

# WHERE TO FIND INFORMATION ABOUT UNITS AND FUNDS LINKED TO YOUR POLICY

European countries have a diversity of information requirements for unit-linked life insurance companies, so we have developed this document to help you find where a particular item of information can be accessed.

The table overleaf shows you where you can find additional information about your investments in the European Capital Account (Ref E01v2), European Executive Investment Bond (Ref E04v3), European Collective Investment Bond (Ref E05v2), Swedish Executive Portfolio (Ref SEP) and the Executive Life Portfolio (ELP) provided by Utmost PanEurope dac (Utmost PanEurope).

Much general information regarding the operation of our internal funds (such as their valuation and about the units) can be found in the Policy Terms. Specific data about a particular internal fund can be found in our fund factsheets available from our website. You can also find the current prices of our internal funds from our website.

Additional information may be published by the fund provider of the underlying fund. For our internal funds and other collective investment funds available to the Portfolio Bonds (Ref E04v3/E05v2/SEP/ELP), such information is available via Utmost PanEurope although you or your fund adviser may prefer to contact the fund provider directly or visit their website.

We offer you a choice of possible investment solutions or 'building blocks' which you can use to help create your own portfolio with the help of your financial adviser.

## MANAGED AND SECTOR SOLUTIONS

Our managed solutions and sector solutions funds offer you the expertise of specifically selected asset managers. All our investment solutions are designed and constructed to meet specific client needs. Information on these funds is only available from Utmost International.

## SELF SELECT FUNDS

You can also choose to build your own portfolio together with your financial adviser. We offer you hundreds of funds from a wide range of leading fund groups. Once you have decided on the most appropriate mix of investments to suit your investment horizon and attitude to risk, you can choose funds from our self-select range. The Self Select range of funds are 'mirror funds' that invest into funds provided by external fund providers. Please note their performance will not directly mirror the performance of those underlying funds because of Utmost International's fund charges, taxation adjustments (where relevant) and the Utmost International investment process.

## INTERNET ACCESS

At [www.utmostinternational.com](http://www.utmostinternational.com) you can find fund factsheets and the current prices of our internal funds. From there, you can also register for our Online Service Centre, which will give you access to the value of each of your unit holdings, the total value of your policy and the opportunity to switch your fund choices and redirect\* future regular premiums.

## PORTFOLIO BONDS

If you invest into a Portfolio Bond (Ref E04v3/E05v2/SEP/ELP) policy then some of the assets in the policy may be bank deposits or public company shares.\*\* Such assets will not have the same type of information available as for collective investment schemes and life company internal unit-linked funds. As such it will normally be for you or your fund adviser to access the relevant information yourselves.

\*\* Switching and redirecting only available for our European Capital Account (but not currently for residents of Spain).

\*\* Public company shares only available for the European Executive Investment Bond (E04v3), the Swedish Executive Portfolio (SEP) and the Executive Life Portfolio (ELP).

**Please note that internal funds (including Managed and Sector Solutions and Self Select funds) are not available to Portfolio Bonds that issued after 28 October 2014.**

NUMBER	KEY
1	Utmost PanEurope fund factsheet
2	Fund provider's factsheet
3	Policy Terms
4	Valuations
5	Fund provider's rules/prospectus available from Utmost PanEurope
6	Refer to Utmost PanEurope
7	Refer to <b>www.utmostinternational.com</b> or Online Service Centre

CATEGORIES	MANAGED AND SECTOR SOLUTIONS	SELF SELECT FUNDS*	COLLECTIVE INVESTMENT FUNDS*
Utmost PanEurope products	E01v2/04 v3/05v2/SEP/ELP	E01v2/04 v3/05v2/SEP/ELP	E04v3/SEP/ELP E05v2
Information on allocating units and their cancellation	3	3	3,(5)
Name of investment fund	1	1	(2),(5)
The date the fund was established*	1	1	(2),(5)
Closure, merger and termination of fund*	3	3	(5)
General information about the fund (fund rules/prospectus etc)	1,3,6	1,3,6	(5)
Names and role of fund managers where these are not managed solely by the insurer (including registered corporate status and head office address)	6	1,2,6	(2,5)
Fund investment objectives including the financial objectives	1,6	1,6	(2,5)
Investment policy (including minimum and maximum proportion for an asset category)	1,6	1,6	(2,5)
Composition of fund assets over asset classes	1,6	1,6	(2),(5)
Method and conditions of unit surrender	3	3	3,(5)
Rules for appropriation of revenues to the fund	3	3	(5)
Rules for valuing assets	3	3	3,(5)
Publication and frequency of calculating unit values*	4,7,daily	4,7,daily	4,quarterly,(6),7
Charges relating to purchase and sale of units	3	2,3,6	(2),3,(5)
Currency of units	1,4	1,4	(2),4,(5)
Policy and fund charges	3	3	(2),3,(5)
Category of risk*	1,6	1,5,6	(2),(5),(6)
Situations in which unit allocation/cancellation can be deferred or declined	3	3	3,(5)
Comparative performance data	1,7	1,2,6	(2),(6)
Guaranteed investment returns	1	1,2	2
Method of calculation of surrender value including the amount of any charge at surrender	3	3	3
Procedure for switching funds and cost of such switch	3	3	3

\* Information relating to the underlying fund and its units that the Utmost International internal fund/Portfolio Fund invests into will usually be found in the factsheet and/or rules/prospectus of that fund.

( ) refers to the external fund not the Utmost PanEurope contract, which will own units in that fund.

For more information please contact: Utmost PanEurope, Administration Centre King Edward Bay House, King Edward Road, Onchan, Isle of man, IM99 1NU, British Isles. Tel: + 353 (0) 1 479 3900. Fax: + 353 (0) 1 475 1020.

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[www.utmostinternational.com](http://www.utmostinternational.com)

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

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Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

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