

# GUIDED ARCHITECTURE FUNDS PERFORMANCE HISTORY (DECEMBER 2025)



## ABOUT THIS DOCUMENT

This document details the price, charges and historical performance of the Guided Architecture range of funds currently available for investment by existing Guided Architecture clients. If you would like further information about the funds, please refer to our website or contact our Customer Support team on **+44 (0) 2038 685 300** or by email [customersupport@utmostwealth.com](mailto:customersupport@utmostwealth.com). Our Customer Support team can provide information on any Guided Architecture funds that are not currently listed in this document because they are not accepting any new investments.

### IMPORTANT NOTES

- › Investment decisions should not be made on the basis of this document alone. We highly recommend you speak with your financial adviser before making any investment decisions.
- › Utmost International Isle of Man Limited (UIIOM) does not give any advice as to the suitability of any of the funds available and we will not be responsible for the advice of any adviser appointed. UIIOM will also not be responsible for the performance of any of the funds except for the Utmost Money funds.
- › Factors such as, but not limited to, currency and market fluctuations may affect the value of your investment, which can fall as well as rise. Investors may not get back the amount originally invested.
- › Past performance is not a guide to future performance.
- › With the exception of our Utmost Money funds, funds within the Guided ranges are mirror funds. The objective of a mirror fund is to mirror as closely as possible the performance of the underlying fund. However, in some instances, performance may not match the underlying fund and certain factors may reduce the potential for growth. The key reasons for this include:
  - Our fund charge
  - The mirror fund may not be wholly invested in the underlying fund, as it can hold a small amount of cash
  - There are timing differences and additional administration costs of running the mirror fund
  - The underlying fund may apply a different price for purchases and sales.
- › Our Fund Management Charge (FMC) quoted against each fund is the most up to date as at the time of publishing. As underlying fund charges can be changed by the underlying Fund Manager at any time, our FMC can also change. For the most up to date charges contact us directly.
- › The FMC consists of the underlying fund's Ongoing Charges Figure (OCF) plus our own charge. The underlying fund's OCF consists of its Annual Management Charge (AMC) and fund expenses.
- › The FMC is accrued on a daily basis and is deducted from the fund's daily price.
- › In addition to the FMC shown, some funds may also have a performance fee applicable on the underlying fund. These funds are marked accordingly and for full details of the underlying fund's charges, refer to the literature provided by the underlying Fund Manager.
- › The funds available for your policy depend on the product that you are holding. For further details contact us directly.
- › Currently, trading in funds within the Guided ranges does not incur a dealing charge. However, the unit prices of our funds are determined by the prices at which the underlying funds can be bought or sold. Furthermore, assets within the underlying funds typically have a higher price when being bought which means fund transaction prices can alter purely as a result of sales or purchases of these assets. Such changes will affect the value of your investment and are in addition to any initial fund charge illustrated. For further information on such charges, speak to your financial adviser.
- › A Guided Architecture fund may be withdrawn from further investment without notice at any time, e.g. if the underlying fund is withdrawn or suspended by the underlying Fund Manager.

