PERFORMANCE STATISTICS

utmost™

UTMOST INTERNATIONAL ISLE OF MAN LIMITED

October 2026

All currencies (EUR, GBP, HKD, USD)

All percentage growth calculated to 31/10/2026

Performance % over one year to the end of October 2026

Utmost International IM Base Currency Fund ID

Risk Rating

Re-priced currency only available to unit-linked products

CUMULATIVE

ANNUAL

Utmost International IM Base Currency Fund ID	Risk Rating		EUR	GBP	HKD	USD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2026 YTD	2025	2024	2023	AMC	TER/ OCF	SFC authorised*
MANAGED SOLUTIONS - a range of risk targeted multi-asset funds, providing a high level of diversification																			
98570	3	UTM IM GBP Equity Fund	-	-	-	-	-1.83	1.78	7.23	10.87				10.87			1.25%	1.86%	-
98573	3	UTM IM GBP Growth Fund	-	-	-	-	-1.70	1.41	5.18	8.58				8.58			1.25%	1.52%	-
98576	2	UTM IM GBP Balanced Fund	-	-	-	-	-1.32	0.42	2.66	4.54				4.54			1.25%	1.90%	-
98571	3	UTM IM EUR Equity Fund	-	-	-	-	-1.96	1.35	6.32	9.10				9.10			1.25%	1.86%	-
98574	3	UTM IM EUR Growth Fund	-	-	-	-	-1.74	1.09	4.42	6.83				6.83			1.25%	1.52%	-
98577	2	UTM IM EUR Balanced Fund	-	-	-	-	-1.49	0.09	1.82	2.71				2.71			1.25%	1.90%	-
98572	3	UTM IM USD Equity Fund	98707	98708	98676	-	-1.85	1.81	7.29	11.34				11.34			1.25%	1.86%	-
98578	2	UTM IM USD Balanced Fund	98702	98701	98687	-	-1.32	0.52	2.76	4.84				4.84			1.25%	1.90%	-
98575	3	UTM IM USD Growth Fund	98711	98704	98647	-	-1.68	1.42	5.26	8.96				8.96			1.25%	1.52%	-
RESEARCHED RANGE - offering access to a wide range of different asset classes and sectors																			
EQUITIES																			
Equities - Asia Pacific																			
98408	3	UTM IM GBP Asia Pacific (ex Japan) Large-Cap Equity	98409	-	98645	98410	-4.54	2.71	7.29	14.16	63.41	57.03	83.20	14.16	19.97	17.79	1.50%	1.85%	-
98405	3	UTM IM GBP Asia Pacific (ex Japan) Equity	-	-	-	-	-6.29	-5.46	-5.01	-9.70	8.86	-7.42	20.87	-9.70	0.22	2.87	1.75%	2.00%	-
98406	3	UTM IM EUR Asia Pacific (Ex Japan) Equity	-	-	-	-	-3.98	-3.18	-1.68	-5.02	13.35	-6.79	22.68	-5.02	0.00	4.27	1.75%	2.00%	-
98750	4	UTM IM AUD Fidelity Australian Diversified Equity (USD)	98751	98752	98753	98750	2.64	0.74	2.38	6.81	45.98			6.81	6.46	13.44	1.50%	2.02%	✓
Equities - China & Hong Kong																			
98402	5	UTM IM GBP China Equity	98403	-	98650	98404	-5.37	-10.12	-12.71	-14.95	9.53	-27.20	-25.82	-14.95	5.61	3.08	1.80%	1.90%	-
98531	5	UTM IM USD China Equity	-	-	-	-	-4.73	-10.67	-13.92	-13.99	20.09	-29.67	-24.86	-13.99	7.02	6.29	1.80%	1.90%	-
Equities - Emerging markets																			
98417	4	UTM IM GBP Emerging Markets Equity Growth	98418	-	98648	98419	-7.90	-1.30	-3.10	11.68	55.24	13.54	35.67	11.68	19.35	15.79	1.50%	1.75%	-
98534	4	UTM IM USD Emerging Markets Equity Growth	-	-	-	-	-7.24	-1.73	-4.32	12.95	70.76	9.82	37.84	12.95	20.95	19.52	1.80%	1.75%	-
Equities - European																			
98393	3	UTM IM GBP Europe (ex UK) Equity	98394	-	98685	98395	-2.88	-3.07	0.96	0.45	30.88	29.18	57.10	0.45	8.92	9.39	1.65%	1.75%	-
98396	4	UTM IM GBP Europe (ex UK) Equity Growth	98397	-	98646	98398	-4.06	-2.46	2.52	-5.15	11.38	-19.67	14.77	-5.15	-1.78	3.66	1.50%	1.75%	-
98532	4	UTM IM USD Europe (ex UK) Equity	-	-	-	-	-2.23	-3.60	-0.50	1.64	43.95	24.83	58.99	1.64	10.43	12.91	1.65%	1.75%	-
98539	5	UTM IM USD Europe (ex UK) Equity Growth	-	-	-	-	-3.35	-2.88	1.29	-4.07	22.40	-22.21	16.65	-4.07	-0.46	6.97	1.65%	1.75%	-
Equities - Global																			
98432	3	UTM IM GBP Global Equity Growth	98433	-	98662	98434	-2.45	3.43	6.31	6.23	57.41	50.50	95.09	6.23	13.29	16.33	1.70%	1.80%	-
98529	4	UTM IM USD Global Equity Growth	-	-	-	-	-1.82	2.82	4.78	7.25	72.47	44.99	97.36	7.25	14.69	19.92	1.70%	1.80%	-
98759	4	UTM IM USD Fidelity Global Focus	98763	98761	98762	-	-2.21	-0.72	-0.40	-4.02				-4.02	8.10		1.50%	2.01%	✓
98768	4	UTM IM USD JPMorgan Global Select Equity	98769	98770	98771	-	-0.99	0.18	1.38	3.09				3.09	5.83		1.50%	1.78%	✓
Equities - Global Income																			
98429	2	UTM IM GBP Global Equity Value	98430	-	98671	98431	2.33	-0.46	6.28	11.34	32.23	38.53	42.48	11.34	9.20	9.76	1.50%	1.75%	-
98536	3	UTM IM USD Global Equity Value	-	-	-	-	3.04	-0.94	4.82	12.61	45.67	34.32	45.24	12.61	10.74	13.36	1.70%	1.74%	-

All percentage growth calculated to 31/10/2026 Performance % over one year to the end of October 2026

