healthcare facilities and healthcare services companies.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
APRIL 2009	IRELAND	US DOLLAR	DAILY	1.10% (AMC: 1.00%)	10%	IE00B3K93X10

ALTERNATIVE INVESTMENT	GLOBAL TECHNOLOGY
POLAR CAPITAL TECHNOLOGY FUND I INC USD	SRRI 7 #

Aim: The objective of the Fund is to achieve long term capital appreciation by way of investing in a globally diversified portfolio of technology companies. At least two-thirds of the Fund's assets are invested in technology related companies. These may include computer software and equipment, internet software and systems, electronic technology and other technology-related companies.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
SEPTEMBER 2009	IRELAND	US DOLLAR	DAILY	1.09% (AMC: 1.00%)	10%	IE00B42NVC37

DEBT FUND	GLOBAL
JUPITER GLOBAL FUND – JUPITER DYNAMIC BOND CLASS I USD ACC HSC	SRRI 4 #

Aim: The Fund's objective is to achieve a high income with the prospect of capital growth. The Fund will invest primarily in high yield bonds, investment grade bonds, government bonds, convertible bonds and other bonds.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JANUARY 2016	LUXEMBOURG	US DOLLAR	DAILY	0.64% (AMC: 0.50%)	0%	LU0853555976

JUPITER GLOBAL FUND – JUPITER DYNAMIC BOND CLASS D GBP ACC HSC	SRRI 4 #

Aim: The Fund's objective is to achieve a high income with the prospect of capital growth. The Fund will invest primarily in high yield bonds, investment grade bonds, government bonds, convertible bonds and other bonds.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
APRIL 2013	LUXEMBOURG	GB POUND	DAILY	0.68% (AMC: 0.50%)	0%	LU0895806098

DEBT FUND — GLOBAL

JUPITER GLOBAL FUND – JUPITER DYNAMIC BOND CLASS I EUR ACC — SRRI 4

Aim: The Fund's objective is to achieve a high income with the prospect of capital growth. The Fund will invest primarily in high yield bonds, investment grade bonds, government bonds, convertible bonds and other bonds.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
DECEMBER 2012	LUXEMBOURG	EURO	DAILY	0.64% (AMC: 0.50%)	0%	LU0853555893

PIMCO GIS GLOBAL INVESTMENT GRADE CREDIT INSTITUTIONAL USD ACC — SRRI 4

Aim: The fund aims to maximise the total return on your investment through primarily investing in a diversified portfolio of investment grade corporate fixed income instruments and securities, using prudent investment management principles. The fund aims to achieve its objective by investing at least two-thirds of its assets in a diversified portfolio of investment grade corporate fixed income instruments and securities (which are loans that pay a fixed or variable rate of interest) issued by companies from around the world.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
APRIL 2008	IRELAND	US DOLLAR	DAILY	0.49% (AMC: 0.49%)	0%	IE0034085260

PIMCO GIS GLOBAL INVESTMENT GRADE CREDIT INST GBP (HEDGED) ACC — SRRI 4

Aim: The fund aims to maximise the total return on your investment through primarily investing in a diversified portfolio of investment grade corporate fixed income instruments and securities, using prudent investment management principles. The fund aims to achieve its objective by investing at least two-thirds of its assets in a diversified portfolio of investment grade corporate fixed income instruments and securities (which are loans that pay a fixed or variable rate of interest) issued by companies from around the world.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
SEPTEMBER 2005	IRELAND	GB POUND	DAILY	0.49% (AMC: 0.49%)	0%	IE00B0HZNB91

PIMCO GIS GLOBAL INVESTMENT GRADE CREDIT EUR (HEDGED) ACC — SRRI 4

Aim: The fund aims to maximise the total return on your investment through primarily investing in a diversified portfolio of investment grade corporate fixed income instruments and securities, using prudent investment management principles. The fund aims to achieve its objective by investing at least two-thirds of its assets in a diversified portfolio of investment grade corporate fixed income instruments and securities (which are loans that pay a fixed or variable rate of interest) issued by companies from around the world.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
SEPTEMBER 2003	IRELAND	EURO	DAILY	0.49% (AMC: 0.49%)	0%	IE0032876397