INTERNAL CODE	FUND NAME	CURR	FUND SIZE (GBP)	PRICE (as at 31/12/2025)	FUND MANAGEMENT CHARGE (FMC) %	FMC DATE	6 MONTHS % (30/06/2025 - 31/12/2025)	1 YEAR % (31/12/2024 - 31/12/2025)	3 YEARS % (31/12/2022 - 31/12/2025)	5 YEARS % (31/12/2020 - 31/12/2025)
MSL1305	Utmost Aberdeen Asia Pacific Sustainable Equity	GBP	1.65m	2.8198	1.920	9/30/2024	16.35	13.91	12.62	-1.19
MSL1580	Utmost Aberdeen Asia Pacific Sustainable Equity USD	USD	299.77k	1.6054	1.920	9/30/2024	14.70	22.68	26.36	-2.21
MSL1309	Utmost Aegon Ethical Equity	GBP	1.27m	2.8800	1.520	2/14/2025	-1.71	1.43	23.07	9.36
MSL1735	Utmost Aegon Investment Grade Bond	GBP	434.39k	1.2918	1.040	2/14/2025	3.51	8.61	24.14	0.16
MSL0627	Utmost Aegon Sterling Corporate Bond	GBP	493.55k	1.8500	0.900	2/14/2025	3.64	7.49	21.78	-2.55
MSL1578	Utmost Allspring Worldwide US All Cap Growth USD	USD	1.18m	5.0390	1.800	8/31/2025	3.57	12.73	89.65	26.12
MSL0423	Utmost Artemis Income	GBP	9.28m	6.3056	1.550	2/14/2022	8.09	20.78	50.37	72.91
MSL1313	Utmost Artemis Strategic Bond	GBP	5.17m	2.0612	1.090	9/30/2024	3.20	7.91	21.34	8.36
MSL0518	Utmost Artemis US Select	GBP	5.00m	7.3734	1.340	8/30/2024	16.97	9.48	71.00	76.84
9998298	Utmost AXA Defensive Distribution	GBP	6.16m	1.6810	1.520	12/31/2024	2.22	4.43	5.62	-9.81
MSL0402	Utmost AXA Distribution	GBP	3.52m	2.6320	1.510	12/31/2024	5.34	11.33	20.38	15.29
MSL0406	Utmost AXA Ethical Distribution	GBP	1.16m	1.6536	1.520	12/31/2024	-0.11	2.01	9.36	-5.86
MSL0549	Utmost AXA Framlington American Growth	GBP	3.08m	16.8302	1.560	12/31/2024	7.39	1.23	57.73	64.82
MSL1697	Utmost AXA Framlington Biotechnology	GBP	108.99k	2.4333	1.820	12/31/2024	36.96	19.99	20.83	27.09
MSL0621	Utmost AXA Framlington Global Sustainable Managed Balanced	GBP	14.10m	3.4100	1.315	12/31/2024	5.43	6.69	30.03	19.58
MSL0624	Utmost AXA Framlington Global Technology	GBP	2.19m	17.4414	1.560	12/31/2024	14.13	13.04	78.14	52.14
MSL1701	Utmost AXA Framlington Health	GBP	158.75k	2.4456	1.570	12/31/2024	19.56	6.44	8.05	29.28
MSL1702	Utmost AXA Framlington Japan	GBP	146.95k	2.3405	1.600	12/31/2024	9.63	17.46	35.49	10.02
MSL1703	Utmost AXA Framlington Managed Income	GBP	806.42k	1.6194	1.070	12/31/2024	3.52	7.68	25.33	22.81
MSL1704	Utmost AXA Framlington UK Mid Cap	GBP	1.50m	1.6690	1.570	12/31/2024	0.64	4.89	16.36	0.73
MSL0456	Utmost AXA Framlington UK Select Opps	GBP	1.83m	36.9720	1.570	12/31/2024	4.67	9.68	12.19	8.99
MSL1705	Utmost AXA Framlington UK Smaller Companies	GBP	1.02m	1.7385	1.590	12/31/2024	0.30	1.14	10.71	-13.88
