

# YOUR VISION PLAN STATEMENT

Mr David Philip Hernandez Power  
Calle Guzman El Bueno 79 Piso 6d  
28015  
Madrid  
Spain

**Financial Adviser**

Elgin Wealth Management Ltd  
2/F Ebene House  
33 Cybercity  
72201 Ebene  
Mauritius

VISION 94012733

## VALUATION SUMMARY

01/07/2023 TO 29/09/2023

**TOTAL PLAN  
INVESTMENT VALUE**  
AS AT 29/09/2023  
**EUR 74,379.63**

**INDICATIVE  
SURRENDER VALUE**  
AS AT 29/09/2023  
**EUR 70,441.74**

**INDICATIVE  
DEATH BENEFIT**  
AS AT 29/09/2023  
**EUR 75,123.43**

**CONTRIBUTIONS  
IN PERIOD**  
01/07/2023 TO 29/09/2023  
**EUR 1,500.00**

**TOTAL  
CONTRIBUTIONS**  
AS AT 29/09/2023  
**EUR 75,500.00**

**TOTAL PARTIAL  
SURRENDERS**  
AS AT 29/09/2023  
**EUR 0.00**

WITHDRAWALS PRIOR TO 2013 ARE NOT INCLUDED

### YOUR PAYMENT PROGRESS (AS AT 29/09/2023)

 **69% through the payment term (5 years 7 months remaining out of 18 years)**

## A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is the trading name used by Utmost Worldwide Limited and a number of Utmost companies.  
Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).  
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## PLAN INVESTMENTS

01/07/2023 TO 29/09/2023

**PLAN INVESTMENT VALUE  
AS AT 01/07/2023**
**EUR 75,553.24**
**PLAN INVESTMENT VALUE  
AS AT 29/09/2023**
**EUR 74,379.63**
**Opening Plan Investment Values as at 01/07/2023**

Plan Investment Name	Units Allocated	Bid Price	Value	Value In Plan Currency
Fidelity Funds Euro Bond Fund	250.841588	EUR 11.9000	EUR 2,985.01	EUR 2,985.01
Fidelity Funds Germany Fund	202.002869	EUR 60.9200	EUR 12,306.01	EUR 12,306.01
Fundsmith Equity Fund R Acc GBP	1,697.733920	GBP 5.8862	GBP 9,993.20	EUR 11,577.86
Janus Henderson Horizon Fund European Growth R1 Euro	689.047893	EUR 23.2500	EUR 16,020.36	EUR 16,020.36
JPM Emerging Mkts Eq A Dis USD	87.779241	USD 38.6700	USD 3,394.42	EUR 3,109.97
JPM Europe Small Cap A Dis Eur	90.470584	EUR 80.8700	EUR 7,316.36	EUR 7,316.36
Jupiter European Growth Fund Class L Euro	177.387641	EUR 45.1200	EUR 8,003.73	EUR 8,003.73
Schroder ISF Fund Euro Liquidity A Acc	121.598877	EUR 117.0564	EUR 14,233.93	EUR 14,233.93
<b>Total Plan Investment Value</b>				<b>EUR 75,553.24</b>

**Exchange rates used are to EUR**
**GBP 0.863130**
**USD 1.091465**
**Closing Plan Investment Values as at 29/09/2023**

Plan Investment Name	Units Allocated	Bid Price	Value	Value In Plan Currency
Fidelity Funds Euro Bond Fund	322.844776	EUR 11.4800	EUR 3,706.26	EUR 3,706.26
Fidelity Funds Germany Fund	257.673297	EUR 57.9500	EUR 14,932.17	EUR 14,932.17
Fundsmith Equity Fund R Acc GBP	1,666.401913	GBP 5.7057	GBP 9,507.99	EUR 10,995.02
Janus Henderson Horizon Fund European Growth R1 Euro	665.316733	EUR 22.3200	EUR 14,849.87	EUR 14,849.87
JPM Emerging Mkts Eq A Dis USD	109.744470	USD 35.6600	USD 3,913.49	EUR 3,724.07
JPM Europe Small Cap A Dis Eur	97.319205	EUR 75.5100	EUR 7,348.57	EUR 7,348.57
Jupiter European Growth Fund Class L Euro	173.945721	EUR 42.3200	EUR 7,361.38	EUR 7,361.38
Schroder ISF Fund Euro Liquidity A Acc	97.051061	EUR 118.1057	EUR 11,462.28	EUR 11,462.28
<b>Total Plan Investment Value</b>				<b>EUR 74,379.63</b>

