

KEY INFORMATION DOCUMENT

PURPOSE

This document provides you with key information about this investment product. 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 product and to help you compare it with other products.

PRODUCT

Name of product: Utmost Money Dollar Fund

ISIN: GB0008567975

Product manufacturer: Utmost International Isle of Man Limited (also referred to in this document as 'we', 'us' or 'our').

Contact details: www.utmostinternational.com, email customersupport@utmostwealth.com, or call +44 (0) 1624 643 345.

Competent authority: Utmost International Isle of Man Limited is authorised by the Isle of Man Financial Services Authority

Production date: 01/11/2024

WHAT IS THIS PRODUCT?

The product through which you are investing is a single premium investment bond. Further information regarding the risks and features of the bond can be found in the product guide. With regard to the fund you have chosen to invest in, its objective is to invest in a variety of short and medium term US Dollar cash deposits. The aim of the fund is to deliver a return whilst providing a high degree of liquidity and preserving capital over the short to medium term; however, this is not guaranteed. At times, the fund may be unable to produce any positive return as a result of a negative interest rate. Capital erosion will occur where a negative interest rate is being applied.

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

Risk indicator



The risk indicator assumes you keep the product for 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 1, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions as very unlikely to impact the amount you could get back. This product does not include any protection from future market performance. You could lose some or all of your investment.

Investment Performance Information

Investment in any fund carries with it a degree of risk. The risks described below are the main risks that potential investors should consider before investing in the Fund. Potential investors should be aware that holding an investment in a fund also involves exposure to risks of an exceptional nature from time to time, which are not set out here. Potential investors should consider all risks before investing in the Fund. The capital of the Fund is not guaranteed. The money you could get back will depend on how the market performs and how long you keep the investment. The main factor likely to affect future returns for investors is changes in interest rates. In extreme market conditions counterparty risk could also affect your returns. This is because the Fund is exposed to the creditworthiness and stability of the banking institutions with which its cash deposits are placed. As the cash deposits are held in the name of Utmost International Isle of Man Limited, they are not covered by any depositor compensation scheme. In the event of the insolvency of a counterparty, the Fund might not be able to recover cash, or assets of equivalent value to that invested, in full or at all. This will negatively affect the value of the Fund. The Fund is benchmarked against Morningstar's Money Market category. When compared to this category, due to its narrower strategy which restricts investments into cash deposits and prohibits the wider use of money market instruments, the Fund may perform less favourably in certain conditions, however it is also likely to be less volatile.

What could affect my return positively?

A high interest rate environment may help the Fund generate higher returns.

What could affect my return negatively?

A low interest rate environment will result in the Fund generating lower returns. If interest rates are negative, capital erosion and therefore investment loss will occur. If the Fund is redeemed or encashed under severely adverse market conditions, investors may receive back less than they originally invested, or lose their capital entirely.

WHAT HAPPENS IF UTMOST INTERNATIONAL ISLE OF MAN LIMITED IS UNABLE TO PAY OUT?

Utmost International Isle of Man Limited is covered by the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991. If we cannot meet our obligations the policyholders will be entitled to claim up to 90% of our liabilities to them as compensation. The assets to which the value of the bond is linked are held in our name. This means that you do not have any automatic rights to compensation should the underlying fund manager or deposit taker fail. In these circumstances our liability to you will be limited to such amounts, if any, that we can recover from any third party.

WHAT ARE THE COSTS?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest \$10,000. The figures are estimates and may change in the future. The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Costs over time

INVESTMENT OF \$10,000	IF YOU CASH IN AFTER 1 YEAR	IF YOU CASH IN AFTER 3 YEARS	IF YOU CASH IN AFTER 5 YEARS
Total costs	\$50	\$154	\$260
Impact on return (RIY) per year	0.51%	0.51%	0.51%

Composition of costs

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

This table shows the impact on return per year

ONE-OFF COSTS	Entry costs	0.00%	The impact of the costs you pay when entering your investment.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
ONGOING COSTS	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.51%	The impact of the costs that we take each year for managing your investments.
INCIDENTAL COSTS	Performance fees	0.00%	No performance fees are applied to this fund.
	Carried interests	0.00%	There are no carried interests.

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

The bond, through which you are investing, should be viewed as a medium to long term investment, with the recommended holding period being at least 5 years. However, there is no minimum or maximum holding period for this fund.

HOW CAN I COMPLAIN?

If you are dissatisfied with our service, you can complain to our Customer Experience Manager by

Post: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Email: customersupport@utmostwealth.com

or call our Customer Support team on +44 (0) 1624 643 345.

If your complaint is about the advice you received when the product was sold to you, please contact your financial adviser. Complaints we cannot resolve can be referred to The Financial Services Ombudsman Scheme for the Isle of Man. The Scheme is specifically aimed at individuals. Further details can be found at www.gov.im/ombudsman. You are not eligible to make a complaint against us to the UK Financial Ombudsman Service.

OTHER RELEVANT INFORMATION

In addition to reading the fund information guides for each fund you are considering investing in, you should ensure you have also received and read the Key Information Document for your chosen product. Utmost International Isle of Man Limited has also provided a personal illustration which may assist you and a Key Features Document is also available on our website, www.utmostinternational.com.