PLAN INVESTMENTS LIST (CONTINUED)

DEBT FUND						US
VANGUARD U.S. GOVERNMENT BOND INDEX FUND USD ACC						SRRI 4 #
Aim: The Fund seeks to provide returns consistent with the performance of the Bloomberg Barclays U.S. Government Float Adjusted Bond Index (the "Index"). The Index includes US dollar-denominated US government bonds with maturities greater than one year.						
LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JANUARY 2002	IRELAND	US DOLLAR	DAILY	0.12% (AMC: 0.12% - 1.00%)	0%	IE0007471927

DEBT FUND						UK
VANGUARD U.K. GOVERNMENT BOND INDEX FUND GBP ACC						SRRI 5 #
Aim: The Fund seeks to provide returns consistent with the performance of the Bloomberg Barclays U.K. Government Float Adjusted Bond Index (the "Index"). The Index includes UK government bonds denominated in UK pounds sterling with maturities greater than one year.						
LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JUNE 2009	IRELAND	GB POUND	DAILY	0.12% (AMC: 0.12% - 1.00%)	0%	IE00B1S75374

DEBT FUND						EUROPE
VANGUARD EURO GOVERNMENT BOND INDEX FUND EUR ACC						SRRI 4 #
Aim: The Fund seeks to provide returns consistent with the performance of the Bloomberg Barclays Euro Government Float Adjusted Bond Index (the "Index"). The Index includes investment grade euro-denominated euro zone government bonds with maturities greater than one year. The euro zone is all countries in the European Union that have adopted the euro as their currency.						
LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
SEPTEMBER 2000	IRELAND	EURO	DAILY	0.12% (AMC: 0.12% - 1.00%)	0%	IE0007472990

DEBT FUND — HIGH YIELD

OAKTREE (LUX.) FUNDS – OAKTREE GLOBAL HIGH YIELD BOND FUND I USD ACC — SRRI 4 # ↑

Aim: The investment objective of the Fund is to achieve superior risk-adjusted returns by investing primarily in corporate high yield bonds, emphasising issuers in North America and Europe.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
JULY 2013	LUXEMBOURG	US DOLLAR	DAILY	0.63% (AMC: 0.50%)	0%	LU0854925434

OAKTREE (LUX.) FUNDS – OAKTREE GLOBAL HIGH YIELD BOND FUND GBP — SRRI 4 # ↑

Aim: The investment objective of the Fund is to achieve superior risk-adjusted returns by investing primarily in corporate high yield bonds, emphasising issuers in North America and Europe.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
NOVEMBER 2016	LUXEMBOURG	GB POUND	DAILY	0.64% (AMC: 0.50%)	0%	LU0854925780

OAKTREE (LUX.) FUNDS – OAKTREE GLOBAL HIGH YIELD BOND FUND EUR ACC — SRRI 4 # ↑

Aim: The investment objective of the Fund is to achieve superior risk-adjusted returns by investing primarily in corporate high yield bonds, emphasising issuers in North America and Europe.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MAY 2014	LUXEMBOURG	EURO	DAILY	0.64% (AMC: 0.50%)	0%	LU0854925517

ASSET ALLOCATION — BALANCED

FIDELITY GLOBAL MULTI ASSET INCOME Y-ACC-USD — SRRI 4

Aim: The fund aims to provide income and moderate capital growth over the medium to longer term by investing in global fixed income securities and global equities. The fund will actively allocate to, and within, different asset classes and geographies based on their potential to generate income and capital growth within the portfolio. The main asset classes in which the fund will invest include global investment grade bonds, global high yield bonds, emerging market bonds and global equities. As this fund may invest globally, it may be exposed to countries considered to be emerging markets. The fund may tactically invest up to 50% of its assets in global government bonds. It may also have an exposure of less than 30% of its assets to each of the following asset classes, infrastructure securities and closed-ended real estate investment trusts (REITs). The fund is entitled to hold 25% of the underlying fund's Net Asset Value in cash or money market instruments, in adverse market conditions.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
MARCH 2018	LUXEMBOURG	US DOLLAR	DAILY	1.00% (AMC 0.70% - 1.00%)	0%	LU1797663298