MSL0626	Utmost AXA Framlington UK Sustainable Equity	GBP	6.50m	2.6062	1.590	12/31/2024	3.40	5.39	8.90	0.38
MSL0604	Utmost AXA Global High Income	GBP	447.77k	2.7429	1.290	12/31/2024	2.96	6.80	27.02	16.99
MSL0400	Utmost AXA Global Sustainable Distribution	GBP	8.62m	3.7073	1.510	12/31/2024	7.97	7.38	21.68	16.94
MSL1693	Utmost Baillie Gifford Japanese	GBP	501.96k	2.2866	1.480	4/30/2025	8.46	15.13	19.48	2.42
MSL1694	Utmost Baillie Gifford Managed	GBP	4.30m	2.0598	1.530	7/31/2025	4.32	7.67	26.95	-1.91
MSL1680	Utmost BlackRock Continental European	GBP	5.20m	2.6073	1.660	7/31/2025	-5.91	-3.09	14.76	16.22
MSL1666	Utmost BlackRock Global Funds Euro Markets EUR	EUR	80.58k	2.2271	1.810	7/31/2025	3.56	14.42	49.37	53.33
MZZ0230	Utmost BlackRock Gold & General	GBP	1.51m	33.2669	1.910	7/31/2025	79.41	145.35	188.63	140.38
MSL1448	Utmost BlackRock UK Absolute Alpha*	GBP	152.68k	1.4134	1.670	7/31/2025	1.78	0.81	14.35	21.85
MSL1688	Utmost BNY Mellon Asian Income	GBP	181.06k	2.0703	1.620	12/24/2025	15.67	19.48	33.63	39.32
MSL1316	Utmost BNY Mellon Global Bond USD	USD	685.24k	1.0630	1.140	12/24/2025	-0.13	6.29	4.63	-19.40
MSL1355	Utmost BNY Mellon Global Income	GBP	6.71m	5.0451	1.560	12/24/2025	12.05	15.90	29.47	59.65
MSL0586	Utmost BNY Mellon International Bond	GBP	531.32k	1.6360	1.110	12/24/2025	1.78	-0.93	-6.27	-18.14

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MSL1596	Utmost BNY Mellon Long Term Global Equity	GBP	2.32m	3.4834	2.070	12/24/2025	4.44	0.24	24.18	30.52
MSL1318	Utmost BNY Mellon Long Term Global Equity EUR	EUR	34.03k	4.4768	2.070	12/24/2025	2.78	-4.89	26.24	33.93
MSL1581	Utmost BNY Mellon Long Term Global Equity USD	USD	147.65k	2.9225	2.070	12/24/2025	2.45	7.81	38.27	28.48
MSL0510	Utmost BNY Mellon Multi-Asset Growth	GBP	9.55m	18.2064	1.565	12/24/2025	12.64	17.07	33.42	52.05
MSL1552	Utmost BNY Mellon Real Return	GBP	979.28k	1.6003	1.570	12/24/2025	7.20	11.31	19.28	16.73
MSL1774	Utmost Capital Group Global Allocation EUR	EUR	0.01k	1.1570	1.590	11/30/2025	3.03	-1.62	20.95	
MSL1692	Utmost CT European Select	GBP	3.25m	2.4480	1.550	5/1/2025	2.87	10.17	31.71	26.44
MSL1670	Utmost CT European Select EUR	EUR	4.19m	2.2557	1.630	5/31/2025	1.35	4.58	34.62	31.14
MSL0590	Utmost CT Global Select	GBP	4.63m	6.6506	1.590	9/1/2025	7.81	5.23	51.14	45.43
MSL1584	Utmost CT Global Select USD	USD	4.28m	3.5776	2.430	11/30/2025	5.59	13.47	69.65	42.74
MSL1365	Utmost CT UK Equity Income	GBP	6.34m	3.7553	1.550	5/1/2025	5.06	11.24	35.15	56.24
