

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: Selection CRB EU

Product code: UPESELCRBEU

Product manufacturer: Utmost PanEurope dac (referred to in this document as 'Utmost PanEurope', 'we', 'us' or 'our'), part of the Utmost Group.

Contact details: www.utmostinternational.com or call +44 (0) 2038 685 300

Competent authority for product manufacturer: Utmost PanEurope is regulated by the Central Bank of Ireland

Production date: 01/12/25

You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

Type:

The product is an international unit-linked single premium investment bond with a minimum initial premium of EUR75,000.

Term:

This is a capital redemption bond which means the bond will continue for 99 years unless surrendered earlier. For each policy segment still in force after 99 years, we will pay the higher of a Guaranteed Maturity Value or the unit value due. If the value in the bond falls below EUR15,000, Utmost PanEurope dac reserves the right to surrender it.

Objectives:

Selection is an international single premium investment bond with a minimum initial premium of EUR75,000. Selection can be linked to a wide range of underlying investment options, including funds linked to stock markets and cash deposits, and the return on the bond depends on the performance of your chosen underlying investments.

Intended retail investor:

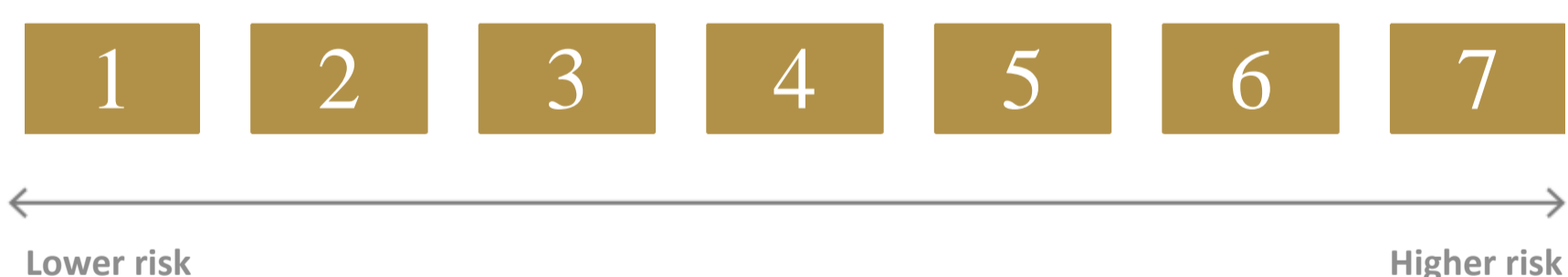
You must be aged 18 or over to invest in Selection, but please note that the type of investor to whom this product is intended to be marketed varies on the basis of the underlying investment options chosen. Specific information for each of your chosen underlying investments can be found in the fund information documents.

Insurance benefits and costs:

This is a capital redemption bond with no lives assured.

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

Risk indicator



The risk indicator assumes you keep the product for 10 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 your product easily or you may have to end at a price that significantly impacts on how much you get back.

This summary risk indicator shows the range of risk classes of all underlying investment options offered within this product. 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 the risk classes of the underlying investment options as ranging from 1 out of 7, which is the lowest risk class, to 7 out of 7, which is the highest risk class. This rates the potential losses from future performance as ranging from a very low level to a very high level, and poor market conditions ranging from being very unlikely to impact to being very likely to impact the value of the product. **Be aware of currency risk. Payments may be received in a different currency from that of the investment options selected, so the final return will depend on the exchange rate between the two currencies. This risk is not considered in the summary risk indicator shown.** The product 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. You can surrender your investment at any time without incurring any exit charges. Please refer to 'How long can I hold it and can I take my money out early?' The risk and return of your investment varies on the basis of the investment option you choose. Information on the underlying investment options can be found in the relevant fund guides, which should be read before making any investment decisions.

WHAT HAPPENS IF UTMOST PANEUROPE IS UNABLE TO PAY OUT?