Utmost International IM Base Currency Fund ID	Risk Rating		Re-priced currency only available to unit-linked products				CUMULATIVE						ANNUAL						
			EUR	GBP	HKD	USD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2026 YTD	2025	2024	2023	AMC	TER/ OCF	SFC authorised*
Equities - Japan																			
98414	3	UTM IM GBP Japanese Equity Fund	98415	-	98651	98416	-3.00	5.23	10.29	20.05	66.33	79.07	84.73	20.05	21.17	18.48	1.65%	1.70%	-
Equities - North America																			
98399	3	UTM IM GBP US Equity Small/Mid-Cap	98400	-	98675	98401	1.47	0.90	6.55	21.20	41.29	28.79	49.11	21.20	7.62	12.21	1.65%	1.70%	-
98635	4	UTM IM GBP US Equity Growth	98636	-	98649	98637	-3.22	5.12	-0.07	-6.82	54.63	42.66	140.00	-6.82	5.46	15.64	1.65%	1.75%	-
98654	3	UTM IM GBP US Equity Income	98657	-	98656	98655	1.76	1.49	9.92	18.98	50.67	75.83	96.49	18.98	12.54	14.64	1.65%	1.64%	-
98538	4	UTM IM USD US Equity Small/Mid-Cap	-	-	98703	-	2.12	0.40	5.04	22.55	55.42	24.81	52.03	22.55	9.16	15.83	1.50%	1.70%	-
Equities - UK																			
98387	3	UTM IM GBP UK Equity Growth	98388	-	98710	98389	2.60	-1.60	4.43	-2.04	17.64	-7.36	-9.71	-2.04	0.27	5.56	1.65%	1.75%	-
98632	3	UTM IM GBP UK Equity Opportunities	98633	-	98722	98634	0.88	-1.71	8.31	9.07	56.51	38.37	49.70	9.07	14.45	16.10	1.65%	1.75%	-
Equities - UK Income																			
98460	3	UTM IM GBP UK Equity Large-Cap Income	98461	-	98660	98462	1.29	-2.10	6.23	7.03	54.63	53.25	51.23	7.03	13.97	15.64	1.65%	1.75%	-
98755	2	UTM IM GBP Invesco Distribution	98756	-	98757	98758	0.44	-1.62	0.79	2.04				2.04	4.94		1.49%	1.59%	-

FIXED INCOME

Fixed Income - Global

98626	2	UTM IM GBP Investment Grade Corporate Bond	98627	-	98664	98628	0.21	-0.31	0.00	-2.14	11.74	-5.41	-3.32	-2.14	0.52	3.77	1.06%	1.16%	-

SELF SELECT

EQUITIES

Equities - Asia Pacific

97442	3	UTM IM GBP Jupiter Merian Asia Pacific	97444	-	97445	97443	-6.51	4.60	4.21	16.38	74.81	58.29	91.48	16.38	18.33	20.46	0.00%	1.85%	-
98127	3	UTM IM USD Barings ASEAN Frontiers	98129	98128	98130	-	-9.43	-7.70	-2.63	2.18	34.71	-2.33	26.09	2.18	5.13	10.44	1.25%	1.80%	✓
98033	4	UTM IM USD Eastspring Investments Dragon Peacock	98036	98035	98037	-	-2.34	-8.56	-7.67	-17.29	15.53	-13.19	7.25	-17.29	-2.70	4.93	1.50%	1.85%	✓
98034	4	UTM IM USD Eastspring Investments Indonesia Equity	98039	98038	98040	-	-15.85	-16.30	-27.36	-37.14	-44.00	-48.49	-56.13	-37.14	-25.44	-17.57	1.50%	1.85%	✓
98093	4	UTM IM USD Fidelity Emerging Asia	98095	98094	98096	-	-7.99	-0.04	-4.48	8.82	62.42	32.69	50.53	8.82	18.50	17.55	1.50%	2.05%	-
97136	4	UTM IM USD HSBC GIF ASEAN Equity	97138	97137	97139	-	-6.61	-7.14	1.24	0.22	34.33	7.36	5.39	0.22	4.60	10.34	1.50%	1.95%	✓
85124	3	UTM IM USD Invesco Asean Equity	96718	98050	96223	-	-6.87	-7.39	0.23	1.22	24.21	17.92	11.77	1.22	2.91	7.49	1.00%	1.53%	✓
97716	3	UTM IM USD Invesco Asia Asset Allocation	97718	97717	97719	-	-5.02	0.14	-2.77	4.05	33.15	-4.01	-0.76	4.05	8.04	10.01	1.25%	1.80%	✓
97724	4	UTM IM USD Invesco Asia Consumer Demand	97726	97725	97727	-	-8.08	2.48	-2.41	2.27	50.26	0.25	13.39	2.27	9.93	14.54	1.50%	2.17%	✓
85146	4	UTM IM USD Invesco Asia Opportunities Equity	96208	98049	96221	-	-9.61	3.55	-3.49	8.18	64.73	13.74	31.32	8.18	15.12	18.10	1.00%	1.53%	✓
97548	3	UTM IM USD JP Morgan Asean	97550	97549	97551	-	-7.60	-8.36	-2.10	-0.53	31.50	7.29	15.72	-0.53	4.01	9.56	1.50%	1.91%	✓
85116	4	UTM IM USD JP Morgan Pacific Securities	96431	98045	96216	-	-6.24	-1.35	-2.78	6.97	61.19	7.08	42.57	6.97	15.16	17.25	1.50%	1.72%	✓
85135	5	UTM IM USD JP Morgan Thailand	96724	98029	96294	-	-1.99	-3.14	1.30	18.02	29.62	11.99	1.57	18.02	6.69	9.03	1.50%	1.78%	✓
97704	4	UTM IM USD Pictet Pacific (ex Japan) Index	97706	97705	97707	-	0.33	-1.88	2.62	10.55	55.14	23.58	38.61	10.55	12.18	15.76	0.85%	0.86%	-
97109	4	UTM IM USD Templeton Asian Growth	97111	97110	97112		-9.41	-2.99	4.04	20.58	77.33	18.81	38.25	20.58	20.14	21.04	1.85%	2.29%	✓

Equities - BRIC

97176	5	UTM IM USD HSBC GIF BRIC Markets Equity *	97178	97177	97179	-	-5.90	-11.47	-15.40	-14.90	14.44	-30.65	-28.57	-14.90	-0.85	4.60	1.50%	1.95%	✓
97544	5	UTM IM USD Templeton BIC *	97546	97545	97547	-	-4.64	-4.26	-4.36	-3.98	55.81	5.69	17.52	-3.98	11.64	15.93	2.10%	2.56%	✓

Equities - China & Hong Kong

97128	5	UTM IM USD Barings Hong Kong & China *	97130	97129	97131	-	-10.34	-13.72	-20.47	-21.03	10.91	-40.04	-19.48	-21.03	-0.81	3.51	1.25%	1.80%	✓
97213	5	UTM IM USD Fidelity China Focus *	97215	97214	97216	-	-3.29	-9.73	-13.11	-18.95	12.24	-4.02	-8.11	-18.95	0.61	3.92	1.50%	2.01%	✓
97904	5	UTM IM USD FSSA China Growth *	97906	97905	97907	-	-4.93	-9.04	-12.27	-11.89	8.98	-30.47	-14.61	-11.89	1.86	2.91	2.00%	1.91%	✓
97124	5	UTM IM USD FSSA Hong Kong Growth *	97126	97125	97127	-	-6.75	-12.81	-15.76	-13.32	13.99	-19.95	-13.35	-13.32	4.15	4.46	1.50%	1.73%	✓
96228	5	UTM IM USD HSBC GIF Hong Kong Equity	-	96243	96237	-	-8.87	-9.83	-13.87	-14.24	33.39	-13.03	-2.88	-14.24	7.22	10.08	1.00%	1.45%	✓
97720	5	UTM IM USD Invesco China New Perspective Equity *	97722	97721	97723	-	-11.13	-15.04	-19.14	-23.88	5.33	-40.21	-38.78	-23.88	-1.74	1.75	1.75%	2.35%	✓
97913	5	UTM IM USD Janus Hend Horizon China Opportunities *	97915	97914	97916	-	-6.24	-9.78	-16.34	-13.62	19.33	-30.24	-24.35	-13.62	7.27	6.07	1.20%	2.03%	✓

