

# FUND PERFORMANCE

QUARTER 1, 2025 (Currency Denomination – BASE)



STATISTICS AS AT 31/03/2025	BASE CURRENCY	LAUNCH DATE	3 MTHS %	1 YEAR %	3 YEARS %	5 YEARS %
UTMOST OUTCOME FUND RANGE						
Utmost Outcome Strategy Fund (Inflation target +1%) EUR	EUR	31/05/2019	-0.60	1.37	1.47	3.32
Utmost Outcome Strategy Fund (Inflation target +1%) GBP	GBP	31/05/2019	1.10	2.69	1.26	2.60
Utmost Outcome Strategy Fund (Inflation target +1%) USD	USD	31/05/2019	0.14	5.89	3.33	5.48
Utmost Outcome Strategy Fund (Inflation target +3%) EUR	EUR	30/10/2015	0.49	1.70	3.25	7.55
Utmost Outcome Strategy Fund (Inflation target +3%) GBP	GBP	30/03/2012	-0.13	2.34	1.83	6.14
Utmost Outcome Strategy Fund (Inflation target +3%) USD	USD	30/10/2015	-0.83	2.96	3.15	8.57
Utmost Outcome Strategy Fund (Inflation target +4%) EUR	EUR	16/11/2018	-0.21	2.66	5.35	10.86
Utmost Outcome Strategy Fund (Inflation target +4%) GBP	GBP	16/11/2018	0.99	8.42	5.32	9.23
Utmost Outcome Strategy Fund (Inflation target +4%) USD	USD	16/11/2018	-3.45	6.18	5.97	12.91
UTMOST UNIT-LINKED SELF SELECT RANGE						
EQUITY FUNDS						
Utmost HSBC UK Equity Tracker Fund	GBP	25/01/2007	5.83	14.55	7.56	13.84
Utmost JPMorgan European Equity Fund	EUR	21/07/1997	7.71	4.63	9.05	14.70
Utmost Schroder Japanese Equity Fund	USD	02/07/2010	2.92	2.16	1.98	6.04
Utmost European Equity Fund	EUR	02/04/2009	7.01	7.42	7.55	12.46
Utmost UK Equity Fund	GBP	02/04/2009	10.53	14.55	6.63	12.11
Utmost US Equity Fund	USD	02/04/2009	-5.84	6.42	7.63	16.58
Utmost International Equity Fund	USD	01/11/1991	-3.30	2.79	8.45	18.33
Utmost JPMorgan Pacific Equity Fund	USD	31/01/2001	2.94	7.29	0.78	7.53
Utmost Real Asset Fund EUR	EUR	15/07/2018	3.60	3.59	-1.64	5.43
Utmost Real Asset Fund GBP	GBP	15/07/2018	3.96	6.27	1.04	7.50
Utmost Real Asset Fund USD	USD	15/07/2018	4.13	5.33	0.53	7.38
Utmost Schroder ISF Asian Opportunities Fund	USD	13/12/2013	1.00	7.78	0.44	7.03
Utmost JPMorgan Emerging Markets Equity Fund	USD	12/09/2008	2.17	2.80	-0.36	5.24
BOND FUNDS						
Utmost Euro Reserve Fund	EUR	01/07/1996	0.43	2.98	1.60	0.92
Utmost Sterling Reserve Fund	GBP	01/07/1996	1.13	4.57	2.59	0.96
Utmost US Dollar Reserve Fund	USD	02/01/1995	1.08	4.77	3.19	1.36
Utmost Euro Bond Fund	EUR	17/01/2014	0.34	2.64	-0.63	-0.60

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**Currency Risk:** Please note that each fund, within your Member Account, is denominated in the same currency as your contribution. If there is a difference between the currency in which you contributions are denominated and the currency of the underlying assets held by the fund, then you will face a currency risk. The currency risk is such that the investment value will fluctuate either up or down if there are changes in the exchange rates. This risk is in addition to changes in the actual performance of the investments within the fund.

