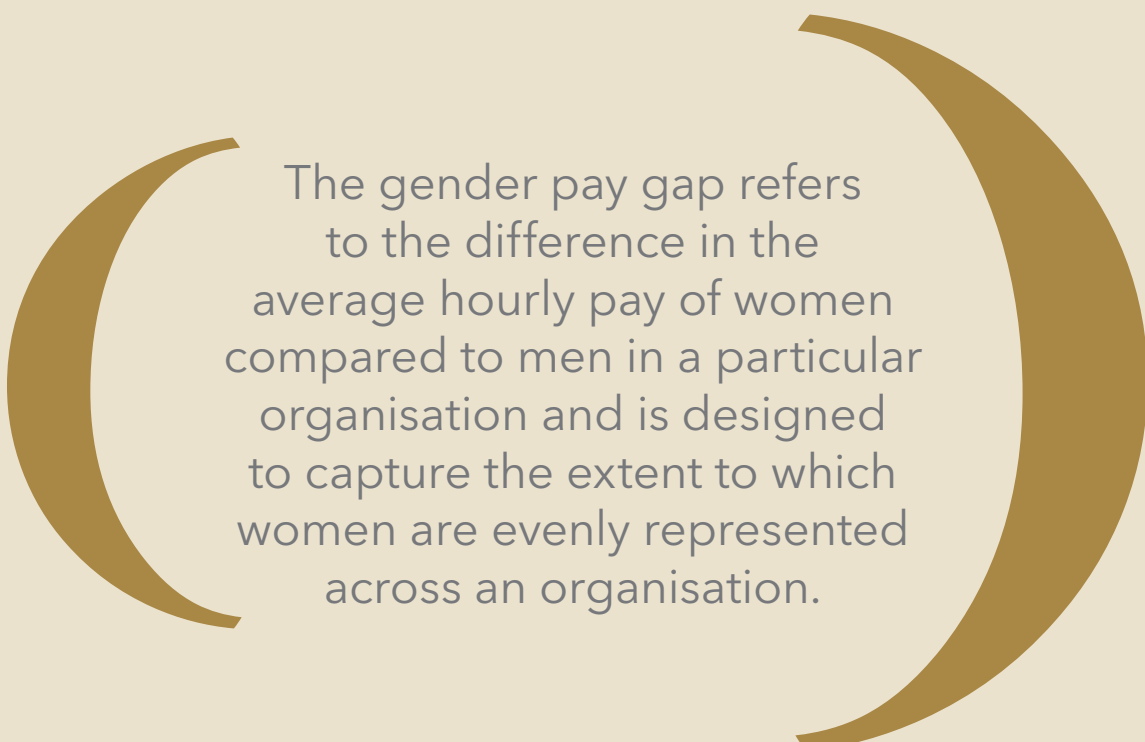


A large, stylized gold crescent moon graphic that frames the central text.

UTMOST  
INTERNATIONAL  
IRELAND  
GENDER PAY GAP  
REPORT 2025



The gender pay gap refers to the difference in the average hourly pay of women compared to men in a particular organisation and is designed to capture the extent to which women are evenly represented across an organisation.

# INTRODUCTION

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Utmost International is recognised as a leading provider of insurance-based wealth solutions through Utmost Wealth Solutions and employee benefits via Utmost Corporate Solutions.



**HENRY O' SULLIVAN**  
CHIEF EXECUTIVE  
Utmost International Ireland

## OVERVIEW

Our people are at the core of everything we do. We strive to create an environment where equality of opportunity is not just a principle but a practice. At work, we want our colleagues to feel they are valued, respected and treated fairly.

This publication marks the fourth Gender Pay Gap Report produced by Utmost International Ireland, based on employee data captured on 30 June 2025.

Gender pay gap reporting is now a key requirement for many organisations, designed to provide transparency and encourage progress towards workplace equality. It measures the difference in average pay between men and women across the organisation, regardless of role or seniority.

It's important to note that a gender pay gap does not mean unequal pay for equal work. Instead, it highlights representation differences. For example, if women are more likely to hold roles at the lower end of the pay scale, the overall gap will appear wider even when pay for the same job is equal.

Why is this document important? Gender pay gap reporting gives us a clear lens to examine participation rates, identify trends and address barriers to progression. At Utmost International Ireland, we see this as an opportunity to strengthen our commitment to diversity and inclusion. By understanding the data, we can take meaningful steps to close gaps, support career development and build a culture where talent thrives – regardless of gender.

# UTMOST INTERNATIONAL IRELAND AT A GLANCE

We are part of Utmost Group which is a leading provider of insurance and savings solutions. The Group operates in the UK and the International insurance industries across our two businesses, Utmost International and Utmost Life and Pensions.

As at 30 June 2025, Utmost Group has over £100bn in assets under administration and 465,000 customers.

The following report includes data and information about the Utmost International Ireland business only.

## UTMOST INTERNATIONAL IRELAND OVERVIEW

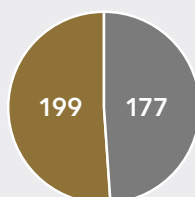
Utmost International has two offices in Ireland, one in Dublin and one in Navan, Co. Meath. We employ 376 people across both locations. We actively participate in local community initiatives and organise numerous internal networking events. We employ a diverse workforce from many different nationalities.

### IRELAND

Our Head Office is located in Navan and we have a second office in Dublin

Year business established

1999



Gender split  
■ 53% female ■ 47% male



Employees in the  
Gender Pay Gap Report

376

# UTMOST INTERNATIONAL IRELAND

## GENDER PAY GAP INFORMATION

### Our gender pay gap information at a glance

#### MEAN GENDER PAY GAP (ALL EMPLOYEES)

12.6%

The mean gender pay gap is the difference between what is earned on average by women and men based on average gross hourly earnings of all paid employees – not just men and women doing the same job, or with the same experience or working pattern.

