

FITCH RATINGS

A TRUSTED SIGNAL OF STRENGTH,
STABILITY AND SECURITY

At the heart of Utmost's proposition is financial strength and stability, independently validated by Fitch Ratings. Fitch Ratings is one of the "Big Three" global credit rating agencies and provides forward-looking assessments of financial institutions, governments and corporations, evaluating their ability to meet financial and other obligations.

Fitch's ratings are used by investors, regulators and financial professionals worldwide to:

- › Gauge financial stability
- › Assess risk
- › Support informed decision-making

UTMOST AND FITCH RATINGS

We remain fully committed to transparency and to maintaining the highest standards of financial strength and governance. Our Utmost insurance entities, including Utmost International Isle of Man, Utmost PanEurope, Utmost Luxembourg S.A. and Utmost Worldwide are individually rated



A rigorous REVIEW AND RATING AFFIRMATION

process is conducted by Fitch every year. This review covers all significant events in the past year including acquisition activity and financial performance.

OUR FITCH RATINGS HISTORY

UTMOST GROUP
rated since 2021

UTMOST PANEUROPE
rated since 2021

UTMOST INTERNATIONAL ISLE OF MAN
rated since 2021

UTMOST WORLDWIDE
rated since 2021

UTMOST LUXEMBOURG S.A.
acquired by Utmost Group in December 2024 and
rated since January 2025

UTMOST RATINGS SUMMARY

WHAT ARE IFS RATINGS?

An Insurer Financial Strength rating is an assessment of the financial strength of an insurance organisation and reflect an insurer's ability to pay obligations to policyholders.

INSURER FINANCIAL STRENGTH RATINGS

ENTITY	RATING CATEGORY	FITCH RATING	OUTLOOK
Utmost PanEurope dac	IFS	A+	Stable
Utmost Worldwide Limited	IFS	A+	Stable
Utmost International Isle of Man Limited	IFS	A+	Stable
Utmost Luxembourg S.A. (acquired by Utmost Group in December 2024 and rated since January 2025)	IFS	A+	Stable

Latest Fitch ratings awarded to Utmost PanEurope dac, Utmost Worldwide Limited, Utmost International Isle of Man Limited and Utmost Luxembourg S.A. in October 2025.



Fitch expects the combined group to strengthen Utmost's leadership in the international life and savings market by adding scale and providing access to new markets in continental Europe, while continuing to focus on servicing affluent, HNI and UHNI customers.

QUOTE FROM FITCH RATINGS*



WHY IT MATTERS

For advisers and clients alike, Utmost's Fitch Rating is a powerful signal of trust, resilience, and long-term commitment. It reinforces Utmost's ability to meet its obligations and deliver on promises today and in the future. As an important step in their assessment activity, advisers need to be aware that our Fitch ratings are for each issuing entity in Utmost and not just at parent company level.



CALL TO ACTION

Speak to your Utmost Relationship Manager to learn how our financial strength can help to support your clients' long-term planning.

*Fitch Ratings - Rating Action Commentary 08 January 2025
[Fitch Rates Lombard International at IFS 'A+'; Outlooks Stable](#)

A WEALTH of DIFFERENCE

www.utmostinternational.com

This promotional item has been approved jointly by Utmost International Distribution Services Limited (FRN 1007096) and Utmost Wealth Advisers Limited (FRN 829788). Promotion approved November 2025.

Utmost Wealth Solutions is a business name used by a number of Utmost companies:

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.

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 Worldwide Limited (No. 27151) also trading as Utmost Wealth Solutions, is incorporated in Guernsey. It is authorised and regulated by the Guernsey Financial Services Commission to conduct long term business and general business. Registered Office: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR. Utmost Worldwide Limited also holds a permit issued by the Jersey Financial Services Commission to conduct long term business in Jersey.

Where this material has been distributed by Utmost International Middle East Limited, it has been distributed to Market Counterparties on behalf of Utmost International Isle of Man Limited by Utmost International Middle East Limited. Utmost International Middle East Limited is a wholly owned subsidiary of Utmost International Isle of Man Limited and is incorporated in the Dubai International Financial Centre (DIFC) under number 3249, registered office address Office 14-36, Level 14, Central Park Towers, Dubai International Financial Centre, PO Box 482062, Dubai, United Arab Emirates and is a company regulated by the Dubai Financial Services Authority (DFSA).

Utmost Luxembourg S.A. is regulated by the Commissariat aux Assurances (CAA). Registered office address: 4, rue Lou Hemmer, L-1748 Luxembourg, Grand-Duché de Luxembourg.

Further information about our Utmost International regulated entities can be found on our website at <https://utmostinternational.com/regulatory-information>.

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