BROCHURE

FOCUS ILP SUB-FUNDS

OCTOBER 2026

ISSUED BY
UTMOST WORLDWIDE LIMITED,
SINGAPORE BRANCH

A WEALTH *of* DIFFERENCE

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

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FOCUS ILP SUB-FUNDS BROCHURE
FROM UTMOST WORLDWIDE LIMITED, SINGAPORE BRANCH

INTRODUCTION

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

Utmost Worldwide Limited, Singapore Branch will actively monitor the list of available ILP Sub-Funds 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 ILP Sub-Funds to/from this list. Where we remove an ILP Sub-Fund we will offer you a default switch option in advance.

INVESTMENT LINKED PLANS

Each ILP Sub-Fund is a notional investment that is divided into Sub-Fund Units and used to determine the value of your Plan. ILP Sub-Funds 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, Singapore Branch.

INVESTMENT FUNDS

The ILP Sub-Funds available for selection within this brochure are linked to Utmost Investments which are investment funds ("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, Singapore Branch. 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 Sub-Fund' 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.

TO HELP YOUR UNDERSTANDING

The FOCUS Plan is a Regular Premium whole of life Investment Linked Plan ("ILP") into which you pay contributions. The value of your Plan benefits is calculated with reference to the value of your ILP Sub-Funds.

Sub-Fund 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, Singapore Branch.

On receipt of payments from you, we will allocate Sub-Fund Units to your Plan according to the ILP Sub-Fund 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 ILP Sub-Fund and its corresponding underlying Utmost Investment, please refer to pages 20 & 21, Investment Risk Section.

ILP SUB-FUNDS AVAILABLE TO YOU

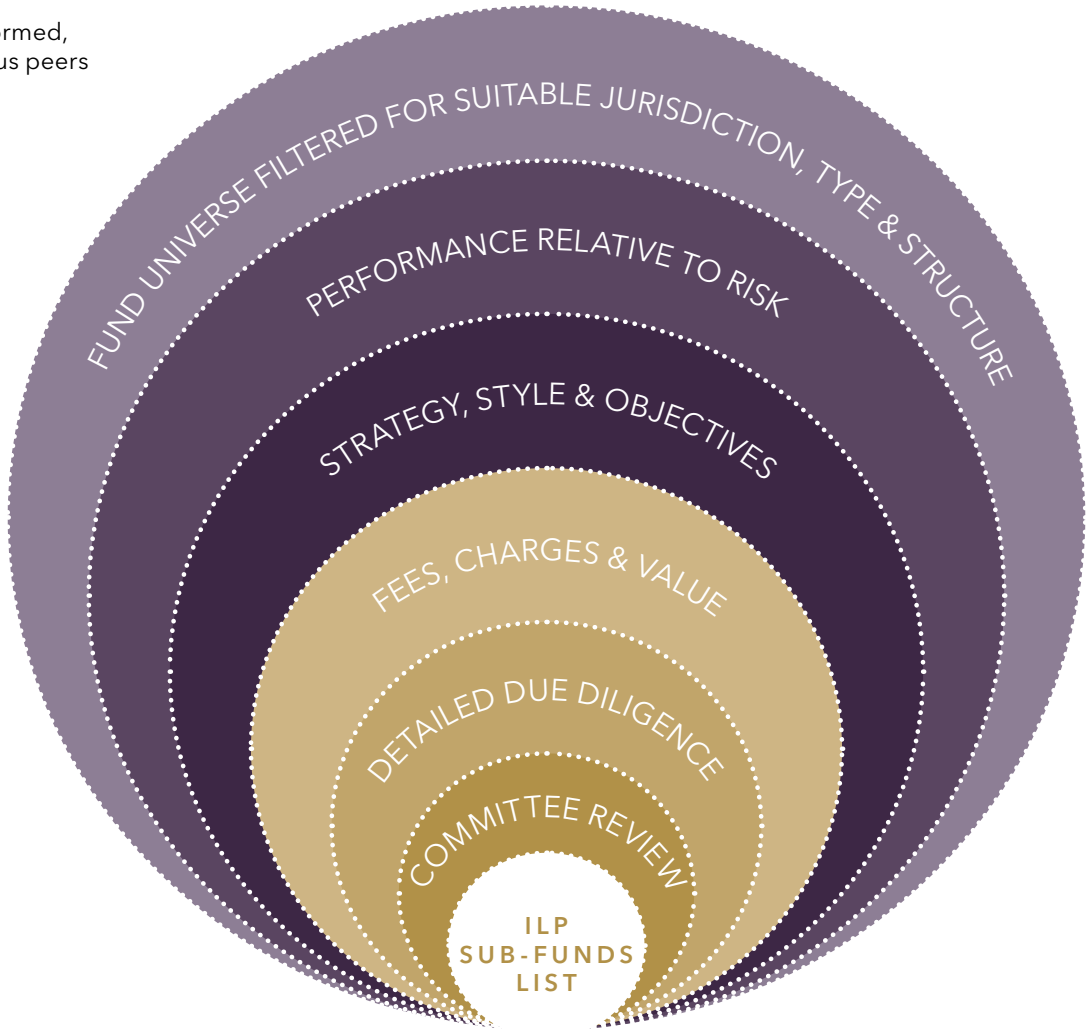
We have selected an extensive range of ILP Sub-Funds to maximise your investment opportunities. Most offer potential for growth and each is managed by world-class professional asset managers. The ILP Sub-Funds range from those suitable for the risk-averse through to those willing to take a high level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