# FUND PERFORMANCE

QUARTER 1, 2025 (Currency Denomination – BASE)



## BOND FUNDS CONTINUED

Utmost Sterling Bond Fund	GBP	17/01/2014	1.19	1.47	-1.48	-1.98
Utmost US Dollar Bond Fund	USD	17/01/2014	2.82	4.40	2.33	0.44
Utmost Global Strategic Bond Fund	USD	05/01/2001	2.43	4.97	1.09	1.61
Utmost Fidelity Emerging Markets Debt Fund	USD	02/07/2010	2.66	6.00	0.54	2.76

## ALTERNATIVE ASSET FUNDS

Utmost iShares Dow Jones Global Sustainability Fund	USD	23/08/2013	-0.23	4.47	6.84	14.91
Utmost iShares MSCI World Islamic Fund	USD	23/08/2013	-4.50	-3.26	4.18	13.71
Utmost iShares Physical Gold Fund	USD	23/08/2013	17.56	37.59	15.56	13.06
Utmost BGF World Mining Fund	USD	02/07/2010	7.02	0.86	-6.68	16.98
Utmost Schroder Global Cities Equity Fund	USD	11/11/2022	-0.04	0.00	0.00	0.00

## DEPOSIT ADMINISTRATION FUNDS (Declared Bonus Rates as at 31st December each year)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
US Dollar	2.50%	2.25%	1.75%	1.50%	1.00%	1.10%	1.00%	0.80%	0.50%	1.25%	2.25%
Euro	2.50%	2.00%	1.10%	0.60%	0.30%	0.30%	0.15%	0.11%	0.00%	0.50%	1.00%
Sterling	2.00%	1.50%	1.50%	1.00%	0.90%	0.90%	0.75%	0.50%	0.40%	1.00%	2.00%

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# FUND PERFORMANCE

## QUARTER 1, 2025 (Currency Denomination – USD)



STATISTICS AS AT 31/03/2025	BASE CURRENCY	LAUNCH DATE	3 MTHS %	1 YEAR %	3 YEARS %	5 YEARS %
<b>UTMOST OUTCOME FUND RANGE</b>						
Utmost Outcome Strategy Fund (Inflation target +1%) EUR	EUR	31/05/2019	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +1%) GBP	GBP	31/05/2019	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +1%) USD	USD	31/05/2019	0.14	5.89	3.33	5.48
Utmost Outcome Strategy Fund (Inflation target +3%) EUR	EUR	30/10/2015	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +3%) GBP	GBP	30/03/2012	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +3%) USD	USD	30/10/2015	-0.83	2.96	3.15	8.57
Utmost Outcome Strategy Fund (Inflation target +4%) EUR	EUR	16/11/2018	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +4%) GBP	GBP	16/11/2018	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +4%) USD	USD	16/11/2018	-3.45	6.18	5.97	12.91
<b>UTMOST UNIT-LINKED SELF SELECT FUND RANGE</b>						
<b>EQUITY FUNDS</b>						
Utmost HSBC UK Equity Tracker Fund	GBP	25/01/2007	9.87	14.88	7.00	13.26
Utmost JPMorgan European Equity Fund	EUR	01/07/1996	11.82	4.93	8.48	14.11
Utmost Schroder Japanese Equity Fund	USD	02/07/2010	2.92	2.16	1.98	6.04
Utmost European Equity Fund	EUR	02/04/2009	11.09	7.73	6.99	11.88
Utmost UK Equity Fund	GBP	02/04/2009	6.46	14.22	7.19	12.68
Utmost US Equity Fund	USD	02/04/2009	-5.84	6.42	7.63	16.58
Utmost International Equity Fund	USD	01/11/1991	-3.30	2.79	8.45	18.33
Utmost JPMorgan Pacific Equity Fund	USD	31/01/2001	2.94	7.29	0.78	7.53
Utmost Real Asset Fund EUR	EUR	15/07/2018	0.00	0.00	0.00	0.00
Utmost Real Asset Fund GBP	GBP	15/07/2018	0.00	0.00	0.00	0.00
Utmost Real Asset Fund USD	USD	15/07/2018	4.13	5.33	0.53	7.38
Utmost Schroder ISF Asian Opportunities Fund	USD	13/12/2013	1.00	7.78	0.44	7.03
Utmost JPMorgan Emerging Markets Equity Fund	USD	12/09/2008	2.17	2.80	-0.36	5.24
<b>BOND FUNDS</b>						
Utmost Euro Reserve Fund	EUR	01/07/1996	0.00	0.00	0.00	0.00
Utmost Sterling Reserve Fund	GBP	01/07/1996	0.00	0.00	0.00	0.00
Utmost US Dollar Reserve Fund	USD	02/01/1995	1.08	4.77	3.19	1.36
Utmost Euro Bond Fund	EUR	17/01/2014	4.17	2.94	-1.14	-1.10