Equities - Emerging Markets

97510	4	UTM IM GBP Fidelity Emerging Europe, Middle East & Africa	97512	-	97513	97511	-7.32	0.66	2.93	12.11	80.02	-14.90	10.27	12.11	21.79	21.65	1.50%	2.04%	✓
85023	4	UTM IM GBP JP Morgan Emerging Markets Investment Trust	96446	-	97123	97361	-6.90	0.55	2.80	19.67	67.56	24.58	53.19	19.67	23.94	18.77	0.75%	0.89%	-
96917	3	UTM IM GBP Stewart Investors Gbl Emerging Markets Leaders	96919	-	96920	96918	-5.78	-0.28	2.66	3.70	12.80	5.07	1.82	3.70	3.28	4.10	1.50%	1.51%	-
97838	5	UTM IM USD abrdn SICAV I Emerging Market Equity *	97840	97839	97841	-	-8.05	-0.29	-2.11	15.97	71.23	10.37	33.59	15.97	21.40	19.64	1.75%	2.03%	✓
85130	5	UTM IM USD Barings Eastern Europe (IU)	96432	98051	96289	-		0.09	7.01	25.87	118.12			25.87	33.07	29.69	1.50%	2.05%	✓
97299	4	UTM IM USD BNP Paribas Funds Emerging Equity *	97301	97300	97302	-	-10.04	-3.80	-1.47	15.57	78.83	22.91	21.09	15.57	21.36	21.38	1.75%	2.33%	✓

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			EUR	GBP	HKD	USD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2026 YTD	2025	2024	2023	AMC	TER/ OCF	SFC authorised*
98368	3	UTM IM USD Emirates MENA Top Companies	98370	98369	-	-	-4.23	-2.78	-6.03	-8.19	7.55	3.68	35.29	-8.19	-0.69	2.46	1.50%	1.89%	-
97564	3	UTM IM USD Franklin MENA	97566	97565	97567	-	-6.00	-4.16	-6.00	-7.78	12.93	7.51	36.74	-7.78	-0.18	4.14	0.00%	2.83%	✓
97188	5	UTM IM USD HSBC GIF Global Emerging Markets Equity *	97190	97189	97191	-	-8.79	-2.90	-4.99	11.81	75.00	18.13	41.98	11.81	18.88	20.51	1.50%	2.00%	✓
85123	4	UTM IM USD Invesco Emerging Markets Equity *	96699	98047	97678	-	-5.36	1.27	3.94	18.70	89.95	54.30	99.24	18.70	23.92	23.84	0.90%	1.22%	✓
85140	4	UTM IM USD Templeton Emerging Markets	96732	98031	97981	-	-6.82	-0.65	3.36	22.88	101.37	47.41	66.80	22.88	28.60	26.28	1.65%	2.07%	✓
97540	3	UTM IM USD Templeton Emerging Markets Smaller Companies	97542	97541	97543	-	-6.47	2.03	1.92	7.30	40.30	12.66	48.85	7.30	6.87	11.95	2.10%	2.54%	✓
98001	3	UTM IM USD Templeton Frontier Markets	98003	98002	98004	-	-4.08	-4.08	1.30	10.20	66.48	32.85	64.99	10.20	10.23	18.52	2.10%	2.63%	✓
Equities - Energy																			
96621	5	UTM IM USD BlackRock GF Sustainable Energy	96624	96622	96623	-	-1.94	-5.60	-10.52	6.53	53.62	12.61	92.59	6.53	13.96	15.38	1.65%	2.07%	✓
97498	5	UTM IM USD BlackRock GF World Energy	97500	97499	97501	-	9.44	14.78	14.05	52.13	61.48	121.04	124.37	52.13	25.06	17.32	1.75%	2.16%	✓
97446	4	UTM IM USD BNP Paribas Funds Global Environment	97448	97447	97449	-	0.15	2.02	5.66	12.55	58.12	15.41	62.07	12.55	10.22	16.50	1.75%	2.31%	-
97568	4	UTM IM USD HSBC GIF Global Equity Climate Change	97570	97569	97571	-	-2.64	-2.49	-6.71	1.25	33.06	-13.75	27.54	1.25	2.36	9.99	1.50%	1.95%	✓
97662	4	UTM IM USD Schroder ISF Global Climate Change Equity	97664	97663	97665	-	-2.53	-3.38	-6.35	1.98	48.84	3.57	68.22	1.98	8.89	14.18	1.50%	1.93%	✓
Equities - Europe																			
85046	3	UTM IM GBP Barings Europe Select	96204	-	96217	98052	-3.07	-1.62	-0.31	5.27	31.05	-3.33	18.55	5.27	7.40	9.43	1.50%	1.66%	✓
96477	3	UTM IM EUR European Equity Inc UK	-	96478	96480	96479	-2.00	-1.65	8.21	19.53	46.63	48.70	59.60	19.53	15.32	13.61	1.50%	2.07%	✓
97180	3	UTM IM EUR HSBC GIF Euroland Value	-	97181	97183	97182	-1.58	-3.33	5.11	14.20	68.91	63.59	80.53	14.20	17.85	19.09	1.50%	1.95%	✓
97700	3	UTM IM EUR Pictet Europe Index	-	97701	97703	97702	1.52	-0.33	8.32	13.75	54.38	45.08	66.14	13.75	13.66	15.57	0.90%	0.86%	-
96481	5	UTM IM SEK Lannebo Sweden All Cap	96485	96482	96484	96483	1.96	2.31	11.63	9.83	54.33	15.42	66.02	9.83	6.96	15.56	1.75%	1.39%	-
96759	4	UTM IM USD Ninety One GSF Continental European Equity	96762	96760	96761	-	-1.55	-4.56	0.32	5.38	68.61	33.33	55.96	5.38	15.57	19.02	1.50%	2.01%	✓
Equities - Global																			
85037	2	UTM IM GBP BNY Mellon Real Return	96729	-	96225	97355	-0.13	1.61	1.25	6.37	30.80	14.06	25.80	6.37	8.11	9.36	1.00%	1.21%	-