**Exchange rates used are to EUR**
**GBP 0.864754**
**USD 1.050862**
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## CASH STATEMENT

01/07/2023 TO 29/09/2023

## TOTAL CONTRIBUTIONS

EUR 1,500.00

## TOTAL FEES AND CHARGES

EUR 12.15

## Contributions and Charges from 01/07/2023 to 29/09/2023

Date Applied	Transaction Description	Value In Plan Currency (EUR)
20/07/2023	Plan Fee	-4.05
<b>20/07/2023</b>	<b>Regular Contribution</b>	<b>500.00</b>
22/08/2023	Plan Fee	-4.05
<b>22/08/2023</b>	<b>Regular Contribution</b>	<b>500.00</b>
20/09/2023	Plan Fee	-4.05
<b>20/09/2023</b>	<b>Regular Contribution</b>	<b>500.00</b>

**Administration Fees:** This fee is deducted annually from initial units and is included in the above table and the 'Total Fees and Charges' amount. These initial units are created during the Initial Period of your plan and are set aside to pay the Administration Fees deducted annually during the premium payment term. These initial units do not form part of the Surrender Value, and so when the Initial Units are removed, the Surrender Value is not affected. The total initial units set aside will cover the Administration Fees deductible over the remaining premium payment term. Please refer to your plan terms and conditions for more details.

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## UNIT TRANSACTIONS

01/07/2023 TO 29/09/2023

Fidelity Funds Euro Bond Fund						
Price Date	Transaction	Unit Change	Bid Price (EUR)	Value (EUR)	Plan Value (EUR)	Unit Balance
<b>Balance brought forward</b>						<b>250.841588</b>
01/08/2023	Dividend	2.572027	11.830000	30.43	30.43	253.413615
20/09/2023	Switch in	69.431161	11.720000	813.73	813.73	322.844776
<b>Balance carried forward</b>						<b>322.844776</b>

Fidelity Funds Germany Fund						
Price Date	Transaction	Unit Change	Bid Price (EUR)	Value (EUR)	Plan Value (EUR)	Unit Balance
<b>Balance brought forward</b>						<b>202.002869</b>
20/07/2023	Attribution	1.405977	60.860000	85.57	85.57	203.408846
01/08/2023	Dividend	0.440824	61.370000	27.05	27.05	203.849670
22/08/2023	Attribution	1.441020	59.380000	85.57	85.57	205.290690
20/09/2023	Attribution	1.864221	59.400000	110.73	110.73	207.154911
20/09/2023	Switch in	50.518387	59.400000	3,000.79	3,000.79	257.673297
<b>Balance carried forward</b>						<b>257.673297</b>

Fundsmith Equity Fund R Acc GBP						
Price Date	Transaction	Unit Change	Bid Price (GBP)	Value (GBP)	Plan Value (EUR)	Unit Balance
<b>Balance brought forward</b>						<b>1,697.733920</b>
21/07/2023	Attribution	12.495517	5.904900	73.78	85.01	1,710.229437
23/08/2023	Attribution	12.574572	5.791600	72.83	85.31	1,722.804009
19/09/2023	Switch out	-68.912160	5.881900	-405.33	-470.56	1,653.891849
21/09/2023	Attribution	12.510065	5.874800	73.49	84.96	1,666.401913
<b>Balance carried forward</b>						<b>1,666.401913</b>

