SPECIFIC INFORMATION DOCUMENT

utmost™
WEALTH SOLUTIONS

PURPOSE

This document provides you with key information about this investment option. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this investment options.

INVESTMENT OPTION

Investment option: Profile 5 USD Advisory
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You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS INVESTMENT OPTION?

Investment Objectives: This investment strategy (the "Profile") selected for the policy seeks to create growth over the medium to long term (which is a factor determining the recommended holding period). This Profile is suitable for clients who have been rated as risk profile 5 on a risk scale of 10 risk profiles. This indicates an attitude for risk that is categorized as 'medium' and is about average in how much risk is taken when investing in normal economic and market conditions. When the fund selection investment option has been chosen, investments will be limited to those made available by Utmost Luxembourg S.A. (the "Insurer"). The objective shall be mainly achieved from current income and capital gains. The return of the policy assets which are invested according to this Profile depends on the performance of the underlying assets which can be positively or negatively influenced by the performance of the financial markets by changes in interest rates, by changes in foreign exchange rates or by any other economic factor. It does not guarantee a minimal return and does not offer capital protection.
Intended retail investor: This Profile associated to the relevant policy is designed for investor(s) with a 'medium' appetite for risk. This Profile is designed for policyholder(s) who are planning to invest over the medium-to-long term, who are able to afford downward fluctuations and losses over the short-to-medium term, should they occur. An investment in the product is suitable for policyholder(s) (i) who has knowledge of, and investment experience in, financial markets and with asset class(es) in which such product invests, and (ii) who understands and can evaluate the investment strategy, characteristics and risks of the underlying assets in order to make an informed investment decision.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk Indicator

The risk indicator assumes you keep the investment option for 7 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to end such investment option easily or may have to end at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this investment option. It shows how likely it is that the investment option will lose money because of movements in the markets or because we are not able to pay you.
We have classified this investment option as class 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are very unlikely to impact the capacity of the issuer to pay you.
Be aware of currency risk. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
This investment option does not include any protection from future market performance so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.

PERFORMANCE SCENARIO

What you will get from this investment option depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the suitable benchmarks over the last 12 years. Markets could develop very differently in the future.

RECOMMENDED HOLDING PERIOD: 7 YEARS
EXAMPLE INVESTMENT: $ 10,000

		If you exit after 1 year	If you exit after 7 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	$ 6,340	$ 5,020
	Average return each year	-36.58%	-9.36%
Unfavourable	What you might get back after costs	$ 7,950	$ 10,210
	Average return each year	-20.49%	0.30%
Moderate	What you might get back after costs	$ 10,440	$ 12,900
	Average return each year	4.35%	3.71%
Favourable	What you might get back after costs	$ 13,410	$ 14,520
	Average return each year	34.12%	5.47%

The figures shown include all the costs of the investment option itself, but may not include all the costs that you pay to your advisor or distributor.
The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances.
This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the investment option and how well the investment option does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:
- in the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the investment option performs as shown in the moderate scenario.
- $ 10,000 is invested.

	IF YOU EXIT AFTER 1 YEAR	IF YOU EXIT AFTER 7 YEARS
Total costs	$ 100	$ 930
Annual cost impact (*)	1.0%	1.0% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 4.7% before costs and 3.7% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

ONE-OFF COSTS UPON ENTRY OR EXIT		ANNUAL COST IMPACT IF YOU EXIT AFTER 7 YEARS
Entry costs	We do not charge an entry cost for this investment option.	0.0%
Exit costs	We do not charge an exit cost for this investment option.	0.0%
ONGOING COSTS TAKEN EACH YEAR		
Management fees and other administrative or operating costs	0.94% of the value of your investment per year. This is an estimate based on actual costs over the last year.	1.0%
Transaction costs	This is an estimate of the costs incurred when buying and selling the underlying investments for the product. The actual amount will vary depending on how much is bought and sold.	0.1%
INCIDENTAL COSTS TAKEN UNDER SPECIFIC CONDITIONS		
Performance fees and carried interest	Certain underlying investments in the product may incur fees when their performance exceeds a given benchmark or rate of return. The methods for calculating these fees are defined by the investment manager, promoter or issuer of the underlying investments concerned. The actual amount will vary depending on how well your investment performs. The corresponding aggregated cost estimation includes the average over the last 5 years.	0.0%

Different costs apply depending on the investment amount.

OTHER RELEVANT INFORMATION

The costs shown in the above table "Composition of Costs" do not include all of the costs of the product in case the retail investor invests in this specific investment option only. However, the overall costs of the product are indicated in the table "Composition of Costs" of the Key Information Document.