

KEY INFORMATION DOCUMENT ('KID')

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

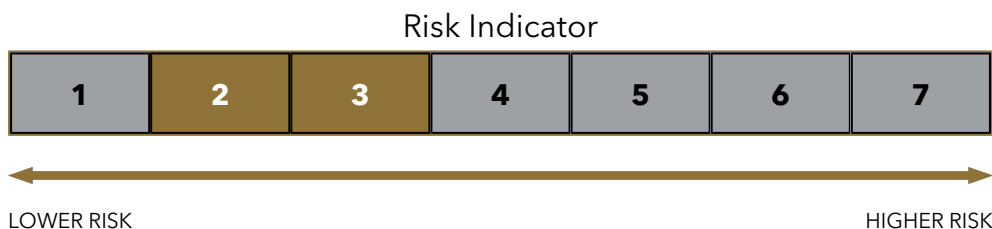
Name of product:	Wealth Planning Portfolio - UK RDR
Name of PRIIP Manufacturer:	Utmost Luxembourg S.A.
Website for PRIIP Manufacturer:	www.utmostinternational.com/bffmwpp_priips
Phone Number:	Call +352 34 61 91 1 for more information
Competent Authority of the PRIIP Manufacturer:	Commissariat aux Assurances Luxembourg
Date of production of the KID:	31/10/2025

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

WHAT IS THIS PRODUCT?

Type:	Wealth Planning Portfolio is a whole-of-life unit-linked assurance product issued by Utmost Luxembourg S.A., (the "Insurer"), and governed by English law. This product is a Packaged Retail and Insurance-based Investment Product ("PRIIPs"), as defined in Regulation (EU) No 1286/2014.
Objectives:	The objective of the Wealth Planning Portfolio is to provide exposure to a range of linked investments and to provide an insurance benefit on the death of a life assured, determined by reference to the value of those investments. Linked investments can include permitted assets, such as collective investment schemes, that the Insurer makes available, or, subject to conditions, a broader range of assets such as shares, bonds, money market instruments, funds, cash and alternative investments. Investments can span numerous geographical zones and sectors. The value of the policy depends on the performance of the investments to which it is linked. Returns will be influenced by a variety of factors, including the performance of equity and bond markets, changes in interest rates and foreign exchange rates, and other economic factors. Further information about investment options can be obtained upon simple request from the Insurer or the distributor or by visiting the webpage www.utmostinternational.com/bffmwpp_priips .
Intended retail investor:	The Wealth Planning Portfolio is a medium to long term investment. The product is designed for a policyholder who is able to bear investment fluctuations. Whether or not the product is suitable for a particular policyholder is dependent on their knowledge and experience, individual financial situation and investment objectives. The choice of investment options is based on the suitability assessment.
Insurance benefits and costs:	In return for the payment of a single initial premium of minimum 125,000 GBP and any additional premium(s) of minimum 10,000 GBP each, the product will provide the policy proceeds when the insured event occurs, namely, upon death of the sole life assured or, in case of lives assured, upon the death of the last surviving life assured. Upon receipt of the death claim, the policy proceeds are equal to the cash surrender value generated after disinvestment plus a death benefit. The death benefit is set at one per cent of the cash surrender value and is limited to 5,000 GBP. No charges for death benefit will be deducted from the policy value nor from the premiums paid and consequently the return of the policy value is not affected.
Product Lifespan:	This product is a whole-of-life insurance contract, therefore it will terminate when the insurance event (as defined in the "Insurance benefits and costs" section) occurs. There is no maturity date and the Insurer is not entitled to terminate the product, unless otherwise provided by the applicable law.

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



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 have to pay significant extra costs to cash in early. You may not be able to end your product 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 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.
- The risk and return of the investment varies on the basis of the underlying investment option(s). The overall performance depends on trends in the financial markets and other economic factors. Further information about investment options can be found on the relative specific information document.
- **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 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.

- The product may include early exit penalties, which are described in the section "How long should I hold it and can I take my money out early?"

Investment Performance Information

The performance of this product depends on the performance of the underlying investments to which it is linked. Policyholders are able to choose from a variety of underlying investment options, including discretionary mandates based on a standard investment strategy or a range of collective investments that have been made available by the Insurer. The Specific Information Document ("SID") that corresponds to the policyholder's investment strategy should be consulted for more information about investment performance. The SID documents can be found at: www.utmostinternational.com/bffmwpp_priips.