PLAN INVESTMENTS LIST (CONTINUED)

ASSET ALLOCATION	BALANCED

FIDELITY MULTI ASSET INCOME W ACC — SRRI 4

Aim: The fund aims to pay you an income of 4-6% per year, over a period of 5-7 years. There is no guarantee that the target will be achieved by the fund. The fund invests at least 70% in funds (including funds managed by Fidelity) and will maintain an allocation as follows: 20-100% income assets (e.g. bonds and cash) and 0-65% growth assets (e.g. shares). Asset allocation will be actively managed and may be adjusted within the ranges to try to protect the value of investments or take advantage of market opportunities. The remainder will be invested in other investment types such as cash and derivatives.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
FEBRUARY 2019	UNITED KINGDOM	GB POUND	DAILY	0.79% (AMC: 0.50%)	0%	GB00BJ4L7S87

FIDELITY GLOBAL MULTI ASSET INCOME Y-ACC-EUR (HEDGED) — SRRI 4

Aim: The fund aims to provide income and moderate capital growth over the medium to longer term by investing in global fixed income securities and global equities. The fund will actively allocate to, and within, different asset classes and geographies based on their potential to generate income and capital growth within the portfolio. The main asset classes in which the fund will invest include global investment grade bonds, global high yield bonds, emerging market bonds and global equities. As this fund may invest globally, it may be exposed to countries considered to be emerging markets. The fund may tactically invest up to 50% of its assets in global government bonds. It may also have an exposure of less than 30% of its assets to each of the following asset classes, infrastructure securities and closed-ended real estate investment trusts (REITs). The fund is entitled to hold 25% of the underlying fund's Net Asset Value in cash or money market instruments, in adverse market conditions.

LAUNCH DATE	BASE	CURRENCY	DEALING FREQUENCY	OCF (INCLUSIVE OF AMC)	PF	ISIN CODE
AUGUST 2014	LUXEMBOURG	EURO	DAILY	1.00% (AMC: 0.70%)	0%	LU1097728445

INVESTMENT INFORMATION

PLAN INVESTMENTS

Your Plan is made up of Plan Units of the Plan Investments chosen by you. You select these from the list offered in this `Plan Investments Brochure'. We use Plan Investments to calculate the Investment Value and benefits provided under the terms of your FOCUS Plan. You do not own or have any rights of ownership of the corresponding Utmost Investments. Plan Investments are notional.

The price of a Plan Unit allocated or deducted representing each Plan Investment is linked to either the Allocation Price[1] or Bid Price[2] of the underlying Utmost Investment respectively. The dealing frequency of each Plan Investment is shown in the section "Plan Investments List".

Dividends received by us in relation to Utmost Investments are passed on to your Plan in proportion to your Plan Investments. Any dividend paid to one of your Plan Investments is allocated as additional Plan Units to your Plan.

The investment risk associated with each Plan Investment is borne entirely by you. You are solely responsible for selecting your Plan Investments and Plan Unit allocation, even where you engage the Utmost Worldwide Investment Service or a third party to select and/or allocate Plan Units on your behalf. You should review the prospectus and/or offering documentation of each Utmost Investment corresponding to your Plan Investment to ensure that each Plan Investment meets your investment objective and attitude to risk.