97085	3	UTM IM GBP Ethical	97086	-	97088	97087	-0.33	2.36	7.59	7.95	50.64	41.30	87.90	7.95	10.54	14.63	1.65%	1.75%	-
85025	3	UTM IM GBP F & C Investment Trust Plc ordinary shares	98229	-	-	97357	-0.82	3.65	7.02	10.03	63.55	54.82	81.85	10.03	14.34	17.82	0.00%	0.55%	-
96492	3	UTM IM GBP Fidelity Global Financial Services	96494	-	96495	96493	-0.23	-0.79	10.53	6.66	60.61	47.41	84.74	6.66	11.13	17.11	1.50%	2.01%	✓
97746	3	UTM IM GBP Global Dynamic Equity	97748	-	97749	97747	-0.74	4.10	8.35	11.26	58.23	50.11	81.24	11.26	12.62	16.53	1.50%	1.75%	-
96679	3	UTM IM GBP Janus Henderson Global Care Growth	96685	-	96683	96681	-2.13	0.17	4.44	4.51	45.70	27.42	82.38	4.51	7.67	13.37	1.50%	1.75%	-
97249	3	UTM IM GBP Janus Henderson Global Financials	97251	-	97252	97250	-3.02	-3.94	7.10	7.14	80.56	63.47	92.66	7.14	13.72	21.77	1.50%	1.84%	-
85040	3	UTM IM GBP Jupiter Ecology	96210	-	96467	96301	0.30	-2.77	-0.45	1.25	32.43	10.66	48.48	1.25	2.91	9.82	1.68%	1.78%	-
97624	4	UTM IM EUR LO Funds World Brands PA	-	97625	97627	97626	0.02	3.88	5.98	-3.18	29.58	4.63	55.49	-3.18	-0.54	9.02	0.96%	2.35%	-
97378	4	UTM IM EUR Jupiter Financial Innovation	-	97379	97381	97380	-10.58	-2.32	5.51	14.77	117.90	26.85	80.95	14.77	26.05	29.64	1.50%	1.83%	-
97486	3	UTM IM USD BlackRock GF Global Allocation	97488	97487	97489	-	-0.72	0.06	2.17	4.92	45.14	18.85	48.51	4.92	9.34	13.22	1.50%	1.88%	✓
97798	4	UTM IM USD Franklin Mutual Global Discovery *	97800	97799	97801	-	2.93	-0.33	6.72	10.11	44.93	35.25	49.79	10.11	10.87	13.17	1.50%	1.92%	✓
98257	3	UTM IM USD Ninety One Global Franchise	98258	98256	98259	-	4.80	0.35	6.65	2.73	39.42	16.35	52.70	2.73	8.44	11.71	1.50%	1.97%	-
98594	3	UTM IM USD Jupiter Merian World Equity	98596	98595	98597	-	-0.54	2.33	6.90	14.60	92.60	71.01	128.14	14.60	18.30	24.42	1.50%	1.69%	-
98360	3	UTM IM USD MFS Meridian Global Concentrated	98362	98361	98363	-	2.41	0.68	8.56	4.42	34.60	5.98	38.49	4.42	5.58	10.41	1.15%	2.17%	-
97666	4	UTM IM USD Schroder ISF QEP Global Active Value *	97668	97667	97669	-	0.36	-0.44	6.64	20.29	80.98	62.16	90.84	20.29	20.31	21.86	1.25%	1.69%	✓
Equities - Global Income																			
98238	2	UTM IM USD JP Morgan Asia Pacific Inc	98240	98239	98241	-	-2.22	-1.22	-1.15	4.67	40.00	18.95	29.08	4.67	9.88	11.87	1.50%	1.87%	✓
98380	3	UTM IM USD Templeton Global Income	98382	98381	98383	-	1.04	-0.68	5.92	15.72	57.80	29.08	29.80	15.72	16.63	16.42	1.35%	1.83%	-
97636	4	UTM IM USD Allianz Oriental Income	97638	97637	97639	-	-6.98	10.04	-6.23	19.97	77.94	38.65	108.24	19.97	20.20	21.18	1.80%	1.95%	-
Equities - Health																			
96496	3	UTM IM GBP Fidelity Global Healthcare	96498	-	96499	96497	7.31	9.26	17.86	6.43	7.20	-1.55	20.53	6.43	-1.87	2.34	1.50%	2.00%	✓
96509	3	UTM IM GBP Schroder Global Healthcare	96511	-	96512	96510	3.40	3.76	16.48	11.73	21.62	14.19	47.48	11.73	4.19	6.74	0.00%	1.77%	-
96533	3	UTM IM USD AXA WF People & Planet Equity	96536	96534	96535	-	-0.67	1.54	3.47	0.57	34.98	-1.63	21.20	0.57	5.31	10.52	1.75%	2.11%	✓
97490	3	UTM IM USD BlackRock GF World Healthscience	97492	97491	97493	-	5.68	9.00	21.01	18.18	36.92	22.61	50.34	18.18	7.52	11.04	1.50%	1.91%	✓
96232	4	UTM IM USD Invesco Global Health Care Innovation	96719	96247	96241	-	4.27	6.33	19.59	13.02	42.16	13.02	36.15	13.02	8.06	12.44	1.00%	1.43%	✓
Equities - India																			
97217	3	UTM IM GBP Fidelity India Focus	97219	-	97220	97218	-0.55	-3.89	-0.55	-16.82	-4.01	-1.72	29.82	-16.82	-9.04	-1.35	1.50%	2.02%	✓
98105	4	UTM IM USD Franklin India	98107	98106	98108	-	0.46	-5.50	-0.95	-16.74	3.62	-1.64	38.79	-16.74	-10.34	1.19	1.50%	1.90%	✓
96947	4	UTM IM USD HSBC GIF India Equity	96949	96948	96950	-	0.57	-5.14	-4.46	-15.11	8.54	1.95	35.74	-15.11	-7.77	2.77	1.50%	2.00%	✓
97604	3	UTM IM USD JP Morgan India	97606	97605	97607	-	2.13	-3.35	-1.42	-16.34	-2.86	-13.26	3.31	-16.34	-10.80	-0.96	1.50%	1.90%	✓
97532	4	UTM IM USD Jupiter India	97534	97533	97535	-	-0.49	-5.50	-3.76	-18.16	20.81	35.02	81.66	-18.16	-7.65	6.50	1.75%	2.07%	-