MSL1717	Utmost CT UK Equity Income USD	USD	2.78k	2.2034	1.630	4/30/2025	6.25	12.68	39.34	62.42
9998558	Utmost Deferred Distribution	GBP	487.49m	3.1776	0.510	12/31/2024	6.19	11.10	16.82	6.40
MSL1673	Utmost Fidelity China Focus USD	USD	14.63k	1.5256	1.550	1/2/2026	11.32	26.94	29.39	21.33
MSL1615	Utmost Fidelity Emerging Markets	GBP	2.13m	2.5064	1.780	1/2/2026	22.35	28.02	38.70	3.86
MSL1671	Utmost Fidelity Emerging Markets USD	USD	303.95k	1.6178	1.780	1/2/2026	19.97	37.62	54.41	2.20
MSL1732	Utmost Fidelity Global Dividend	GBP	1.56m	2.6022	1.660	1/2/2026	6.82	14.20	39.87	55.76
MSL1768	Utmost Fidelity Global Dividend EUR	EUR	24.43k	1.6891	1.790	1/2/2026	5.03	8.16	42.43	59.22
MSL1767	Utmost Fidelity Global Dividend USD	USD	0.02k	1.7320	1.790	1/2/2026	5.10	23.45	59.54	58.42
MSL0669	Utmost Fidelity Global Special Situations	GBP	10.89m	158.2130	1.660	1/2/2026	15.07	18.19	51.03	55.46
MZZ0283	Utmost Fidelity Sustainable Asia Equity USD	USD	763.73k	13.9012	1.770	1/2/2026	17.40	30.67	31.73	4.93
MZZ0279	Utmost Fidelity Sustainable Moneybuilder Income	GBP	4.38m	0.6802	0.940	1/2/2026	2.85	6.04	17.55	-7.22
MSL1325	Utmost First Sentier Global Listed Infrastructure	GBP	1.57m	4.0110	1.550	10/31/2025	6.60	9.43	12.37	37.30
MSL1766	Utmost Fundsmith Equity	GBP	699.46k	1.3001	1.690	9/30/2025	2.41	0.10	20.83	25.65
MZZ0219	Utmost Invesco Corporate Bond	GBP	5.34m	2.4607	1.000	12/1/2023	3.25	6.64	20.38	1.69
MSL0644	Utmost Invesco Distribution	GBP	11.05m	2.9767	1.490	12/1/2023	4.34	9.76	29.49	28.27
MSL0553	Utmost Invesco Global Bond	GBP	402.93k	1.3836	1.120	12/1/2023	1.77	3.48	1.50	-8.59
MSL1616	Utmost Invesco Japanese Equity Advantage JPY	JPY	200.36m	4.3161	1.700	8/31/2024	15.94	18.62	54.99	57.28
MSL0470	Utmost Invesco Monthly Income Plus	GBP	7.19m	4.7487	1.370	12/1/2023	3.63	6.43	23.77	18.27
MSL1775	Utmost Invesco Sterling Bond GBP	GBP	100.59k	1.0852	1.220	8/31/2024	2.97	6.00	18.50	
MSL0578	Utmost Janus Henderson China Opportunities	GBP	1.32m	5.3469	1.630	6/30/2025	16.90	28.06	6.40	-28.04
MSL1436	Utmost Janus Henderson Continental European I2 EUR	EUR	513.83k	4.1047	1.590	6/30/2025	7.74	18.50	46.62	62.30
MSL0458	Utmost Janus Henderson European Select Opportunities	GBP	1.66m	30.7676	1.630	6/30/2025	9.59	24.84	45.31	56.96
MSL1770	Utmost Janus Henderson Strategic Bond	GBP	244.63k	0.9217	1.200	6/30/2025	3.42	6.27	9.36	-10.55
MSL1746	Utmost JOHCM Continental European EUR*	EUR	60.65k	1.6923	1.560	12/12/2025	3.55	13.97	36.04	51.91

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MSL1336	Utmost JPM Asia	GBP	660.72k	3.7045	1.590	6/18/2025	18.99	20.91	24.43	-1.92