FEES RELATED TO PLAN INVESTMENTS

Underlying fund managers of Utmost Investments will impose their own fees such as annual management fees, performance fees and custody fees. These are not deducted directly from your Plan, but they are reflected in the Bid Price of the corresponding Plan Investments. For details of these fund-level fees, please refer to the prospectus and/or offering documents of the relevant fund which are available from us via our Online Service Centre.

The investment return on your Plan will be lower than the total return of the individual Plan Investments because of the deduction of Plan fees.

The annual management charges within Plan Investments currently range from 0.06% to 1.25% per annum of the net asset value.

For detailed information on all fees (applied to the Plan or Plan Investments), please refer to your Plan documents and the prospectus / offering document of the relevant fund.

SWITCHING

A switch is when you make changes to your Plan Investments. This includes substitutions and/or changes in the mixture of Plan Investments. As a result of a switch, we will deduct and allocate Plan Units of the relevant Plan Investments.

Switches out of Plan Investments are processed using the next available Bid Price. Switches into Plan Investments are processed using the next available Allocation Price after we receive the proceeds from the sale of corresponding Utmost Investments.

Switches can only take place in accordance with the timing cycle of Dealing Dates applicable to the relevant Plan Investment.

If you are using the Utmost Worldwide Investment Service, you cannot self-direct Plan Investment switches. If not using the Utmost Worldwide Investment Service you may switch between Plan Investments. We recommend that you view your Plan Investment activity using our Online Service Centre.

REDIRECTION

Redirection is where you change Plan Investments for allocation of future regular contributions. Changes take effect from the next payment due date.

For more detailed information on switching and redirection, please refer to the Product Technical Brochure or Terms and Conditions.

1 Allocation Price: means the price, of a single Plan Unit, that we use when allocating a Plan Unit to your Plan.
2 Bid Price: means the price used when deducting or valuing a Plan Unit.

UTMOST WORLDWIDE INVESTMENT SERVICE

STRATEGY CHARACTERISTICS

CAUTIOUS STRATEGY

LOWER RISK / LOWER RETURN

Suitable for Planholders who are seeking growth but are willing to forego possible higher returns for less volatility. In normal market conditions our Cautious Strategy will have 35% allocated to Plan Investments that invest in equities. We will typically have a bias to the home equity markets of the strategy's currency. This strategy could suit Planholders who are conservative investors by nature or people who are sensitive to market movements.

BALANCED STRATEGY

MEDIUM RISK / MEDIUM RETURN

Suitable for Planholders seeking growth over a medium-term horizon. In normal market conditions our Balanced Strategy will have 65% allocated to Plan Investments that invest in equities. We will typically have a bias to the home equity markets of the strategy's currency. This could suit Planholders who are prepared to take some risk, to achieve potentially higher returns but who want to balance this risk by including lower risk investments with a view to providing a stabilised return.

DYNAMIC STRATEGY

HIGHER RISK / HIGHER RETURN

Suitable for Planholders seeking the potential of superior capital growth. In normal market conditions our Dynamic Strategy will have up to 100% allocated to Plan Investments that invest in equities. We will typically have a bias to the home equity markets of the strategy's currency. This could suit Planholders who are less concerned about short-term volatility and seek to achieve higher returns over the medium to long-term, based on the focus towards equities within this strategy.

CHANGING INVESTMENT STRATEGY

You may opt-in or out of the Utmost Worldwide Investment Service at any time.

In addition, you can change your investment strategy at any time by sending us a Written Request. If we accept your Written Request, we will implement associated switches at the next available Dealing Dates. However, we accept no responsibility for any loss incurred resulting from any delay in realigning your investment holdings to that of the new investment strategy.

We reserve the right to add or remove an investment strategy at any time. If you have selected a strategy that is no longer available, we will transfer you to an alternative available strategy that may result in a change of your investment risk profile. We will notify you of this change. This does not affect your right to select an alternative investment strategy.

INVESTMENT RISK SECTION

This section provides a brief guide to the most common risks associated with Plan Investments. It does not cover every possible risk that may apply.

