

# YOUR POLICY STATEMENT

Mr Peter John Lester & Mrs Clare Lester  
Apartado 990  
Vilamoura  
8125 Quarteira  
Portugal

## Financial Adviser

MMG Associates  
Vanterpool Plaza, 2nd Floor  
Wickhams Cay 2  
Roadtown, Tortola  
B.V.I

MANAGED PENSION ACCOUNT 000809473

## VALUATION SUMMARY

AS AT 25/01/2024

**PREMIUMS  
PAID**  
AS AT 25/01/2024  
**EUR 247,149.41**

**TOTAL POLICY  
INVESTMENT VALUE**  
AS AT 25/01/2024  
**EUR 193,269.04**

**INDICATIVE  
SURRENDER VALUE**  
AS AT 25/01/2024  
**EUR 187,113.07**

## YOUR PAYMENT PROGRESS (AS AT 25/01/2024)

 **85% through the payment term (3 years 5 months remaining out of 23 years)**

## INVESTMENT ALLOCATION

### Fund Investment Values as at 25/01/2024

Fund Name	Premium Allocation	Fund Code	% of Policy Value	Units Allocated	Bid Price	Policy Value
UTM IM EUR DEPOSIT	10.00%	96202	1.10	1,973.442100	EUR 1.0790	EUR 2,129.34
UTM IM EUR EURO EQ INC UK	0.00%	96477	2.00	3,803.090000	EUR 1.0140	EUR 3,856.33
UTM IM GBP ARTEMIS HI INC EUR	0.00%	96768	1.03	748.420000	EUR 2.6620	EUR 1,992.29
UTM IM GBP BARING EUR SEL EUR	0.00%	96204	2.08	581.510000	EUR 6.9210	EUR 4,024.63
UTM IM GBP BNYM INT BOND EUR	0.00%	97247	0.04	53.808000	EUR 1.5740	EUR 84.69
UTM IM GBP China EQ EUR	10.00%	98403	8.30	15,500.557300	EUR 1.0350	EUR 16,043.08
UTM IM GBP Emg Mkts Gwth EUR	10.00%	98418	6.51	8,312.846800	EUR 1.5130	EUR 12,577.34
UTM IM GBP Global EQ Gwth EUR	0.00%	98433	2.00	1,559.848400	EUR 2.4750	EUR 3,860.62
UTM IM GBP Global EQ Value EUR	10.00%	98430	6.08	5,815.697100	EUR 2.0200	EUR 11,747.71
UTM IM GBP Jap EQ Fund EUR	0.00%	98415	0.32	331.327300	EUR 1.8770	EUR 621.90
UTM IM GBP JPM EM INV TRU EUR	0.00%	96446	1.86	550.500000	EUR 6.5440	EUR 3,602.47
UTM IM GBP Prec Metals EQ EUR	0.00%	98439	0.65	910.749100	EUR 1.3770	EUR 1,254.10
UTM IM GBP QI UK EQ Opps EUR	0.00%	98633	1.07	1,489.465100	EUR 1.3910	EUR 2,071.85
UTM IM GBP QI US Eq Income EUR	10.00%	98657	11.17	13,913.849900	EUR 1.5520	EUR 21,594.30

## A WEALTH of DIFFERENCE

Utmost International Isle of Man Limited is registered in the Isle of Man under number 24916C.

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

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Fund Investment Values as at 25/01/2024

Fund Name	Premium Allocation	Fund Code	% of Policy Value	Units Allocated	Bid Price	Policy Value
UTM IM GBP ST IN APAC LD S EUR	10.00%	96923	12.76	3,347.230400	EUR 7.3700	EUR 24,669.09
UTM IM GBP UK EQ Gwth EUR	0.00%	98388	0.69	1,132.422700	EUR 1.1780	EUR 1,333.99
UTM IM GBP UK EQ LgCp Inc EUR	20.00%	98461	17.71	24,367.418100	EUR 1.4050	EUR 34,236.22
UTM IM SEK Ohman Mkd Sver EUR	10.00%	96485	11.64	9,319.701600	EUR 2.4140	EUR 22,497.76
UTM IM USD BAR EAST EUR IU EUR	0.00%	96432	2.79	1,928.955400	EUR 2.7960	EUR 5,393.36
UTM IM USD JPM PACIFC SECS EUR	10.00%	96431	10.18	2,754.858900	EUR 7.1430	EUR 19,677.96
<b>Total Policy Investment Value</b>						<b>EUR 193,269.04</b>

## IMPORTANT NOTES

**Total Policy Investment Value** This is an indicative value and not guaranteed, prices can change on a daily basis.

**Surrender Value** The Surrender Value of your Policy is the Investment Value less any charges due on full surrender. It can be significantly less than the Investment Value of the Policy.

**Premium/Contribution** Please note that the word "Contribution" used in this statement refers to "Premium" if you hold a life assurance Policy.

**Bid Prices** The Bid Prices used are the latest available prices applicable on the relevant valuation date. They do not represent the latest achievable dealing price.

**Life Fund Terminology** Please note that your Policy documentation will use different terms to refer to our Unit Linked Life Funds. For example in Hong Kong, our Life Funds are referred to as Investment-linked funds.

**Fund Information** Further details of your Policy Investments can be found on the Online Service Centre under Information/Fund Information. To register or login to the Online Service Centre go to <https://my.utmostworldwide.com/portfoliomanager/>

**Disclaimer** We do not accept responsibility or liability to any person or to any extent for losses which may be suffered or incurred in reliance upon any valuations available from our "Online Service Centre" which are incorrect or inaccurate, except in case of negligence or wilful misconduct on our part.

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