PERFORMANCE STATISTICS

utmost™

UTMOST PANEUROPE DAC

October 2026

All percentage growth calculated to 31/10/2026

Performance % over one year to the end of October 2026

Utmost international IE Base Currency Fund ID	Risk Rating		Re-priced currency only available to unit-linked products			CUMULATIVE						ANNUAL						
			GBP	EUR	USD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2026 YTD	2025	2024	2023	AMC	TER/ OCF	Spanish
MANAGED SOLUTIONS - available in different risk profiles, providing a high level of diversification across multiple asset classes																		
10680	4	UTM IE GBP Equity Fund	-	-	-	-1.83	1.78	7.17	10.89	58.85	21.43	50.23	10.89	12.40	16.68	1.25%	1.81%	✓
10683	3	UTM IE GBP Equity Fund	-	-	-	-1.63	1.47	5.24	8.64	47.10	19.11	39.04	8.64	10.56	13.73	1.25%	1.47%	✓
10686	2	UTM IE GBP Balanced Fund	-	-	-	-1.32	0.42	2.66	4.55	33.63	10.23	22.04	4.55	7.44	10.15	1.25%	1.85%	✓
10681	2	UTM IE EUR Equity Fund	-	-	-	-2.00	1.34	6.23	9.05	51.95	13.54	41.08	9.05	10.64	14.97	1.25%	1.81%	✓
10684	3	UTM IE EUR Growth Fund	-	-	-	-1.74	1.01	4.42	6.91	40.69	10.92	29.22	6.91	8.81	12.05	1.25%	1.47%	✓
10687	2	UTM IE EUR Balanced Fund	-	-	-	-1.48	0.09	1.91	2.90	27.82	2.50	12.68	2.90	5.71	8.53	1.25%	1.85%	✓
10682	4	UTM IE USD Equity Fund	-	-	-	-1.83	1.79	7.28	11.18	61.64	27.31	62.32	11.18	12.94	17.36	1.25%	1.81%	✓
10685	3	UTM IE USD Growth Fund	-	-	-	-1.59	1.46	5.42	9.14	49.82	24.22	49.69	9.14	11.21	14.43	1.25%	1.47%	✓
10688	3	UTM IE USD Balanced Fund	10764	10763	-	-1.32	0.52	2.74	4.82	35.44	14.13	28.97	4.82	7.89	10.64	1.25%	1.85%	✓
RESEARCHED RANGE - offering access to a wide range of different asset classes and sectors																		
EQUITIES																		
Equities - Japan Equity																		
10721	4	UTM IE USD Japanese Equity	10722	10723	-	-2.36	4.73	9.04	21.41	83.35	74.61	88.61	21.41	22.91	22.39	1.60%	1.70%	✓
Equities - Asia Pacific Equity																		
10724	4	UTM IE USD Asia Pac (ex Japan) Large-Cap Eq	10725	10726	-	-3.93	2.12	5.77	15.50	79.71	52.37	86.47	15.50	21.73	21.58	1.75%	1.80%	✓
10727	4	UTM IE GBP Asia Pacific (ex Japan) Eq	-	10729	10728	-6.26	-5.43	-4.93	-9.72	8.90	-7.42	20.57	-9.72	0.20	2.88	1.75%	1.95%	✓
Equities - China & Hong Kong																		
10730	5	UTM IE USD China Equity	10731	10732	-	-4.73	-10.51	-13.84	-13.93	20.44	-29.34	-24.08	-13.93	7.08	6.40		1.80%	✓
Equities - Emerging markets																		
10733	5	UTM IE USD Emerging Markets Eq Growth	10734	10735	-	-7.17	-1.73	-4.09	13.36	71.23	10.48	38.20	13.36	21.07	19.64	0.00%	1.70%	✓
Equities - European																		
10736	4	UTM IE EUR Europe (ex UK) Equity	10737	-	10738	-0.40	-0.68	4.66	5.86	36.74	30.92	60.83	5.86	8.83	10.99	0.00%	1.70%	✓
10739	5	UTM IE EUR Europe (ex UK) Equity Growth	10740	-	10741	-1.67	-0.08	6.31	-0.15	16.52	-18.47	18.11	-0.15	-1.87	5.23	0.00%	1.70%	✓
Equities - UK																		
10710	4	UTM IE GBP UK Equity Large-Cap Income	-	-	-	1.27	-2.09	6.22	7.00	54.87	53.68	52.94	7.00	13.94	15.70	1.65%	1.70%	✓
10711	4	UTM IE GBP UK Equity Growth	-	10757	10758	2.63	-1.61	4.50	-2.01	17.87	-7.05	-8.36	-2.01	0.36	5.63	1.65%	1.70%	✓
10701	4	UTM IE GBP UK Equity Opportunities	-	10702	10703	0.88	-1.71	8.35	9.18	56.68	38.44	50.00	9.18	14.53	16.15	0.00%	1.70%	✓
Equities - North America																		
10754	5	UTM IE USD US Equity Small/Mid-Cap	10755	10756	-	2.15	0.43	5.00	22.30	54.68	24.56	50.93	22.30	9.03	15.65	1.65%	1.65%	✓
10765	5	UTM IE GBP US Equity Income	-	10766	10767	1.74	1.47	9.80	18.88	50.55	75.34	96.43	18.88	12.52	14.61	1.65%	1.59%	✓
10704	5	UTM IE GBP US Equity Growth	-	10705	10706	-3.24	5.11	-0.11	-6.76	54.65	42.41	138.54	-6.76	5.49	15.64	1.65%	1.70%	✓
FIXED INCOME																		
Fixed Income - Global																		
10695	2	UTM IE GBP Investment Grade Corporate Bond	-	10696	10697	0.21	-0.31	0.00	-2.03	11.98	-5.22	-3.12	-2.03	0.63	3.84		1.11%	✓
Fixed Income - UK																		
10716	1	UTM IE GBP Sterling Diversified Bond	-	-	-	0.21	-1.75	-1.75	-2.36	12.40	-7.75	-2.36	-2.36	0.58	3.97	1.00%	1.20%	✓
10719	2	UTM IE GBP Sterling Corporate Bond	-	-	-	0.23	-0.34	0.11	-1.55	11.14	-12.08	-8.26	-1.55	1.32	3.58	0.80%	1.00%	✓