For a Planholder, Plan Investment-specific risk means that, depending on the nature of the underlying investments, the type of risk will vary.

High-risk Plan Investments may have the potential for greater returns, but they also carry the possibility of greater losses.

Different Plan Investments have different levels of risk, which broadly depend on the type of assets the fund invests in. The asset type can affect the performance of the fund in any given period. For example, Plan Investments investing in equities are likely to do well when an economy is in a growth period. However, Plan Investments investing in high quality fixed interest stock tend to outperform equity Plan Investments in a recession. In addition, the type of market that an asset is linked to will have an effect on the performance of that asset. In particular, all stock market-linked Plan Investments involve risk as their value can go down as well as up.

We recommend that you discuss the terms and conditions of any Plan Investment, together with the specific risks associated with it, with your Financial Adviser.

WHAT DOES RISK MEAN TO YOU?

In assessing the level of risk you might be prepared to take when selecting Plan Investments, you may wish to discuss the following points with your Financial Adviser:

YOUR PERSONAL FINANCIAL SITUATION

How much risk can you afford to take?

YOUR INVESTMENT GOALS

What level of potential return would you like from your Plan Investments and are you happy with the level of risk needed to get there?

YOUR TIMESCALE

How long do you want to invest your money for? Our products are designed for medium to long-term investment (meaning five to ten years or longer).

THE PURPOSE OF YOUR INVESTMENT

You may want to take more risk with some of your Plan Investments than with others.

YOUR FINANCIAL DEADLINE

As Plan Investments can fluctuate in value, you should remember that at the time your Plan needs to be surrendered its value could be at a low point. Some Planholders like to move their Plan Investments into less risky assets as their financial deadline approaches.

THE DIFFERENT TYPES OF RISK

There are risks that are general to most types of Plan Investments and there are also risks that are specific to individual types of Plan Investments. It would not be possible to highlight all risks associated with Plan Investments in this document, but we have highlighted some of the main risks that should be considered:

EXCHANGE RATE

If a fund manager invests in assets of a different currency to the currency of your selected Plan Investment, irrespective of underlying asset performance, there is a risk that exchange rate fluctuations may affect the value of the Plan Investment. Similarly, the value of the Plan may fluctuate as a consequence of exchange rates where it holds Plan Investments denominated in a currency different from the Plan Currency.

INVESTMENT-SPECIFIC RISK

The risk that circumstances affecting a particular fund, company or industry might result in a reduction in the expected investment return.

INTEREST RATE RISK

The risk that a change in the interest rate could negatively impact your selected Plan Investments. Different Plan Investments are affected by rises and falls in interest rates in different ways.

INFLATION RISK

The risk that the real value of a Plan Investment can fall if inflation rates rise higher than the return being received from it. The effect would mean that the future purchasing power of any income, or capital, received would be eroded over the course of time.

LIQUIDITY RISK

The risk that a Plan Investment may be difficult to sell or encash. If the fund underlying a Plan Investment suffers large redemptions you may not be able to switch your Plan Investments.

FUND SUSPENSION

A fund underlying a Plan Investment may need to delay, in whole or in part:

› a valuation

› calculation of unit price

› settlement of redemptions

for temporary or indefinite periods. This may be due to issues such as property sale or fund suspension due to political, economic, military or monetary events, investigation of fraud or any other circumstances outside of the reasonable control, responsibility and power of the fund manager.

Suspension of any fund underlying a Plan Investment may result in the corresponding suspension of your Plan Investment.

Where a fund is suspended and cannot be valued reliably for a prolonged period, Utmost Worldwide may write down the book value of the Plan Investment to prudently reflect the risk of potential loss of the capital invested.

MARKET RETURN RISK

This term refers to the risk that changes in the equity, bond and cash markets could cause a Plan Investment to fall in value.