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# FUND PERFORMANCE

QUARTER 1, 2025 (Currency Denomination – USD)



## BOND FUNDS CONTINUED

Utmost Sterling Bond Fund	GBP	17/01/2014	4.25	4.05	-2.11	-1.16
Utmost US Dollar Bond Fund	USD	17/01/2014	2.82	4.40	2.33	0.44
Utmost Global Strategic Bond Fund	USD	05/01/2001	2.43	4.97	1.09	1.61
Utmost Fidelity Emerging Markets Debt Fund	USD	02/07/2010	2.66	6.00	0.54	2.76

## ALTERNATIVE ASSET FUNDS

Utmost iShares Dow Jones Global Sustainability Fund	USD	23/08/2013	-0.23	4.47	6.84	14.91
Utmost iShares MSCI World Islamic Fund	USD	23/08/2013	-4.50	-3.26	4.18	13.71
Utmost iShares Physical Gold Fund	USD	23/08/2013	17.56	37.59	15.56	13.06
Utmost BGF World Mining Fund	USD	02/07/2010	7.02	0.86	-6.68	16.98
Utmost Schroder Global Cities Equity Fund	USD	11/11/2022	-0.04	0.00	0.00	0.00

## DEPOSIT ADMINISTRATION FUNDS (Declared Bonus Rates as at 31st December each year)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
US Dollar	2.50%	2.25%	1.75%	1.50%	1.00%	1.10%	1.00%	0.80%	0.50%	1.25%	2.25%
Euro	2.50%	2.00%	1.10%	0.60%	0.30%	0.30%	0.15%	0.11%	0.00%	0.50%	1.00%
Sterling	2.00%	1.50%	1.50%	1.00%	0.90%	0.90%	0.75%	0.50%	0.40%	1.00%	2.00%

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# FUND PERFORMANCE

## QUARTER 1, 2025 (Currency Denomination – EUR)



STATISTICS AS AT 31/03/2025	BASE CURRENCY	LAUNCH DATE	3 MTHS %	1 YEAR %	3 YEARS %	5 YEARS %
<b>UTMOST OUTCOME FUND RANGE</b>						
Utmost Outcome Strategy Fund (Inflation target +1%) EUR	EUR	31/05/2019	-0.60	1.37	1.47	3.32
Utmost Outcome Strategy Fund (Inflation target +1%) GBP	GBP	31/05/2019	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +1%) USD	USD	31/05/2019	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +3%) EUR	EUR	30/10/2015	0.49	1.70	3.25	7.55
Utmost Outcome Strategy Fund (Inflation target +3%) GBP	GBP	30/03/2012	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +3%) USD	USD	30/10/2015	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +4%) EUR	EUR	16/11/2018	-0.21	2.66	5.35	10.86
Utmost Outcome Strategy Fund (Inflation target +4%) GBP	GBP	16/11/2018	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +4%) USD	USD	16/11/2018	0.00	0.00	0.00	0.00
<b>UTMOST UNIT-LINKED SELF SELECT FUND RANGE</b>						
<b>EQUITY FUNDS</b>						
Utmost HSBC UK Equity Tracker Fund	GBP	25/01/2007	6.64	12.03	7.69	12.32
Utmost JPMorgan European Equity Fund	EUR	01/07/1996	7.71	4.63	9.05	14.70
Utmost Schroder Japanese Equity Fund	USD	02/07/2010	-0.86	1.86	2.52	6.58
Utmost European Equity Fund	EUR	02/04/2009	7.01	7.42	7.55	12.46
Utmost UK Equity Fund	GBP	02/04/2009	7.28	11.71	7.32	11.18
Utmost US Equity Fund	USD	02/04/2009	-9.30	6.12	8.20	17.18
Utmost International Equity Fund	USD	01/11/1991	-6.86	2.49	9.02	18.93
Utmost JPMorgan Pacific Equity Fund	USD	31/01/2001	-0.85	6.98	1.30	8.08
Utmost Real Asset Fund EUR	EUR	15/07/2018	3.60	3.59	-1.64	5.43
Utmost Real Asset Fund GBP	GBP	15/07/2018	0.00	0.00	0.00	0.00
Utmost Real Asset Fund USD	USD	15/07/2018	0.00	0.00	0.00	0.00
Utmost Schroder ISF Asian Opportunities Fund	USD	13/12/2013	-2.72	7.47	0.96	7.58
Utmost JPMorgan Emerging Markets Equity Fund	USD	12/09/2008	-1.59	2.50	0.16	5.78
<b>BOND FUNDS</b>						
Utmost Euro Reserve Fund	EUR	01/07/1996	0.43	2.98	1.60	0.92
Utmost Sterling Reserve Fund	GBP	01/07/1996	0.00	0.00	0.00	0.00
Utmost US Dollar Reserve Fund	USD	02/01/1995	0.00	0.00	0.00	0.00
Utmost Euro Bond Fund	EUR	17/01/2014	0.34	2.64	-0.63	-0.60