Irish law protects policyholder assets by imposing strict capital management rules and controls to prevent insurer insolvency. We segregate policyholder assets from our other assets and deposit them with independent institutions. In the unlikely event of our insolvency, policyholder claims have absolute precedence over all other claims with regard to policyholder assets, once the costs of liquidation have been met. The policyholder is exposed to the risk of default of any relevant issuer, counterparty and/or credit institution with respect to the underlying assets of the product. The product is not covered by an investor compensation or guarantee scheme. As the bond is an insurance product, Utmost PanEurope dac owns all the holdings linked to the bond. You do not own the holdings yourself. If an institution responsible for the externally-linked holdings or other assets within the holdings linked to the bond were to fail, you may have no right to participate in any compensation scheme. This is because you are not the owner of the holdings linked to the bond. The amount (if any) which Utmost PanEurope dac may recover under such a scheme may be substantially less than the amount you may be able to recover if you had owned the holdings directly.

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 product and how well the product 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). EUR 10,000 is invested. The actual costs depend on your choice of investment option(s). The information on the underlying investment option(s) can be found in the appropriate fund guide(s), which you should read before making your investment decision.

We are required by law to show you the costs of the product based on a premium payment of EUR 10,000. However, please note the minimum premium for the product is EUR 75,000 or currency equivalent.

INVESTMENT OF €10,000	IF YOU CASH IN AFTER 1 YEAR	IF YOU CASH IN AFTER 5 YEARS	IF YOU CASH IN AFTER 10 YEARS
Total costs	€23 - €1,953	€115 - €6,392	€138 - €14,088
Annual cost impact (*)	0.2% - 19.5%	0.2% - 16.9%	0.1% - 31.8%

(*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if your average return per year was projected to be 3% before costs and the annual cost impact was 1%, then your average return per year after costs would be 2%.

Composition of costs

ONE-OFF COSTS UPON ENTRY OR EXIT		ANNUAL COST IMPACT IF YOU EXIT AFTER 10 YEARS
Entry costs	You may pay an entry charge when entering this investment. This will depend on the underlying assets chosen and any distribution costs paid. The person selling you the product will inform you of the actual charge.	0.0% - 0.9%
Exit costs	We do not charge an exit fee for this product if you keep the product for the recommended holding period, but there may be exit fees associated with the underlying investments.	0.0% - 0.5%
ONGOING COSTS		
Management fees and other administrative or operating costs	This is an estimate based on actual minimum and maximum costs applied on similar policies over the last year.	0.0% - 21.7%
Transaction costs	This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0.0% - 4.4%
INCIDENTAL COSTS TAKEN UNDER SPECIFIC CONDITIONS		
Performance fees	Any performance fee will vary depending on the underlying investments and their performance.	0.0% - 1.9%

Different costs apply depending on the investment amount. For example, the percentage of the management fee may decrease as the initial premium increases.

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

Recommended holding period: 10 years

This capital redemption bond has a maximum term of 99 years. The bond has no required minimum holding period but is designed as a medium to long term investment. The recommended holding period is 10 years. You can surrender at any time. There may be tax payable when money is taken out, depending on your personal tax circumstances. You currently have 30 days from the day you receive the 'Your Right To Change Your Mind' form to cancel the bond. However, if there has been a fall in value you will not receive back the full amount invested.

HOW CAN I COMPLAIN?

If you are dissatisfied with our service you can complain to our Operations Manager by

Post: Ashford House, Tara Street, Dublin 2, D02 VX67, Ireland,

Email: customersupport@utmostwealth.com

or call our Customer Support Team +44 (0) 2038 685 300.

If your complaint is about the advice you received when the product was sold to you, please contact your financial adviser. You may wish to deal with an outside mediator to obtain a resolution. Ireland offers the protection of a Financial Services Ombudsman Scheme. If you are not satisfied with our response you may contact the Financial Services and Pensions Ombudsman. www.fspo.ie. The Irish Scheme is specifically aimed at individuals, limited companies with turnover of less than €3 million, charities, clubs, trusts and partnerships.

Policyholders in Malta can also write to the Office of the Arbiter for Financial Services

First Floor

St Calcedonius Square

Floriana

FRN1530

Malta.

You are not eligible to make a complaint against us to the UK Financial Ombudsman Service.

OTHER RELEVANT INFORMATION

Before applying for Selection please make sure you have spoken to your financial adviser and they have answered any questions you may have. Guides and product brochures are available on our website www.utmostinternational.com. Alongside this Product Key Information Document, we have also made available the information document(s) for your selected underlying investments.