MSL1453	Utmost JPM Emerging Markets Equity USD	USD	390.51k	2.2392	1.610	1/1/2025	19.25	35.45	44.60	-3.59
MSL1686	Utmost JPM Emerging Markets Income	GBP	632.42k	2.1278	1.650	6/18/2025	16.52	20.93	39.97	35.88
MSL1777	Utmost JPM Global Macro Opportunities	GBP	730.45k	1.0477	1.450	6/18/2025	3.00	0.85	7.50	
MSL1776	Utmost JPM Global Macro Opportunities EUR	EUR	160.19k	0.9935	1.510	1/1/2025	1.59	-1.66	2.76	
MSL1339	Utmost JPM Global Natural Resources EUR	EUR	8.0k	1.9062	1.710	1/1/2025	29.62	31.78	27.83	108.56
MSL1772	Utmost JPM Japan	GBP	508.94k	1.0958	1.560	6/18/2025	4.53	14.64	45.70	
MSL0584	Utmost JPM Natural Resources	GBP	1.55m	3.2484	1.570	6/18/2025	31.92	39.62	26.23	103.33
MSL1685	Utmost JPM US Equity Income	GBP	1.02m	3.1016	1.380	6/18/2025	10.46	6.43	17.42	59.74
MSL1657	Utmost JPM US Select	GBP	6.77m	5.2219	1.530	6/18/2025	11.53	5.17	56.07	77.82
MSL0481	Utmost Jupiter Ecology	GBP	859.35k	6.6618	1.530	12/31/2024	7.69	10.10	25.79	30.02
MSL1765	Utmost Jupiter European Fund	GBP	29.17k	1.2767	1.740	12/31/2024	11.38	17.89	29.83	26.64
MSL0482	Utmost Jupiter Financial Opportunities	GBP	581.69k	13.0356	1.740	12/31/2024	21.22	36.23	80.82	53.17
MSL1538	Utmost Jupiter Merlin Balanced Portfolio	GBP	5.95m	2.8516	2.220	7/31/2025	12.58	17.11	33.14	45.13
MSL0485	Utmost Jupiter Merlin Growth Portfolio	GBP	9.50m	7.0700	2.270	7/31/2025	11.98	15.86	38.77	52.23
MZZ0233	Utmost Jupiter Merlin Income Portfolio	GBP	17.73m	4.0977	2.150	7/31/2025	9.18	14.38	26.52	29.16
MSL0488	Utmost Jupiter Multi-Asset Income	GBP	907.83k	1.1894	1.510	7/31/2025	6.72	11.20	25.89	11.18
MSL1757	Utmost Jupiter Strategic Bond	GBP	304.07k	1.0132	1.240	12/31/2024	3.24	9.28	17.71	-0.30
MSL1659	Utmost Jupiter UK Alpha	GBP	3.41m	1.8012	1.500	12/31/2024	12.52	23.50	34.67	52.09
MSL1741	Utmost L&G EM Government Bond US\$ Index	GBP	12.14k	1.0652	0.790	11/30/2025	7.88	4.27	16.95	-2.70
MSL1771	Utmost L&G Global Emerging Markets Index	GBP	987.9k	1.1824	1.000	11/30/2025	14.26	16.74	32.37	
MSL1773	Utmost L&G Global Inflation Linked Bond Index	GBP	147.53k	0.9833	0.730	11/30/2025	1.18	4.59	9.41	
MSL1754	Utmost LF Lindsell Train UK Equity	GBP	118.16k	1.0595	1.420	5/31/2025	-11.10	-7.94	-2.86	1.40
MSL1646	Utmost Liontrust MA Blended Growth	GBP	64.91k	2.7495	1.710	6/30/2025	10.36	12.12	37.34	40.40
MSL1648	Utmost Liontrust MA Blended Intermediate	GBP	1.15m	2.0756	1.660	6/30/2025	8.04	10.42	28.36	19.68
MSL1649	Utmost Liontrust MA Blended Moderate	GBP	1.61m	1.8021	1.620	6/30/2025	6.69	9.31	24.19	10.05
