

## Charges and transaction cost advised after the signing of the UUKPF Defined Contribution Annual Statement

### Utmost Life and Pensions

<b>Fund</b>	<b>Annual Management Charge (p.a.)<sup>1</sup></b>	<b>Aggregated Transaction Costs (p.a.)</b>
North American	0.75%	0.03%
Asia Pacific	0.75%	0.07%
European	0.75%	0.07%
UK Government Bond	0.50%	0.02%
Global Equity	0.75%	0.03%
Investment Trusts	0.75%	0.63%
Managed Fund	0.75%	0.13%
Money	0.50%	0.00%
UK Equity	0.75%	0.12%
Property <sup>2</sup>	1.00%	-0.19%
UK FTSE All Share	0.50%	0.02%
Secure Cash	0.50%	0.00%

#### NOTES:

1. Utmost has advised that with the exception of the Property fund (see note 2) the total charges impact is calculated by adding the annual management charge and aggregated transaction costs.

2. In addition to the charges shown, property management expenses of 0.44% p.a. for the year ended 31 March 2020 were incurred.