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UTMOST GROUP PLC: HY 2026 TRADING UPDATE

Strong growth momentum continues with £4.4bn of inflows (up 16% on a normalised basis) and a 6% increase in AUA to £123.4bn.

Utmost, a leading provider of insurance-based wealth solutions, today provides flows and assets under administration ("AUA") for the six months to 30 June 2026 ("HY 26").

HY 2026 TRADING UPDATE

› **£4.4bn of inflows with European inflows doubling**
HY 26 recorded £4.4bn of inflows, reflecting the strength of Utmost's international footprint. Collectively, our European markets delivered nearly £3bn of inflows, an increase of 50% on HY 25. This growth reflects increased client engagement amid an evolving political landscape, alongside capital reallocation aimed at long-term wealth preservation.

› **Robust UK demand**
Demand in the UK remained strong, supported by the ongoing impact of regulatory and tax changes. While sales were below the exceptional levels experienced in HY 25, when UK tax changes drove approximately £1.5bn of one-off flows into our UK products, demand remained resilient throughout the period.

› **Strong like-for-like growth**
Adjusted for the £1.5bn of one-off inflows into the UK in H1 last year, Utmost inflows increased 16% on HY 25. This reinforces the enduring and broad-based appeal of Utmost's products across the UK, Europe and Rest of World markets.

› **Positive net flows and AUA growth**
Strong inflows and reduced outflows generated net flows of £1.1bn during the period, which, together with positive market movements, increased AUA by 6% to £123.4bn from £116.3bn at FY 25. The Group's annualised outflow rate, as a % of opening AUA, improved to 5.6% at HY 26 (HY 25: 6.4%), reflecting more normalised levels following a period of the elevated surrender activity seen in recent years driven by heightened macro-economic uncertainty

› **Strong client retention supports future growth**
Reflecting the Group's improving outflows, annualised client retention increased to 94.4% at HY 26 compared with 93.1% at FY 25. Strong client retention reflects the long-term attractiveness of the Group's client proposition and enduring adviser relationships.

HY 2026 Flows and AUA

£BN	OPENING AUA	INFLOWS	OUTFLOWS	NET FLOWS	MARKET MOVEMENTS	CLOSING AUA
HY 2025	103.5	5.3	(3.3)	2.0	1.6	107.1
FY 2025	103.5	9.7	(7.1)	2.6	10.2	116.3
HY 2026	**116.3**	**4.4**	**(3.3)**	**1.1**	**6.0**	**123.4**
Note: Normalised HY 2025 excluding the £1.5bn of UK one-offs						
HY 2025		3.8	(3.3)	0.5		

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

"Our first-half results demonstrate consistent execution against our strategy and the strength and resilience of Utmost's insurance-based wealth solutions. We have delivered geographically diversified inflows with a standout performance across our European markets and improved client retention leading to a reduced rate of outflows, all of which has supported further growth in our Assets under Administration.

"Looking ahead, we are seeing growing adoption of our proposition driven by increasing client demand for trusted, long-term wealth solutions. This momentum is already translating into increased sales across our key markets, which demonstrates the relevance of our offering and the strength of the relationships we have built with clients and advisers.

"The breadth of our distribution model, combined with our focus on delivering outstanding outcomes for clients and advisers, positions us well to capitalise on the highly attractive growth opportunities in both our core and emerging markets."

Utmost Group plc will announce its Half Year 2026 Results on 10 September 2026.

FOR FURTHER INFORMATION, PLEASE CONTACT

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ABOUT UTMOST GROUP PLC

Utmost is a leading global provider of insurance-based wealth solutions. Utmost provides trusted, unit-linked offerings designed to help clients manage and preserve their wealth globally. Utmost has £123bn AUA as at 30 June 2026.