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COMMODITIES																		
Commodities - Precious Metals																		
10751	5	UTM IE EUR Precious Metals Equity	10752	-	10753	-2.10	18.40	2.16	32.86	187.04	152.47	187.30	32.86	42.87	42.12	1.95%	2.00%	✓
SELF SELECT																		
EQUITIES																		
Equities - Asia Pacific																		
10098	5	UTM IE USD JP Morgan Pacific Equity	10099	10100	-	-5.98	-2.17	-2.60	6.98	60.74	7.98	41.36	6.98	15.11	17.14	1.50%	1.77%	✓
Equities - Global																		
10745	4	UTM IE USD Global Equity Growth	10746	10747	-	-1.82	2.84	4.84	7.41	73.15	45.77	98.68	7.41	14.87	20.08	1.70%	1.75%	✓
Equities - India																		
10307	5	UTM IE USD HSBC GIF Indian Equity	10308	10309	-	0.58	-5.15	-4.51	-15.17	8.22	1.75	35.82	-15.17	-7.75	2.67	1.50%	1.94%	✓
MULTI-ASSET																		
Multi-Asset - Aggressive																		
10047	2	UTM IE EUR JP Morgan Global Balanced	10049	-	10048	-0.40	0.05	1.13	1.08	26.86	0.71	16.19	1.08	3.63	8.25	1.45%	1.70%	✓
Multi-Asset - Cautious																		
10355	3	UTM IE USD Fidelity Multi Asset Growth & Income	10356	10357	-	-1.40	-1.31	0.27	9.50	45.43	19.45	19.20	9.50	11.74	13.30	1.25%	1.81%	✓
CASH FUNDS																		
Cash Funds - Deposit																		
10041	1	UTM IE GBP Deposit	-	-	-	0.24	0.73	1.48	2.66	10.36	13.92	11.86	2.66	2.96	3.34	-	-	-
10043	1	UTM IE EUR Deposit	-	-	-	0.20	0.30	0.60	1.00	5.21	5.65	3.91	1.00	1.21	1.71	-	-	-
Cash Funds - Money Market																		
10671	1	UTM IE EUR Blackrock Liquidity IRL EUR	-	-	-	0.11	0.35	0.58	0.93	5.06	5.06	1.63	0.93	1.17	1.66	-	0.30%	✓
10670	1	UTM IE GBP Blackrock Liquidity IRL	-	-	-	0.30	0.70	1.41	2.76	10.57	13.70	11.80	2.76	3.07	3.41	0.25%	0.30%	✓
10669	1	UTM IE USD Blackrock Liquidity IRL USD	-	-	-	0.19	0.67	1.34	2.72	10.79	14.88	13.40	2.72	3.01	3.47	-	0.30%	✓

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 Spain.

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 PanEurope dac.

The performance figures shown are inclusive of all external fund management fees and Utmost PanEurope dac's Annual Management Charge; however, they exclude product charges.

The currency that features at the beginning of the Utmost PanEurope dac fund names indicates the currency that the funds are denominated in (the base currency). For example, the UTM IE GBP Compass Portfolio 3 is denominated in Sterling.

Utmost PanEurope dac's multi-currency pricing system allows Utmost PanEurope dac 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.

This Morningstar sourced information is provided to you by Utmost PanEurope dac and is used at your own risk. Morningstar take care to ensure that the information provided is correct.

Morningstar and Utmost PanEurope dac neither warrants, represents nor guarantees the contents of the information, nor do they accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.

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

utmostgroup.com

Utmost PanEurope dac is registered in Ireland, registered number 311420.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

Utmost is registered in Ireland as a business name of Utmost PanEurope dac.

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