

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

Product code: UTMISELCRB

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

Contact details: www.utmostinternational.com, email customersupport@utmostwealth.com, or call +44 (0) 2038 685 300.

Competent authority: Utmost PanEurope dac is authorised 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 a unit-linked single premium investment bond.

Objectives:

Selection is an international single premium investment bond with a minimum initial premium of £50,000. 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:

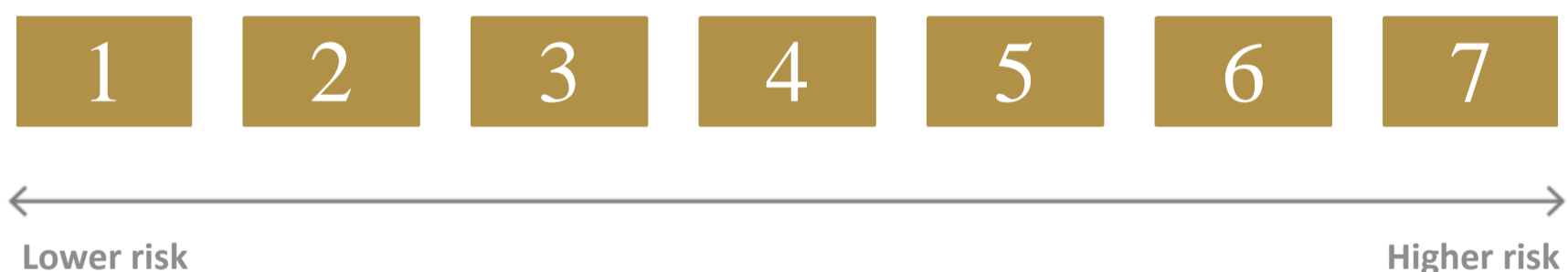
This is a capital redemption bond with no lives assured.

Term of the product:

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 £10,000, Utmost PanEurope dac reserves the right to surrender it.

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 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 – 7 out of 7, which is the lowest risk class to the highest risk class. This rates the potential losses from future performance as ranging from a very low level to a very high level. The actual level of risk of this product and how your investment could perform will depend on your choice of underlying investment option(s). **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 above.** This product does not include any protection from future market performance. You could lose some or all of your investment. You can surrender your investment at any time without incurring any exit charges. 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 DAC 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. Utmost PanEurope dac is not covered by an investor compensation 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 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 or currency equivalent. 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. 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.

Costs over time

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 - £1,851	£115 - £5,875	£137 - £13,247
Impact on return (RIY) per year	0.23% - 19.00%	0.23% - 15.03%	0.14% - 17.10%

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% - 0.99%	The impact of the costs you pay when entering your investment.
	Exit costs	0.00% - 0.53%	The impact of the costs of exiting your investment when it matures.
ONGOING COSTS	Portfolio transaction costs	0.00% - 4.40%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.01% - 12.08%	The impact of the costs that we take each year for managing your investments.
INCIDENTAL COSTS	Performance fees	0.00% - 1.91%	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark.
	Carried interests	0.00% - 0.00%	The impact of carried interests.

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.

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. Please note that for some of the underlying investments you can choose to link to your bond, the documents have been produced to meet different regulations applying to fund houses. Where this is the case, whilst the information on the costs of the underlying funds is similar to that provided in a PRIIPs fund document, this information may be presented and calculated differently.

www.utmostinternational.com

Utmost PanEurope dac is registered in Ireland, registered number 311420. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland. Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

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