WHAT HAPPENS IF UTMOST LUXEMBOURG S.A. IS UNABLE TO PAY OUT?

Utmost Luxembourg S.A. is subject to Luxembourg legislation governing the protection of insurance-linked assets. The underlying assets of its policies are segregated from the Insurer's own assets and liabilities and are deposited with an independent credit institution with the approval of the insurance regulator, the Commissariat aux Assurances. All such assets, other than cash deposits that are subject to a risk of total loss in case of failure of the custodian bank, are required to be held off-balance sheet at the credit institution. In the event of failure of the custodian bank, these assets should therefore be fully recovered. In the unlikely event of the failure of Utmost Luxembourg S.A., policyholders have a super-preferential right over the value of underlying assets. Furthermore, policyholders have a preferential right, which overrides any other right, except those defined by law, over the assets of the Insurer in the event that the segregated pool of underlying assets is not sufficient to cover all insurance claims. The above asset protection regime is neither a compensation scheme nor a guarantee scheme, such schemes not existing in Luxembourg. There is therefore a possibility of financial loss in case of failure of the Insurer. Investment risk in the underlying assets, including from the failure of an asset issuer or other investment counterparty, is borne by the policyholder. Should you require more information on policyholder protection, please do not hesitate to contact Utmost Luxembourg S.A.

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 GBP. The figures are estimates and may change in the future.

Costs over Time

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.

Investment £ 10,000	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	from £ 223.95 to £ 232.31	from £ 748.74 to £ 956.14	from £ 1,577.41 to £ 2,672.88
Impact on return (RIY) per year	from 2.24% to 2.32%	from 1.44% to 1.48%	from 1.44% to 1.48%

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;
- 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. This is the most you will pay, and you could pay less. This includes the costs of distribution of your product.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.05%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	from 1.39% to 1.43%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	The impact of the performance fee.
	Carried interests	0.00%	The impact of carried interests.

The costs to retail investors vary on the basis of the underlying investment option(s). Further information about investment options can be found on the relative specific information document.

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

Recommended minimum holding period: 10 years

Although the product is intended for medium to long term investment, there is no minimum holding period. The recommended holding period depends on (i) whether or not surrender charges apply, (ii) the longest investment horizon of those described in the available investment options, and (iii) taxation and the characteristics of the policy. The policyholder can cancel the policy within 30 calendar days after receipt of the policy schedule, in which case the Insurer will refund the premium. After the cancellation period, the policyholder can partially or totally surrender the policy at any time, in which case the Insurer will distribute the surrender value after disinvestment from linked investments and deducting any fees, taxes and surrender charges. Unless the policy states otherwise, surrender charges apply for 5 years after each premium payment. Following a death claim, the Insurer will continue charging applicable charges until the day the Aggregate Value of the policy is fully paid out. An early exit does not have an impact on the risk or performance profile of the product. The product does not provide guarantees of return and / or capital, or offer any participation in the profits of the Insurer. The section "What are the costs?" gives an indication of the fees that apply.

HOW CAN I COMPLAIN?

The policyholder may address any complaint in writing to Utmost Luxembourg S.A. - Complaints Officer at the Insurer's address for correspondence. Should any complaint not be resolved to the policyholder's satisfaction, he may file a complaint with: the Commissariat aux Assurances, at 11 rue Robert Stumper, L-2557 Luxembourg, Grand-Duché de Luxembourg. Making a complaint will not prejudice the policyholder's right to take legal action. For more information on the complaints management process and on the CAA regulation on out-of-

court complaint resolution, please refer to our Complaints Management Policy available on our website.

Postal address: Utmost Luxembourg S.A., 4, rue Lou Hemmer, L-1748, Luxembourg, Grand-Duché de Luxembourg

Website: www.utmostinternational.com/bffmwpp_priips

E-mail: bf.queries@utmostgroup.lu

OTHER RELEVANT INFORMATION

The figures presented in this document are based on past performance and does not guarantee the future returns. The costs in the "What are the costs" section of this document and of the "Specific Information Document " are estimates based on actual costs.

You may also obtain a printed or digital version of this KID.

Without prejudice to ad hoc reviews, this KID is updated at least once a year.