#### MEDIAN GENDER PAY GAP (ALL EMPLOYEES)

11%

The median gender pay gap is the difference between women's median hourly wage and men's median hourly wage. The median hourly wage is calculated by ranking groups of employees (e.g. into male and female groups) from the highest paid to the lowest paid and taking the hourly wage of the person in the middle.

**Table 1: The percentage of men and women in the lower, lower-middle, upper-middle and upper quartile pay bands.**

	MALES	FEMALES
Quartile 1 Lower	38%	62%
Quartile 2 Lower Middle	47%	53%
Quartile 3 Upper Middle	49%	51%
Quartile 4 Upper	54%	46%

**Table 2: The difference between the mean and median hourly pay of all male and female employees and that of male and female employees on part-time contracts and temporary contracts.**

	MEAN	MEDIAN
Hourly Remuneration (all)	12.6%	11%
Hourly Remuneration part-time	N/A no part time males	N/A no part time males
Hourly Remuneration temporary	-1%	-18%

**Table 3: The percentage of male and female employees who received bonuses and benefit in kind.**

	MALES	FEMALES
Received a bonus	90%	91%
Received benefit in kind	61%	71%

**Table 4: The difference between the mean and median bonus remuneration of male and female employees.**

	MEAN	MEDIAN
Bonus Remuneration	14%	11.5%

# COMMENTARY

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## **Mean Gender Pay Gap – All employees**

The Utmost mean gender pay gap in 2025 is at 12.6% which is a decrease from the 2024 gender pay gap of 15%. This indicates that the mean gender pay gap does not follow a straightforward trend; rather, variations in the percentages are expected and can often result from minor changes in the distribution of genders and roles within the organisation.

## **Factors influencing our Gender Pay Gap**

In 2025, the gender pay gap has decreased and while the mean % continues to be driven primarily by the higher number of males in senior leadership roles. Increased efforts across recruitment, executive MI reporting (including quarterly analysis of salary trends by grade and end of year guidance on remuneration reviews) and internal mobility opportunities have contributed to this reduction.

## **Mean and Median Gender Pay Gap – Part-time employees**

For 2025, there were no part time males.

## **Mean Gender Pay Gap – Temporary contractors**

The Utmost International Ireland mean gender pay gap for this population in 2025 is -1% indicating that female employees in this category are paid slightly more than male employees overall.

## **Mean Bonus Gap**

90% of male employees within the remit of this report were paid a bonus in 2025.

91% of female employees within the remit of this report were paid a bonus in 2025.

Analysis indicates that the mean bonus pay gap continues to be driven by the historic higher number of males in senior leadership roles.

# GENDER PAY GAP ACTION PLAN - KEY FOCUS AREAS

Our ongoing aim is to empower our people by continuously encouraging an open and inclusive culture that promotes gender representation and positive contribution to our gender pay gap.

The table below gives an overview of our key areas of focus and our progress on each item. We have selected a number of key focus areas where we know our attention and action will have the most positive impact.

TOPIC	KEY AREAS OF FOCUS
RECRUITMENT AND PROGRESSION	<ul style="list-style-type: none"> <li>› Senior female appointments at Board and Senior Management level.</li> <li>› Multiple promotions secured by female colleagues, supporting skill development.</li> <li>› Continued rollout of a job sharing programme to attract female talent back into the workplace.</li> <li>› Continued support for flexible working arrangements, positively recognised by staff and aiding talent retention and geographic reach.</li> </ul>
EXTERNAL COMMITMENTS	<ul style="list-style-type: none"> <li>› Signatory of Ireland's Women in Finance Charter, committing to improved gender balance at Management and Leadership level.</li> </ul>
WELLBEING	<ul style="list-style-type: none"> <li>› Integration of Wellbeing across the employee lifecycle, supported by dedicated Wellbeing Ambassadors to drive initiatives.</li> </ul>
TALENT MANAGEMENT/ LEARNING AND DEVELOPMENT	<ul style="list-style-type: none"> <li>› Continued focus on talent development through various leadership programmes with 50/50 gender representation.</li> <li>› Enhanced Learning &amp; Development programmes, including board training for senior managers to support succession plans for the company.</li> </ul>
ENGAGEMENT AND COMMUNICATION	<ul style="list-style-type: none"> <li>› Launch of a monthly "Let's Talk" series, providing regular sessions on diverse topics and creating a platform for open discussion.</li> </ul>
FAMILY FRIENDLY PRACTICES	<ul style="list-style-type: none"> <li>› We remain dedicated to fostering a supportive and inclusive workplace by expanding our Menopause Awareness programme. Additional knowledge-sharing events were rolled out to ensure all employees have access to valuable resources and guidance.</li> <li>› Plans are in motion to launch a dedicated 'returner' programme aimed at supporting employees to reintegrate confidently back into the workplace. This initiative will provide a structured framework and tailored support to help returners thrive within the organisation.</li> </ul>
MONITORING AND REPORTING	<ul style="list-style-type: none"> <li>› Quarterly reporting to senior management on male/female salary levels, ensuring gender pay gap movements remain on the leadership agenda and enabling proactive action.</li> </ul>
CELEBRATING INTERNATIONAL WOMEN'S DAY	<ul style="list-style-type: none"> <li>› A key highlight was the Voices of Utmost event, hosted across both offices. Senior female leaders shared candid insights into their career journeys and professional development within the organisation, offering inspiration and practical advice to colleagues.</li> </ul>