In constructing the range of ILP Sub-Funds 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 ILP Sub-Funds 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 ILP Sub-Funds.

In choosing ILP Sub-Funds, you should read and understand the offering documents of the Utmost Investment(s) corresponding to your ILP Sub-Fund(s), which are available from your Financial Adviser and/or you can access additional information on available ILP Sub-Funds through our Online Service Centre or directly from the fund manager's website (links are available on page 22).

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 ILP Sub-Fund 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 are responsible for all ILP Sub-Fund decisions including those delegated to your Financial Adviser or other third party adviser and you carry the investment risk associated with any ILP Sub-Fund 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 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.

For more information on ILP Sub-Fund risk please refer to the Synthetic Risk and Reward Indicator on page 21.

HOW TO SELECT ILP SUB-FUNDS

YOU HAVE TWO 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 ILP Sub-Funds. For further information on ILP Sub-Funds, please speak to your adviser.

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

With their support, you should be able to construct a diversified portfolio of ILP Sub-Funds 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 Sub-Fund 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

SELF-SELECTION

You can opt to self-select ILP Sub-Funds and choose up to 10 active ILP Sub-Funds. You can access additional information on available ILP Sub-Funds through our Online Service Centre or directly from the fund manager's website (links are available on page 22). To help you select the ILP Sub-Funds that most closely match your investment aims and risk appetite, each ILP Sub-Fund has been risk-rated using the Synthetic Risk and Reward Indicator (SRRI) provided by Morningstar Inc. We list the full range of ILP Sub-Funds on pages 7-15 of this brochure.

ILP SUB-FUNDS LIST

IMPORTANT NOTES

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

When reviewing the ILP Sub-Fund 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 ILP Sub-Funds, please refer to page 17.

EQUITY GLOBAL — GLOBAL

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

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

ILP SUB-FUNDS LIST (CONTINUED)

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
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

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

EQUITY SINGLE COUNTRY						CHINA
FSSA CHINA GROWTH FUND CLASS VI USD ACC						**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

ILP SUB-FUNDS 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

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

EQUITY REGIONAL — EMERGING MARKETS EQUITY

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 — 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

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

ILP SUB-FUNDS LIST (CONTINUED)

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

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

DEBT FUND — GLOBAL

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

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%)	0%	IE0007471927

ILP SUB-FUNDS LIST (CONTINUED)

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%)	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%)	0%	IE0007472990

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%)	0%	LU1797663298

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

ILP SUB-FUNDS

Your Plan is made up of Sub-Fund Units of the ILP Sub-Funds chosen by you. You select these from the list offered in this 'FOCUS ILP Sub-Funds Brochure'. We use ILP Sub-Funds 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. ILP Sub-Funds are notional.

The Unit Price[1] of a Sub-Fund Unit of each ILP Sub-Fund is linked to the price of a unit of the corresponding Utmost Investment. The dealing frequency of each ILP Sub-Fund is shown in the section " ILP Sub-Funds List".

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

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

FEES RELATED TO ILP SUB-FUNDS

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 Unit Price of the corresponding ILP Sub-Funds. 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 ILP Sub-Funds because of the deduction of Plan fees.

The annual management charges within ILP Sub-Funds 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 ILP Sub-Funds), 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 ILP Sub-Funds. This includes substitutions and/or changes in the mixture of ILP Sub-Funds. As a result of a switch, we will deduct and allocate Sub-Fund Units of the relevant ILP Sub-Funds.

Switches out of ILP Sub-Funds are processed using the next available Unit Price. Switches into ILP Sub-Funds are processed using the next available Unit 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 ILP Sub-Fund.