All percentage growth calculated to 31/10/2026 Performance % over one year to the end of October 2026

Utmost International IM Base Currency Fund ID	Risk Rating		Re-priced currency only available to unit-linked products				CUMULATIVE						ANNUAL						
			EUR	GBP	HKD	USD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2026 YTD	2025	2024	2023	AMC	TER/ OCF	SFC authorised*
97394	4	UTM IM USD Kotak India Mid Cap	97396	97395	97397	-	-1.30	-5.45	-1.08	-9.33	15.38	11.76	63.94	-9.33	-6.81	4.89	2.00%	2.25%	-
98517	3	UTM IM USD Schroder ISF Indian Opportunities	98519	98518	-	-	-0.27	-0.53	3.83	-6.40	15.48	-6.16	27.63	-6.40	-4.85	4.91	1.50%	1.96%	-
Equities - Japan																			
79999	4	UTM IM JPY abrdn SICAV I - Japanese Smaller Companies Sustainable Equity	97263	97262	97264	97261	-1.18	-0.38	4.02	23.99	73.75	48.13	70.89	23.99	24.67	20.22	1.50%	1.78%	-
98520	3	UTM IM USD Schroder ISF Japanese Opportunities	98522	98521	-	-	-0.83	1.12	8.11	32.90	101.87	154.32	178.83	32.90	28.02	26.38	1.50%	1.99%	-
Equities - Latin America																			
97089	5	UTM IM GBP CT Latin America	97090	-	97092	97091	-6.67	-4.83	-9.73	8.10	20.92	31.16	-5.71	8.10	12.59	6.54	1.50%	1.80%	-
98424	5	UTM IM USD JPM Latin America Equity	-	98425	-	-	-8.03	-10.55	-12.64	4.90	36.75	46.09	18.40	4.90	14.91	11.00	1.50%	1.90%	-
97494	5	UTM IM USD BlackRock GF Latin America	97496	97495	97497	-	-7.65	-7.95	-11.68	-1.56	12.50	30.34	-11.82	-1.56	8.24	4.00	1.75%	2.18%	✓
97323	5	UTM IM USD Fidelity Latin America	97325	97324	97326	-	-6.62	-8.50	-12.14	3.54	35.21	28.41	1.61	3.54	13.95	10.58	1.50%	2.04%	✓
97572	5	UTM IM USD HSBC GIF Brazil Equity	97574	97573	97575	-	-10.68	-10.91	-18.33	1.48	19.93	20.35	-35.04	1.48	10.09	6.25	1.75%	2.25%	✓
97287	5	UTM IM USD BNP Paribas Funds Brazil Equity	97289	97288	97290	-	-18.05	-18.74	-23.11	-7.88	4.89	2.93	-35.67	-7.88	4.72	1.60	1.75%	2.34%	✓
Equities - North America																			
96439	3	UTM IM GBP US Index Tracker	96667	-	96441	96440	-0.65	4.55	9.29	10.02	69.38	71.24	135.60	10.02	13.22	19.20	0.00%	0.20%	-
97221	5	UTM IM USD BlackRock GF US Flexible Equity *	97223	97222	97224	-	0.21	3.12	4.32	16.03	88.27	72.69	137.96	16.03	21.08	23.48	1.50%	1.91%	✓
96828	3	UTM IM USD Franklin Mutual U.S. Value	96831	96829	96830	-	6.32	3.79	9.86	17.35	51.01	29.50	42.58	17.35	8.98	14.73	1.50%	1.94%	✓
98101	4	UTM IM USD Franklin US Opportunities	98103	98102	98104	-	-4.18	1.81	2.54	1.18	61.70	12.80	88.06	1.18	4.83	17.37	1.50%	1.89%	✓
98350	4	UTM IM USD Jupiter Merian North American Equity	98352	98351	98353	-	-0.06	3.32	8.36	16.55	91.59	71.48	134.40	16.55	16.89	24.20	1.50%	1.81%	-
97880	3	UTM IM USD MFS Meridian US Value	97882	97881	97883	-	6.09	1.65	6.95	14.43	48.73	29.47	55.92	14.43	8.57	14.15	1.05%	2.02%	-
97708	3	UTM IM USD Pictet USA Index	97710	97709	97711	-	0.57	3.63	7.67	12.20	80.71	61.89	129.04	12.20	14.28	21.80	0.90%	0.85%	-
Equities - Russia																			
97291	5	UTM IM EUR BNP Paribas Russia Equity (SUSP)	-	97292	97294	97293											1.75%	0.58%	✓
97580	5	UTM IM USD HSBC GIF Russia Equity (SUSP)	97582	97581	97583	-											0.00%	2.25%	✓
Equities - Technology																			
96705	4	UTM IM GBP AXA Framlington Biotech	96708	-	96707	96706	-1.79	-3.23	4.73	6.12	37.38	21.56	56.63	6.12	5.24	11.17	1.50%	1.67%	-
85038	4	UTM IM GBP Janus Henderson Global Technology Leaders	96429	-	96295	97360	-5.95	7.20	8.59	12.01	110.51	92.66	187.77	12.01	19.99	28.16	1.50%	1.75%	-
96462	5	UTM IM USD abrdn SICAV I Future Global Equity	96465	96463	96464	-	-1.50	2.15	1.18	-1.39	49.82	-23.61	24.67	-1.39	4.37	14.43	1.75%	2.02%	✓
98308	5	UTM IM USD Franklin Biotechnology Discovery	98310	98309	98311	-	-1.63	-7.68	7.31	19.13	106.33	52.79	71.97	19.13	20.55	27.31	1.50%	1.91%	-
97993	5	UTM IM USD Franklin Technology	97995	97994	97996	-	-7.09	4.23	10.64	14.03	115.58	42.27	185.29	14.03	20.60	29.18	1.50%	1.88%	✓
Equities - UK																			
96649	4	UTM IM GBP Invesco UK Smaller Companies	96652	-	96651	96650	3.82	4.60	12.45	6.96	17.12	-26.29	-14.94	6.96	-0.25	5.41	1.62%	1.72%	-
96786	4	UTM IM GBP Liontrust UK Smaller Companies	96789	-	96788	96787	2.21	6.70	10.54	-2.65	6.99	-30.54	-3.93	-2.65	-0.91	2.28	1.50%	1.68%	-
FIXED INCOME																			
Fixed Income - Emerging Markets																			
97612	2	UTM IM USD abrdn SICAV I Emerging Markets Bond	97614	97613	97615	-	0.40	-2.25	-1.56	-0.26	28.64	3.69	0.80	-0.26	4.54	8.76	1.50%	1.77%	-
97937	3	UTM IM USD BlackRock GF Emerging Mkts Local Curr Bond	97939	97938	97940	-	-1.11	-2.78	-0.99	2.03	20.54	9.84	2.68	2.03	6.34	6.42	1.00%	1.38%	✓
98216	1	UTM IM USD Emirates Global Sukuk	98218	98217	-	-	-0.57	-2.25	-2.98	-3.52	9.01	-3.25	-1.61	-3.52	0.58	2.92	1.25%	1.48%	-
98220	2	UTM IM USD Emirates MENA Fixed Income	98222	98221	-	-	-0.84	-3.19	-4.58	-6.76	12.86	-7.97	-3.37	-6.76	-0.19	4.11	1.35%	2.38%	-
98118	2	UTM IM USD Ninety One GSF Latin American Corporate Debt	98120	98119	98121	-	0.29	-1.59	-1.38	0.15	21.65	8.54	11.75	0.15	3.28	6.75	1.50%	1.99%	✓
98234	3	UTM IM USD JP Morgan Emerging Markets Debt	98236	98235	98237	-	0.37	-2.23	-2.15	0.55	30.86	-0.09	0.55	0.55	5.23	9.38	1.15%	1.51%	✓
98764	2	UTM IM USD JPM Emerging Markets Strategic Bond	98765	98766	98767	-	-0.72	-2.39	-1.52	1.66				1.66	6.75		1.25%	1.66%	-
98077	2	UTM IM USD MFS Meridian Emerging Markets Debt	98079	98078	98080	-	0.70	-1.90	-1.75	0.23	27.37	2.63	5.31	0.23	4.25	8.40	0.90%	1.63%	-
96931	3	UTM IM USD BNP Paribas Funds Emerging Bond Opportunities	96933	96932	96934	-	-1.49	-4.97	-3.92	-3.26	24.12	-0.97	-5.53	-3.26	3.90	7.47	1.25%	2.04%	✓
98005	3	UTM IM USD Templeton Emerging Markets Bond	98007	98006	98008	-	-0.89	-2.15	0.91	6.96	43.33	19.07	4.39	6.96	11.82	12.75	1.50%	1.99%	✓
97632	3	UTM IM USD Ninety One GSF Emerging Markets Local Currency Debt	97634	97633	97635	-	-0.89	-3.00	-1.76	0.66	22.07	6.69	0.66	0.66	6.29	6.87	1.50%	2.04%	✓
Fixed Income - Global																			
96849	1	UTM IM GBP M&G Short Dated Corporate Bd	96852	-	96851	96850	0.22	-0.07	0.66	1.34	12.37	11.72	12.74	1.34	2.83	3.96	0.50%	0.60%	-

All percentage growth calculated to 31/10/2026 Performance % over one year to the end of October 2026

Utmost International IM Base Currency Fund ID | Risk Rating | Re-priced currency only available to unit-linked products | CUMULATIVE | ANNUAL