MSL1647	Utmost Liontrust MA Blended Progressive	GBP	1.37m	2.4212	1.680	6/30/2025	9.12	11.43	32.35	28.53
MSL1650	Utmost Liontrust MA Blended Reserve	GBP	390.05k	1.4910	1.580	6/30/2025	5.79	8.75	21.28	1.41
MSL1604	Utmost Liontrust MA Dynamic Passive Adventurous	GBP	180.85k	3.0650	1.140	6/30/2025	12.76	15.42	45.44	53.01
MSL1605	Utmost Liontrust MA Dynamic Passive Growth	GBP	894.29k	3.0918	1.150	6/30/2025	11.66	14.35	42.09	49.11
MSL1229	Utmost Liontrust MA Dynamic Passive Intermediate	GBP	4.83m	2.8852	1.160	6/30/2025	8.96	11.87	31.03	23.95
MSL1230	Utmost Liontrust MA Dynamic Passive Moderate	GBP	4.56m	2.4559	1.160	6/30/2025	7.46	10.46	25.86	12.59
MSL0439	Utmost Liontrust MA Explorer 100	GBP	632.08k	2.8116	2.170	6/30/2025	8.90	8.93	34.80	32.18
MSL0690	Utmost Liontrust MA Explorer 35	GBP	646.32k	1.5998	1.360	6/30/2025	4.47	7.09	19.11	-1.78
MSL0441	Utmost Liontrust MA Explorer 70	GBP	6.15m	3.5093	2.030	6/30/2025	6.85	8.40	29.52	21.69

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MSL0440	Utmost Liontrust MA Explorer 85	GBP	1.22m	2.6051	2.100	6/30/2025	8.03	8.93	33.08	30.84
MSL0612	Utmost Liontrust MA Explorer Income 45	GBP	2.59m	1.7977	1.910	6/30/2025	5.02	7.17	21.93	-0.15
MSL0611	Utmost Liontrust MA Explorer Income 60	GBP	4.21m	2.5081	1.980	6/30/2025	6.04	7.81	26.49	14.51
MSL1228	Utmost Liontrust MA Passive Progressive	GBP	1.18m	3.3344	1.150	6/30/2025	10.25	13.21	35.56	34.99
MSL1614	Utmost Liontrust MA Passive Prudent	GBP	202.15k	1.6148	1.180	6/30/2025	4.61	7.19	18.58	9.39
MSL1606	Utmost Liontrust MA Passive Reserve	GBP	925.18k	1.7331	1.170	6/30/2025	6.05	8.89	21.11	4.33
MSL1743	Utmost LO Convertible Bond Systematic	GBP	24.19k	1.3454	1.370	10/31/2025	6.02	14.00	29.52	8.81
MSL0495	Utmost M&G Corporate Bond	GBP	4.80m	0.8196	0.930	6/30/2025	2.80	5.86	18.12	-2.64
MSL1621	Utmost M&G Global Dividend	GBP	3.20m	4.0464	1.410	9/30/2025	11.37	11.24	43.86	69.36
MSL1687	Utmost M&G Optimal Income	GBP	681.37k	1.3616	1.130	9/30/2025	2.70	7.24	23.76	12.73
MSL1747	Utmost Martin Currie UK Equity Income	GBP	10.29m	1.4059	1.270	9/30/2025	11.57	20.86	34.91	60.44
MSL1682	Utmost Martin Currie UK Mid Cap	GBP	324.41k	1.5729	1.570	9/30/2025	0.27	4.25	11.51	4.92
MSL1683	Utmost Martin Currie UK Smaller Companies	GBP	976.42k	1.4688	1.580	9/30/2025	-6.56	-7.47	-8.67	-17.91
9999989	Utmost Money Dollar	USD	1.71m	1.9640	0.500	5/31/2023	1.18	2.33	9.01	9.85
9998743	Utmost Money Euro	EUR	647.59k	1.7080	0.500	5/31/2023	-0.14	0.06	2.43	1.36