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# FUND PERFORMANCE

QUARTER 1, 2025 (Currency Denomination – EUR)



## BOND FUNDS CONTINUED

Utmost Sterling Bond Fund	GBP	17/01/2014	0.41	3.75	-1.60	-0.66
Utmost US Dollar Bond Fund	USD	17/01/2014	-0.95	4.11	2.86	0.95
Utmost Global Strategic Bond Fund	USD	05/01/2001	-1.33	4.67	1.63	2.13
Utmost Fidelity Emerging Markets Debt Fund	USD	02/07/2010	-1.11	5.69	1.07	3.28

## ALTERNATIVE ASSET FUNDS

Utmost iShares Dow Jones Global Sustainability Fund	USD	23/08/2013	-3.90	4.17	7.40	15.50
Utmost iShares MSCI World Islamic Fund	USD	23/08/2013	-8.01	-3.53	4.72	14.29
Utmost iShares Physical Gold Fund	USD	23/08/2013	13.23	37.20	16.17	13.64
Utmost BGF World Mining Fund	USD	02/07/2010	3.08	0.57	-6.20	17.57
Utmost Schroder Global Cities Equity Fund	USD	11/11/2022	0.00	0.00	0.00	0.00

## DEPOSIT ADMINISTRATION FUNDS (Declared Bonus Rates as at 31st December each year)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
US Dollar	2.50%	2.25%	1.75%	1.50%	1.00%	1.10%	1.00%	0.80%	0.50%	1.25%	2.25%
Euro	2.50%	2.00%	1.10%	0.60%	0.30%	0.30%	0.15%	0.11%	0.00%	0.50%	1.00%
Sterling	2.00%	1.50%	1.50%	1.00%	0.90%	0.90%	0.75%	0.50%	0.40%	1.00%	2.00%