			EUR	GBP	HKD	USD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2026 YTD	2025	2024	2023	AMC	TER/ OCF	SFC authorised*
97245	2	UTM IM GBP BNY Mellon International Bond	97247	-	97248	97246	0.16	-0.39	-0.94	-5.17	-5.67	-18.12	-21.38	-5.17	-1.81	-1.93	1.00%	1.25%	-
98441	2	UTM IM GBP Templeton Global Bond	-	-	-	-	-0.55	0.00	1.56	0.66	3.40	0.22	-14.04	0.66	3.70	1.12	1.05%	1.45%	-
96802	2	UTM IM EUR Euro Bond	-	96881	-	96882	1.29	-2.12	-1.69	-3.46	6.61	-13.16	-13.67	-3.46	-0.37	2.16	0.46%	0.56%	-
96229	2	UTM IM USD Barings Developed and Emerging Markets High Yield Bond	96700	96244	96238	-	-0.43	-1.86	-1.27	-0.61	20.97	2.87	11.50	-0.61	2.45	6.55	1.25%	1.45%	✓
97933	2	UTM IM USD BlackRock GF Global Inflation Linked Bond	97935	97934	97936	-	1.58	-0.57	-1.37	-0.73	7.67	-4.16	3.21	-0.73	1.08	2.49	0.75%	1.08%	-
96841	2	UTM IM USD BNY Mellon Global Bond	96844	96842	96843	-	0.89	-0.87	-2.23	-3.80	4.12	-20.31	-19.75	-3.80	-0.31	1.35	1.00%	1.24%	✓
97868	2	UTM IM USD Eastspring Investments Asian Bond	97870	97869	97871	-	0.36	-1.33	-1.60	-1.94	17.34	-8.87	-10.77	-1.94	1.52	5.47	1.00%	1.35%	✓
97790	2	UTM IM USD Franklin High Yield	97792	97791	97793	-	0.54	-1.29	-1.23	0.12	22.39	11.71	19.28	0.12	3.10	6.97	1.10%	1.49%	✓
97997	2	UTM IM USD Franklin Strategic Income	97999	97998	98000	-	1.02	-1.09	-1.27	-0.91	13.97	-0.91	1.97	-0.91	1.80	4.46	1.25%	1.45%	-
96709	2	UTM IM USD Franklin US Government	96712	96710	96711	-	2.52	-1.04	-1.98	-1.73	11.23	-7.47	-8.73	-1.73	1.48	3.61	0.70%	1.11%	✓
85136	2	UTM IM USD Invesco Bond	96211	98042	96224	-	0.80	-1.73	-3.57	-5.24	8.29	-18.56	-13.28	-5.24	-0.60	2.69	0.50%	0.78%	-
98230	2	UTM IM USD JP Morgan Global High Yield Bond	98232	98231	98233	-	0.50	-0.98	-1.05	0.71	23.88	12.16	19.07	0.71	3.63	7.40	0.85%	1.17%	✓
98085	2	UTM IM USD MFS Meridian High Yield	98087	98086	98088	-	0.20	-1.47	-1.27	-0.07	21.93	11.20	15.64	-0.07	3.04	6.83	0.75%	1.50%	-
97888	2	UTM IM USD PIMCO Global Investment Grade Credit	97890	97889	97891	-	1.66	-1.29	-1.13	-2.31	14.46	-6.41	-6.05	-2.31	1.46	4.60	1.39%	1.49%	-
97953	2	UTM IM USD Schroder ISF Global Corporate Bond *	97955	97954	97956	-	0.91	-1.05	-1.77	-2.08	15.50	-4.98	0.66	-2.08	1.17	4.92	0.75%	1.13%	✓
97949	2	UTM IM USD Schroder ISF Global High Yield	97951	97950	97952	-	-0.19	-1.09	-1.03	1.05	23.40	11.43	18.46	1.05	3.52	7.26	1.00%	1.38%	✓
97536	3	UTM IM USD Templeton Global Bond	97538	97537	97539	-	0.50	-0.83	0.67	2.39	13.64	-2.83	-12.28	2.39	5.31	4.35	1.05%	1.45%	✓
97794	2	UTM IM USD Templeton Global Total Return **	97796	97795	97797	-	0.00	-0.74	1.70	5.40	24.02	0.37	-11.31	5.40	7.52	7.44	1.05%	1.47%	✓
97430	2	UTM IM USD Jupiter Global Fixed Income	97432	97431	97433	-	-0.19	-1.99	-1.81	-2.30	12.58	5.70	17.71	-2.30	1.10	4.03	1.00%	1.37%	-
98457	2	UTM IM USD JPM Global High Yield	-	98458	-	-	0.48	-1.10	-1.25	0.40	22.17	9.74	15.46	0.40	3.15	6.90	0.85%	1.65%	-
98558	1	UTM IM USD Amundi Global Aggregate Bond	98560	98559	-	-	1.06	-0.94	0.00	-0.94	14.25	1.16	1.65	-0.94	2.62	4.54	0.80%	1.22%	-
98552	2	UTM IM USD Invesco India Bond	98554	98553	-	-	0.11	-1.74	0.00	-8.39	-6.69	-13.22	-9.49	-8.39	-5.43	-2.28	1.25%	1.70%	-
Fixed Income - UK																			
85050	2	UTM IM GBP iShares UK Gilts All Stocks Index Fund	96726	-	96218	97117	0.83	-0.07	0.52	-1.83	5.59	-25.86	-25.36	-1.83	-0.37	1.83	0.20%	0.31%	-
96633	2	UTM IM GBP Janus Hend Fixed Interest Monthly Inc	96636	-	96635	96634	0.30	-1.37	-1.31	-1.48	17.72	-10.79	-4.98	-1.48	1.86	5.59	1.15%	1.43%	-
MULTI-ASSET																			
98777	3	UTM IM GBP HSBC World Select 4	98793	-	98795	98794	-0.25	1.20	2.88	9.06				9.06	11.74		1.20%	1.62%	
98716	2	UTM IM GBP Cirilium Moderate Blend Port	98717	-	-	98718	-0.99	0.31	2.77	5.43	31.18	23.81	36.27	5.43	7.74	9.47	0.00%	1.26%	-
86300	2	UTM IM GBP NextGen MStar Global Adventurous	-	-	-	-	-1.93	1.95	5.40	10.37	56.70	56.01		10.37	13.76	16.15	0.20%	1.45%	-
98775	4	UTM IM EUR HSBC World Select 4	-	98790	98791	98792	-0.44	0.89	2.06	7.26				7.26	9.85		1.20%	1.62%	
86500	2	UTM IM GBP NextGen MStar Global Growth	-	-	-	-	-1.49	1.67	4.49	8.80	49.06	44.57		8.80	11.87	14.23	0.20%	1.41%	-
98725	2	UTM IM EUR Cirilium Balanced Blend Portfolio	-	-	-	-	-0.69	-0.49	0.50	0.70	15.10	3.89		0.70	2.99	4.80	0.00%	1.37%	-
98728	2	UTM IM EUR Cirilium Moderate Blend Portfolio	-	-	-	-	-1.13	-0.17	1.87	3.44	24.40	14.09		3.44	5.71	7.55	0.00%	1.37%	-
98773	3	UTM IM USD HSBC World Select 4	98784	98785	98786	-	-0.25	1.19	3.02	9.45				9.45	12.30		1.20%	1.57%	
86301	2	UTM IM EUR NextGen MStar Global Adventurous	-	-	-	-	0.79	4.48	7.53	11.52	52.77	47.33		11.52	13.13	15.17	0.20%	1.53%	-
86501	2	UTM IM EUR NextGen MStar Global Growth	-	-	-	-	1.23	4.08	6.56	9.73	45.04	36.60		9.73	11.21	13.20	0.20%	1.49%	-
98776	2	UTM IM GBP HSBC World Select 3	98778	-	98780	98779	0.09	0.90	2.09	6.64				6.64	9.29		1.20%	1.66%	
97132	3	UTM IM GBP Global Unconstrained Equity	97134	-	97135	97133	-1.38	6.52	9.86	14.13	60.02	74.11	74.11	14.13	12.09	16.97	1.65%	1.75%	-
98774	2	UTM IM EUR HSBC World Select 3	-	98787	98788	98789	-0.09	0.47	1.22	4.75				4.75	7.30		1.20%	1.66%	
98729	2	UTM IM USD Cirilium Moderate Blend Portfolio	-	-	98730	-	-1.01	0.24	2.65	5.19	31.24	25.07		5.19	7.65	9.49	0.00%	1.36%	-
98772	2	UTM IM USD HSBC World Select 3	98781	98782	98783	-	0.00	0.89	2.25	7.07				7.07	9.82		1.20%	1.54%	-
86302	2	UTM IM USD NextGen MStar Global Adventurous	-	-	-	-	-0.78	0.57	3.92	8.83	54.89	55.29		8.83	13.00	15.70	0.20%	1.53%	
Multi-Asset - Balanced																			
98712	2	UTM IM GBP Cirilium Balanced Blend Portfolio	98713	-	98715	98714	-0.52	-0.09	1.41	2.68	21.41	13.40	21.41	2.68	5.05	6.68	0.00%	1.27%	-
86200	2	UTM IM GBP NextGen MStar Global Balanced	-	-	-	-	-0.88	0.90	2.90	5.64	37.41	28.38		5.64	8.93	11.17	0.20%	1.39%	-
86201	2	UTM IM EUR NextGen MStar Global Balanced	-	-	-	-	1.86	3.36	4.99	6.68	34.11	21.70		6.68	8.35	10.28	0.20%	1.48%	-
98726	2	UTM IM USD Cirilium Balanced Blend Portfolio	-	-	98727	-	-0.53	-0.09	1.43	2.53	21.41	13.86		2.53	4.93	6.68	0.00%	1.37%	-
86202	2	UTM IM USD NextGen MStar Global Balanced	-	-	-	-	0.30	-0.52	1.51	4.09	35.89	28.14		4.09	8.08	10.76	0.20%	1.47%	-