We recommend that you view your ILP Sub-Fund activity using our Online Service Centre.

REDIRECTION

Redirection is where you change ILP Sub-Funds 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 Summary or Terms and Conditions.

1 Some literature may refer to this as either Allocation Price or Bid Price, these terms can be used interchangeably. Utmost Investments are single priced, meaning the buying and selling prices will be equal.

INVESTMENT RISK SECTION

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

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

High-risk ILP Sub-Funds may have the potential for greater returns, but they also carry the possibility of greater losses.

Different ILP Sub-Funds 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, ILP Sub-Funds investing in equities are likely to do well when an economy is in a growth period. However, ILP Sub-Funds investing in high quality fixed interest stock tend to outperform equity ILP Sub-Funds 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 ILP Sub-Funds involve risk as their value can go down as well as up.

We recommend that you discuss the terms and conditions of any ILP Sub-Fund, 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 ILP Sub-Funds, 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 ILP Sub-Funds 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 ILP Sub-Funds than with others.

YOUR FINANCIAL DEADLINE

As ILP Sub-Funds 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 ILP Sub-Funds into less risky assets as their financial deadline approaches.

THE DIFFERENT TYPES OF RISK

There are risks that are general to most types of ILP Sub-Funds and there are also risks that are specific to individual types of ILP Sub-Funds. It would not be possible to highlight all risks associated with ILP Sub-Funds 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 ILP Sub-Fund, irrespective of underlying asset performance, there is a risk that exchange rate fluctuations may affect the value of the ILP Sub-Fund. Similarly, the value of the Plan may fluctuate as a consequence of exchange rates where it holds ILP Sub-Funds 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 ILP Sub-Funds. Different ILP Sub-Funds are affected by rises and falls in interest rates in different ways.

INFLATION RISK

The risk that the real value of a ILP Sub-Fund 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 ILP Sub-Fund may be difficult to sell or encash. If the fund underlying a ILP Sub-Fund suffers large redemptions you may not be able to switch your ILP Sub-Funds.

FUND SUSPENSION

A fund underlying a ILP Sub-Fund may need to delay, in whole or in part:

› a valuation

› calculation of 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 ILP Sub-Fund may result in the corresponding suspension of your ILP Sub-Fund.

Where a fund is suspended and cannot be valued reliably for a prolonged period, Utmost Worldwide Limited, Singapore Branch may write down the book value of the ILP Sub-Fund 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 ILP Sub-Fund 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 ILP Sub-Funds, 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 ILP Sub-Funds can offer the potential for greater returns over the long-term but usually with higher volatility.

MARKET EXCHANGE RISK

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

Due to potential changes in market conditions, we cannot guarantee that ILP Sub-Funds selected by you will continue to be available for investment or redemption. In the event of withdrawal of an ILP Sub-Funds we will propose an alternative for you.

Switch instructions that are placed or executed outside of Singapore may have risks arising from the fact that the trades are carried out in an environment different from Singapore's. Such activity does not fall under the Monetary Authority of Singapore's regulatory purview and the relevant business conduct rules under the Securities and Futures Act (Cap. 289) would not apply.

SYNTHETIC RISK AND REWARD INDICATOR

INDUSTRY STANDARD

To help you select the ILP Sub-Funds that best fit with your approach to risk, Utmost Worldwide Limited, Singapore Branch 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 ILP Sub-Funds 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 ILP Sub-Funds 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 ILP Sub-Fund is less than 5 years old, the annualised volatility over 5 years cannot be calculated.

These ILP Sub-Funds appear under the category 'Unclassified'.

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

Please note that the ILP Sub-Fund's categorisation is not constant and may change over time.

ILP Sub-Funds with high volatility will have a 6 or 7 rating on the risk scale. These ILP Sub-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 ILP Sub-Funds.

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%	-

*ILP Sub-Funds 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 ILP Sub-Fund 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 ILP Sub-Fund Unit Prices, the more volatile the ILP Sub-Fund's performance is. ILP Sub-Funds with high volatility are generally associated with higher risk but potentially higher reward. ILP Sub-Funds 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 ILP Sub-Funds by visiting their websites at:

BLACKROCK	blackrock.com	PIMCO	pimco.com
FIDELITY	fidelity.co.uk	POLAR	polarcapital.co.uk
FIRST SENTIER INVESTORS	firstsentierinvestors.com	SCHRODER	schroders.com/lux
FUNDSMITH	fundsmith.co.uk	T.ROWE PRICE	troweprice.com
JUPITER	jupiterinternational.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, 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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