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## Utmost Wealth Solutions: HY 2025 Trading Update

### Utmost Wealth Solutions records £5.3bn in gross inflows, grows AUA to £107.1bn and extends its market leading position in HY 2025

Utmost Wealth Solutions, a leading provider of insurance-based wealth solutions and part of Utmost Group plc, today provides an update on its trading for HY 2025.

#### HY 2025 Trading Update:

- **Strong gross inflows:** Utmost Wealth Solutions recorded £5.3bn in gross inflows in HY 2025, more than doubling comparable gross inflows in HY 2024 (£2.6bn) and representing 78% of the total comparable inflows in FY 2024.
- **Positive net flows:** Net flows reached £2.0bn in HY 2025, helping grow total Assets Under Administration ("AUA") to £107.1bn (FY24: £103.5bn). This was driven by strong results in the UK and Continental Europe as Utmost further consolidates its position in these strategically important markets following the acquisition of Lombard International.
- **Outperformance against HY 2024:** All regions showed positive momentum, with each delivering improved results compared to the same period in 2024.

#### Utmost Wealth Solutions Flows (£bn)

£bn	Opening AUA	Inflows	Outflows	Net Flows	Market Movements	Closing AUA
HY 2024 <sup>1</sup>	97.5	2.6	(3.7)	(1.1)	4.6	100.9
FY 2024 <sup>1</sup>	97.5	6.8	(7.5)	(0.7)	6.8	103.5
<b>HY 2025</b>	<b>103.5</b>	<b>5.3</b>	<b>(3.3)</b>	<b>2.0</b>	<b>1.6</b>	<b>107.1</b>

#### Paul Thompson, Utmost Group plc Chief Executive Officer, commented:

"Utmost has continued to build on the growth that we experienced in the second half of last year to deliver a record breaking first half. We have capitalised on our acquisition of Lombard International, realising £2.0bn in net flows driven by a doubling of gross inflows compared to the same period last year.

"This performance is a testament to the benefits of combining Lombard with Utmost, the capability of our teams and the clarity of our strategy. We have continued to execute with discipline, focusing on delivering robust long-term value and capitalising on broader macroeconomic trends.

"I am excited about our long-term prospects. We have an excellent platform and are well-placed to build on this strong momentum. By taking advantage of the opportunities across

our core international markets and investing in our capabilities, we seek to create value for all our stakeholders."

***The Group will announce its Half Year 2025 Results in early September 2025.***

**For further information, please contact:**

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**About Utmost Group plc**

Utmost Group plc is a leading provider of insurance and savings solutions. Its principal businesses are Utmost International and Utmost Life and Pensions. Utmost Group plc is subject to group supervision by the PRA.

1. Proforma numbers assuming Lombard International was a part of Utmost