All percentage growth calculated to 31/10/2026 Performance % over one year to the end of October 2026

Utmost International IM Base Currency Fund ID | Risk Rating | Re-priced currency only available to unit-linked products | CUMULATIVE | ANNUAL

			EUR	GBP	HKD	USD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2026 YTD	2025	2024	2023	AMC	TER/ OCF	SFC authorised*
Multi-Asset - Cautious																			
85051	2	UTM IM GBP abrdn Diversified Growth and Income	96715	-	-	97928	-0.14	-0.05	2.82	4.42	24.79	13.61	20.66	4.42	5.02	7.66	1.05%	1.25%	-
96884	2	UTM IM GBP Janus Henderson Cautious Managed	96887	-	96886	96885	0.55	-0.94	2.92	4.03	25.75	13.35	16.37	4.03	6.14	7.94	1.25%	1.50%	-
86100	2	UTM IM GBP NextGen MStar Global Cautious	-	-	-	-	-0.43	0.43	1.57	2.74	26.99	16.43		2.74	5.91	8.29	0.20%	1.26%	-
86400	1	UTM IM GBP NextGen MStar Global Defensive	-	-	-	-	1.40	1.30	2.11	1.20	17.91	5.08		1.20	3.70	5.64	0.20%	1.15%	-
86101	2	UTM IM EUR NextGen MStar Global Cautious	-	-	-	-	2.44	3.02	3.71	3.91	24.00	10.32		3.91	5.52	7.44	0.20%	1.34%	-
86401	1	UTM IM EUR NextGen MStar Global Defensive	-	-	-	-	4.28	3.82	4.28	2.37	15.83	0.00		2.37	3.43	5.02	0.20%	1.22%	-
98264	2	UTM IM USD JP Morgan Global Income	98266	98265	98267	-	0.20	0.07	1.67	6.21	35.74	16.97	27.23	6.21	7.13	10.72	1.25%	1.53%	-
86102	2	UTM IM USD NextGen MStar Global Cautious	-	-	-	-	0.78	-0.94	0.17	1.31	25.24	15.60		1.31	5.13	7.79	0.20%	1.34%	-
86402	1	UTM IM USD NextGen MStar Global Defensive	-	-	-	-	2.64	-0.20	0.70	-0.30	16.63	4.99		-0.30	3.00	5.26	0.20%	1.22%	-
ALTERNATIVES																			
Alternatives - Absolute Return																			
98543	1	UTM IM GBP Jupiter Strat Absolute Ret Gov Bd	-	-	-	-	0.00	0.26	1.23	1.32	9.31	10.57	18.29	1.32	3.04	3.01	0.80%	1.02%	-
98481	1	UTM IM GBP Jupiter Merian Gbl Equity Absolute Ret	-	-	-	-	-0.14	3.36	8.60	12.76	33.02	59.77	71.81	12.76	11.57	9.98	1.50%	1.67%	-
98544	1	UTM IM EUR Jupiter Strategic Absolute Return Gov Bd	-	-	-	-	0.00	-0.10	0.60	-0.20	4.02	2.23	8.14	-0.20	1.26	1.32	0.80%	1.02%	-
98250	1	UTM IM USD Jupiter Merian Gbl Eq Absolute Ret	98252	98251	98253	-	-0.12	3.42	8.62	12.89	33.55	60.31	74.42	12.89	11.69	10.12	1.50%	1.66%	-
Alternatives - Specialist																			
98172	4	UTM IM USD Man Trend Alternative	98174	98173	98175	-	-0.49	6.89	7.10	30.84	9.70	16.52	17.79	30.84	14.20	3.13	2.50%	2.78%	-
COMMODITIES																			
Commodities - Agriculture																			
97896	4	UTM IM GBP Barings Global Agriculture	97898	-	97899	97897	-2.81	-3.53	-2.92	7.90	-2.92	-7.33	13.54	7.90	1.20	-0.98	1.50%	1.76%	-
97468	3	UTM IM GBP Sarasin Food & Agriculture Opportunities	97470	-	97471	97469	2.77	-1.13	3.91	0.00	-3.55	-28.19	-22.74	0.00	-5.48	-1.20	1.50%	1.82%	-
Commodities - Natural Resources																			
97283	5	UTM IM EUR BNP Paribas Clean Energy Solutions	-	97284	97286	97285	-9.42	-11.51	-31.35	-19.81	13.26	-63.41	4.69	-19.81	6.60	4.24	1.50%	2.09%	✓
97406	5	UTM IM USD Barings Global Resources *	97408	97407	97409	-	2.65	7.88	4.96	37.13	59.36	65.40	84.17	37.13	21.86	16.80	1.50%	2.05%	✓
97225	5	UTM IM USD BlackRock GF World Mining	97227	97226	97228	-	-6.20	-0.69	-4.64	22.80	77.97	62.30	136.90	22.80	23.95	21.19	1.75%	2.16%	✓
97856	5	UTM IM USD JP Morgan Global Natural Resources	97858	97857	97859	-	1.52	8.52	4.42	34.52	79.15	94.18	133.81	34.52	28.11	21.45	1.50%	1.85%	✓
97692	4	UTM IM USD Pictet Timber	97694	97693	97695	-	0.20	-6.55	-3.26	-5.92	-4.73	-21.26	6.12	-5.92	-11.07	-1.60	2.40%	2.11%	✓
97696	4	UTM IM USD Pictet Water	97698	97697	97699	-	3.86	2.48	0.14	-2.81	22.89	6.04	40.35	-2.81	-2.91	7.11	2.40%	2.14%	✓
Commodities - Precious Metals																			
98242	5	UTM IM USD BMG Bullion	98244	98243	98245	-	-9.83	-7.18	-22.12	-0.32	84.81	75.57	104.15	-0.32	18.72	22.72	1.25%	2.13%	-
98246	4	UTM IM USD BMG Gold Bullion	98248	98247	98249	-	-3.45	-2.70	-12.23	-1.99	85.37	94.02	118.30	-1.99	17.09	22.84	1.25%	1.60%	-
98582	5	UTM IM USD Jupiter Gold & Silver	-	-	-	-	-10.77	5.46	-12.86	14.27	223.33	129.99	176.72	14.27	41.03	47.87	1.50%	1.72%	-
97464	5	UTM IM USD Ninety One GSF Global Gold	97466	97465	97467	-	-8.19	8.57	-2.06	19.91	213.16	167.26	190.76	19.91	48.06	46.30	1.50%	2.01%	✓
97846	4	UTM IM USD Pictet (CH) Precious Metals Fund - Physical Gold	97848	97847	97849	-	-3.43	-2.40	-11.59	-0.64	93.00	107.52	140.95	-0.64	18.71	24.51	0.00%	0.48%	-
98438	5	UTM IM GBP Precious Metals Equity	98439	-	98672	98440	-4.47	15.76	-1.32	26.27	175.69	150.11	179.43	26.27	43.19	40.22	1.95%	2.05%	-
PROPERTY																			
Property - UK																			
96521	5	UTM IM GBP abrdn UK Real Estate Share	96524	-	96523	96522	3.79	-3.83	5.44	-1.45	19.79	-24.36	-15.03	-1.45	-1.62	6.20	1.20%	1.39%	-
CASH																			
Cash funds - Deposit																			
85012	1	UTM IM GBP Deposit	-	-	-	-	0.21	0.69	1.39	3.74	11.84	15.30	14.67	3.74	3.62	3.80		0.00%	-
96202	1	UTM IM EUR Deposit	-	-	-	-	0.09	0.35	0.62	2.06	6.53	7.13	5.45	2.06	1.84	2.13		0.00%	-
85112	1	UTM IM USD Deposit	-	-	-	-	0.24	0.67	1.35	2.55	11.32	15.24	14.98	2.55	3.18	3.64		0.00%	-