CORPORATE BONDS

Companies issue corporate bonds in order to raise capital, so effectively, investors in corporate bonds are lending money to the company. The more financially secure a company issuing the bond is, the more likely it is that the company will be able to repay the loan. Less financially secure companies have a higher risk of default on the loan. These higher risk bonds are sometimes referred to as 'junk' or 'sub-investment grade' bonds if their credit rating is of a certain level. Funds that invest into less financially secure corporate bonds will therefore have an increased risk of default on those bonds by the issuing company. This also means that the capital value and the income generated by the fund are more likely to be at risk.

EMERGING MARKETS

The 'emerging market' label is used to identify developing countries with potentially superior growth prospects. However, developing countries may also be vulnerable to political and economic instability and are in the process of building their industrial and commercial infrastructures.

Therefore, any investment in emerging market funds should be considered to carry a higher level of risk than investing in more established markets.

SPECIALIST SECTORS

Specialist sector Plan Investments, such as those linked to technology or healthcare, are considered to be higher risk owing to their concentrated exposure to specific specialised market sectors. Such Plan Investments can offer the potential for greater returns over the long-term but usually with higher volatility.

MARKET EXCHANGE RISK

Some Plan Investments may be exposed to securities that trade on less liquid, more volatile and weaker regulated exchanges of less developed countries; increasing their operational risk.

SYNTHETIC RISK AND REWARD INDICATOR

INDUSTRY STANDARD

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

The indicator is calculated based on the volatility of the Plan Investments 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 (see below).

Not all Plan Investments 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 Plan Investment is less than 5 years old, the annualised volatility over 5 years cannot be calculated.

These Plan Investments appear under the category 'Unclassified'.

Each Plan Investment on our unit-linked range has been assigned a risk category where possible. For example, Plan Investments with very low volatility will have a 1 or 2 rating on the risk scale. These Plan Investments 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 Plan Investments considered lower risk, the potential for reward will be lower as these Plan Investments are expected to yield lower returns than Plan Investments with a high equity exposure.

Please note that the Plan Investment's categorisation is not constant and may change over time.

Plan Investments with high volatility will have a 6 or 7 rating on the risk scale. These Plan Investments 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 Plan Investments.

You can find the SRRI ratings at any time on our Online Service Centre.

^ 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.

RISK CLASSES

Low number = Low volatility High number = High volatility

Potentially lower reward

Potentially higher reward

RISK SCALE	– Annualised Volatility Intervals	
	Equal or Above	Less than
U*	-	-
1	0.0%	0.5%
2	0.5%	2%
3	2%	5%
4	5%	10%
5	10%	15%
6	15%	25%
7	25%	-

*Plan Investments marked with the symbol 'U' indicate that there is currently insufficient data available to calculate an SRRI.

IMPORTANT NOTES

'Annualised Volatility Intervals' as defined in the grid above to reflect the increasing level of risk borne by the Plan Investment and, therefore, its position in 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 Plan Investment prices, the more volatile the Plan Investment's performance is. Plan Investments with high volatility are generally associated with higher risk but potentially higher reward. Plan Investments with low volatility are generally associated with lower risk but with lower potential reward.

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FUND MANAGER WEBSITE DIRECTORY

You can find out more about the Fund Managers linked to our selection of Plan Investments by visiting their websites at:

BAILLIE GIFFORD	bailliegifford.com	MFS	mfs.com
BLACKROCK	blackrockinternational.com	OAKTREE	oaktreecapital.com
FIDELITY	fidelity.co.uk	PICTET	pictet.com
FIRST SENTIER	firstsentierinvestors.com	PIMCO	pimco.com
FUNDSMITH	fundsmith.co.uk	POLAR	polarcapital.co.uk
JUPITER	jupiterinternational.com	SCHRODER	schroders.com
LINDSELL TRAIN	lindselltrain.com	T. ROWE PRICE	troweprice.com
LOOMIS SAYLES	im.natixis.com	VANGUARD	global.vanguard.com

CONTACT US

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utmost™

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

A WEALTH *of* DIFFERENCE

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.

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