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# FUND PERFORMANCE

## QUARTER 1, 2025 (Currency Denomination – GBP)



STATISTICS AS AT 31/03/2025	BASE CURRENCY	LAUNCH DATE	3 MTHS %	1 YEAR %	3 YEARS %	5 YEARS %
<b>UTMOST OUTCOME FUND RANGE</b>						
Utmost Outcome Strategy Fund (Inflation target +1%) EUR	EUR	31/05/2019	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +1%) GBP	GBP	31/05/2019	1.10	2.69	1.26	2.60
Utmost Outcome Strategy Fund (Inflation target +1%) USD	USD	31/05/2019	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +3%) EUR	EUR	30/10/2015	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +3%) GBP	GBP	30/03/2012	-0.13	2.34	1.83	6.14
Utmost Outcome Strategy Fund (Inflation target +3%) USD	USD	30/10/2015	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +4%) EUR	EUR	16/11/2018	0.00	0.00	0.00	0.00
Utmost Outcome Strategy Fund (Inflation target +4%) GBP	GBP	16/11/2018	0.99	8.42	5.32	9.23
Utmost Outcome Strategy Fund (Inflation target +4%) USD	USD	16/11/2018	0.00	0.00	0.00	0.00
<b>UTMOST UNIT-LINKED SELF SELECT FUND RANGE</b>						
<b>EQUITY FUNDS</b>						
Utmost HSBC UK Equity Tracker Fund	GBP	25/01/2007	5.83	14.55	7.56	13.84
Utmost JPMorgan European Equity Fund	EUR	01/07/1996	8.53	2.33	9.18	13.17
Utmost Schroder Japanese Equity Fund	USD	02/07/2010	-0.09	-0.37	2.65	5.16
Utmost European Equity Fund	EUR	02/04/2009	7.83	5.06	7.68	10.96
Utmost UK Equity Fund	GBP	02/04/2009	10.53	14.55	6.63	12.11
Utmost US Equity Fund	USD	02/04/2009	-8.60	3.79	8.33	15.61
Utmost International Equity Fund	USD	01/11/1991	-6.14	0.25	9.16	17.35
Utmost JPMorgan Pacific Equity Fund	USD	31/01/2001	-0.09	4.64	1.43	6.64
Utmost Real Asset Fund EUR	EUR	15/07/2018	0.00	0.00	0.00	0.00
Utmost Real Asset Fund GBP	GBP	15/07/2018	3.96	6.27	1.04	7.50
Utmost Real Asset Fund USD	USD	15/07/2018	0.00	0.00	0.00	0.00
Utmost Schroder ISF Asian Opportunities Fund	USD	13/12/2013	-1.97	5.11	1.09	6.14
Utmost JPMorgan Emerging Markets Equity Fund	USD	12/09/2008	-0.83	0.25	0.29	4.37
<b>BOND FUNDS</b>						
Utmost Euro Reserve Fund	EUR	01/07/1996	0.00	0.00	0.00	0.00
Utmost Sterling Reserve Fund	GBP	01/07/1996	1.13	4.57	2.59	0.96
Utmost US Dollar Reserve Fund	USD	02/01/1995	0.00	0.00	0.00	0.00
Utmost Euro Bond Fund	EUR	17/01/2014	1.11	0.38	-0.50	-1.92

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# FUND PERFORMANCE

QUARTER 1, 2025 (Currency Denomination – GBP)



## BOND FUNDS CONTINUED

Utmost Sterling Bond Fund	GBP	17/01/2014	1.19	1.47	-1.48	-1.98
Utmost US Dollar Bond Fund	USD	17/01/2014	-0.20	1.82	2.99	-0.39
Utmost Global Strategic Bond Fund	USD	05/01/2001	-0.58	2.37	1.75	0.76
Utmost Fidelity Emerging Markets Debt Fund	USD	02/07/2010	-0.35	3.37	1.19	1.91

## ALTERNATIVE ASSET FUNDS

Utmost iShares Dow Jones Global Sustainability Fund	USD	23/08/2013	-3.16	1.89	7.53	13.96
Utmost iShares MSCI World Islamic Fund	USD	23/08/2013	-7.31	-5.65	4.85	12.77
Utmost iShares Physical Gold Fund	USD	23/08/2013	14.10	34.19	16.32	12.13
Utmost BGF World Mining Fund	USD	02/07/2010	3.87	-1.64	-6.08	16.01
Utmost Schroder Global Cities Equity Fund	USD	11/11/2022	0.00	0.00	0.00	0.00

## DEPOSIT ADMINISTRATION FUNDS (Declared Bonus Rates as at 31st December each year)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
US Dollar	2.50%	2.25%	1.75%	1.50%	1.00%	1.10%	1.00%	0.80%	0.50%	1.25%	2.25%
Euro	2.50%	2.00%	1.10%	0.60%	0.30%	0.30%	0.15%	0.11%	0.00%	0.50%	1.00%
Sterling	2.00%	1.50%	1.50%	1.00%	0.90%	0.90%	0.75%	0.50%	0.40%	1.00%	2.00%

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## A WORLD *of* DIFFERENCE

**Registered Head Office address:** Utmost Worldwide Limited, Utmost House, Le Truchot, St Peter Port, Guernsey, Channel Islands GY1 1GR.

Utmost Corporate Solutions is the trading name used by Utmost Worldwide Limited and a number of Utmost companies.

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

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