All percentage growth calculated to 31/10/2026 Performance % over one year to the end of October 2026

Utmost International IM Base Currency Fund ID	Risk Rating		Re-priced currency only available to unit-linked products				CUMULATIVE						ANNUAL						
			EUR	GBP	HKD	USD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2026 YTD	2025	2024	2023	AMC	TER/ OCF	SFC authorised*
Cash funds - Money Market																			
98263	1	UTM IM EUR BlackRock GF Euro Reserve Trust *	-	-	-	-	0.12	0.24	0.35	0.59	3.91	3.40	0.12	0.59	0.77	1.29	0.00%	0.65%	✓
87700	1	UTM IM GBP Ninety One GSF Sterling Money	-	-	-	-	0.29	0.67	1.26	2.45	9.63			2.45	2.73	3.11	0.25%	0.47%	✓
97912	1	UTM IM USD Emirates Islamic Money Market	-	-	98567	-	0.30	0.69	1.29	2.62	9.47	12.13	11.64	2.62	2.77	3.06	1.50%	1.66%	-
86600	1	UTM IM HKD Fidelity US Dollar Cash (HKD)	-	-	-	-	0.19	0.66	1.43	3.61	10.64	14.70		3.61	3.37	3.43	0.15%	0.40%	✓

RISK RATING

The risk rating refers to the volatility of the returns of the fund over the last five years. Standard deviation is a common measure used to demonstrate a fund's volatility, which indicates the tendency of the returns of a fund to rise or fall over a period of time. The standard deviation measures the degree to which the fund fluctuates in relation to its average return over a period of time. A low standard deviation indicates that the fund's fluctuation is close to the average whereas high standard deviation indicates that the fluctuation is more widely spread out from the average.

The standard deviation of the fund over the last five years is calculated using past returns history. Where a fund hasn't been in existence on the fund range long enough to generate the required five year history of returns, we use the standard deviation of the available returns of the fund, along with the standard deviation of the available returns as a suitable sector benchmark for the remaining time period provided by Morning Star Direct.

This standard deviation figure is then assigned to a relevant volatility interval. The volatility intervals have then each been allocated a risk rating from 1 to 5 as shown below, with 1 being low and 5 being high.

VOLITILITY	RISK RATING	DESCRIPTION
5 or Less	1	Funds offering maximum security. As far as possible, the risk of loss is minimised by investing in cash and near cash deposits in the fund currency.
5 - 10	2	Funds are likely to display limited volatility. Typical exposure in these funds will be to highly-rated government and corporate bonds in the fund currency, although there may also be some equity exposure. In addition, highly diversified funds with an exposure to multiple asset classes may be included here.
10 - 15	3	Funds seeking to achieve strong capital growth, with an emphasis on diversification. Multi-currency funds that would otherwise fall into a lower category may be included here.
15 - 20	4	Funds that are likely to be single-country equity funds, offering exposure to developed markets, or funds investing in emerging equity markets. In addition, diversified funds with a more aggressive investment approach may be included here.
20 or more	5	Funds with a more aggressive investment approach.

Source for all performance information: Morningstar, bid to bid with gross income reinvested back into the fund.

▲ Ethical profile.

[1] The funds show USD performance rather than the performance of the underlying Fund.

*Funds marked with * are available for investment to residents of Hong Kong.

Investors should be aware that unit prices and the income from units may fall as well as rise and that past performance is not a guide to the future. Where a fund invests in securities designated in a different currency to the fund or where an underlying fund is denominated in a different currency, investments may rise and fall purely as a result of exchange rate fluctuations.

Sector classifications are proprietary to Utmost International Isle of Man Limited.

The performance figures shown are inclusive of all external fund management fees and Utmost International Isle of Man Limited Annual Management Charge; however, they exclude product charges.

The currency that features at the beginning of the Utmost International Isle of Man Limited fund names indicates the currency that the funds are denominated in (the base currency). For example, the UTM IM GBP Compass Portfolio

[3] is denominated in Sterling.

Utmost International Isle of Man Limited multi-currency pricing system allows Utmost International Isle of Man Limited to take the price of a fund and, by applying an exchange rate to it, produce equivalent prices in other currencies. The fund codes shown under the heading 'additional repriced currencies' indicate the availability of multi-currency priced funds.

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Investors should be aware of the risks when investing in Emerging Market Funds as they may be subject to considerable fluctuations in value. They are additional to the normal risks inherent in securities. Local dealing restrictions may make certain securities illiquid. Investment in these Funds should be regarded as long-term in nature and is only suitable for sophisticated investors who understand the risks involved.

A WEALTH *of* DIFFERENCE

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Utmost International Isle of Man Limited is registered in the Isle of Man, registered number 024916C.

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

Utmost International Isle of Man Limited is licensed by the Isle of Man Financial Services Authority as an Authorised Insurer.

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