Janus Henderson Horizon Fund European Growth R1 Euro						
Price Date	Transaction	Unit Change	Bid Price (EUR)	Value (EUR)	Plan Value (EUR)	Unit Balance
<b>Balance brought forward</b>						<b>689.047893</b>
20/07/2023	Dividend	4.014759	23.180000	93.06	93.06	693.062652
21/07/2023	Attribution	4.770993	23.210000	110.73	110.73	697.833644
23/08/2023	Attribution	4.810371	23.020000	110.73	110.73	702.644015
19/09/2023	Switch out	-42.158641	22.950000	-967.54	-967.54	660.485374
21/09/2023	Attribution	4.831359	22.920000	110.73	110.73	665.316733
<b>Balance carried forward</b>						<b>665.316733</b>

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JPM Emerging Mkts Eq A Dis USD						
Price Date	Transaction	Unit Change	Bid Price (USD)	Value (USD)	Plan Value (EUR)	Unit Balance
<b>Balance brought forward</b>						<b>87.779241</b>
21/09/2023	Switch in	21.965229	36.140000	793.82	742.54	109.744470
<b>Balance carried forward</b>						<b>109.744470</b>

JPM Europe Small Cap A Dis Eur						
Price Date	Transaction	Unit Change	Bid Price (EUR)	Value (EUR)	Plan Value (EUR)	Unit Balance
<b>Balance brought forward</b>						<b>90.470584</b>
21/07/2023	Attribution	0.683463	81.010000	55.37	55.37	91.154047
23/08/2023	Attribution	0.711389	77.830000	55.37	55.37	91.865436
21/09/2023	Attribution	0.716915	77.230000	55.37	55.37	92.582351
21/09/2023	Switch in	4.736854	77.230000	365.83	365.83	97.319205
<b>Balance carried forward</b>						<b>97.319205</b>

Jupiter European Growth Fund Class L Euro						
Price Date	Transaction	Unit Change	Bid Price (EUR)	Value (EUR)	Plan Value (EUR)	Unit Balance
<b>Balance brought forward</b>						<b>177.387641</b>
21/07/2023	Attribution	1.221968	45.310000	55.37	55.37	178.609609
23/08/2023	Attribution	1.254642	44.130000	55.37	55.37	179.864251
19/09/2023	Switch out	-7.194570	43.620000	-313.83	-313.83	172.669681
21/09/2023	Attribution	1.276040	43.390000	55.37	55.37	173.945721
<b>Balance carried forward</b>						<b>173.945721</b>

Schroder ISF Fund Euro Liquidity A Acc						
Price Date	Transaction	Unit Change	Bid Price (EUR)	Value (EUR)	Plan Value (EUR)	Unit Balance
<b>Balance brought forward</b>						<b>121.598877</b>
21/07/2023	Attribution	0.947665	117.437200	111.29	111.29	122.546543
23/08/2023	Attribution	0.944591	117.819400	111.29	111.29	123.491134
19/09/2023	Switch out	-27.168049	118.108800	-3,208.79	-3,208.79	96.323085
21/09/2023	Attribution	0.727977	118.132500	86.00	86.00	97.051061
<b>Balance carried forward</b>						<b>97.051061</b>

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## IMPORTANT NOTES

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

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

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

**Fund Terminology:** Please note that your Plan documentation will use different terms to refer to our funds, known as Utmost Investments, corresponding to your Plan Investments. In Singapore, our funds are referred to as ILP-Sub-Funds. In other territories, they are referred to as Investment Options or Plan Investments.

**Currency Exchange:** Where a Plan Investment is denominated in currency other than the Plan Currency, the value of the Plan will be impacted by currency fluctuations.

**Initial Period:** A period during which regular premium payments are used to create the plan's initial units, which fund the administration fee. It commences on the plan commencement date or the effective date of a regular premium increase and we determine its duration by the premium payment term or the remaining premium payment term in the case of a regular premium increase. Please refer to your plan terms and conditions for more details.

**Fund Information:** Further details of your Plan 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/porfoliomanager/>

**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.

**Note:** There may be slight differences in the Plan unit value due to rounding differences.

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