INTERN9	Utmost Money Sterling	GBP	20.65m	2.5166	0.500	5/31/2023	1.55	3.32	11.95	12.75
9999976	Utmost Money Swedish Krona	SEK	1.65m	1.7835	0.500	5/31/2023	0.00	0.00	0.00	-0.59
MSL0471	Utmost Ninety One American Franchise USD	USD	147.82k	332.6574	1.720	12/31/2024	2.66	9.32	54.21	47.20
MSL1334	Utmost Ninety One GSF Emerging Markets Local Currency Debt USD	USD	135.45k	1.2887	1.770	12/31/2024	5.97	19.54	31.42	7.24
MSL1675	Utmost Pictet Global Megatrend Selection	GBP	1.45m	2.5542	1.910	11/30/2025	7.39	2.74	27.94	17.75
MSL1759	Utmost Pictet Global Megatrend Selection USD	USD	0.13k	1.2999	1.860	11/30/2025	5.95	11.23	45.60	18.18
MSL1763	Utmost Rathbone Global Opportunities	GBP	313.96k	1.3789	1.520	1/31/2024	3.26	5.11	42.92	34.63
MSL1748	Utmost Royal London Index Linked	GBP	182.31k	0.6893	0.800	12/31/2024	1.27	0.41	-7.72	-36.35
MSL1760	Utmost Royal London Sustainable Diversified Trust	GBP	2.40m	1.2112	1.520	12/31/2024	5.67	8.45	28.99	18.66
MSL1764	Utmost Royal London UK Equity Income	GBP	370.11k	1.9339	1.470	12/31/2024	8.98	20.70	40.71	72.10
MSL1736	Utmost Schroder Asian Income	GBP	496.54k	2.5188	1.645	10/22/2025	19.75	24.14	39.91	47.07
MSL0661	Utmost Schroder Global Cities Real Estate	GBP	1.38m	2.5287	1.645	6/10/2025	5.95	1.68	8.22	8.79
MSL1716	Utmost Schroder ISF Global Cities Real Estate USD	USD	194.76k	1.3783	1.540	9/8/2025	4.24	8.56	19.47	5.27
MSL1439	Utmost Schroder ISF Global High Yield USD	USD	158.67k	2.5088	1.180	2/27/2025	3.76	7.51	31.66	20.49
MSL1677	Utmost Schroder ISF Global Recovery	GBP	155.62k	1.7001	1.710	9/8/2025	14.83	28.19	57.38	66.83
MSL1695	Utmost Schroder Managed Balanced	GBP	2.40m	1.7828	1.680	3/13/2025	9.68	13.86	28.92	26.12
MSL1690	Utmost Schroder US Mid Cap	GBP	1.01m	2.2934	1.655	10/22/2025	12.51	-2.99	14.37	36.17
MSL0547	Utmost Stewart Investors Asia Pacific Leaders Sustainability	GBP	5.71m	9.8944	1.490	10/31/2025	9.06	1.89	10.37	11.96
MSL1755	Utmost Vanguard FTSE Dev World ex-UK Eq Index	GBP	1.87m	1.8768	0.890	12/31/2022	13.19	13.10	57.05	73.58
MSL1752	Utmost Vanguard FTSE UK All Share Index	GBP	4.05m	1.8955	0.810	12/31/2022	13.25	23.01	42.88	67.13

INTERNAL CODE	FUND NAME	CURR	FUND SIZE (GBP)	PRICE (as at 31/12/2025)	FUND MANAGEMENT CHARGE (FMC) %	FMC DATE	6 MONTHS % (30/06/2025 - 31/12/2025)	1 YEAR % (31/12/2024 - 31/12/2025)	3 YEARS % (31/12/2022 - 31/12/2025)	5 YEARS % (31/12/2020 - 31/12/2025)
MSL1762	Utmost Vanguard LifeStrategy 20% Equity	GBP	2.69m	0.9985	0.970	12/31/2022	4.01	6.50	16.07	-2.03
MSL1758	Utmost Vanguard LifeStrategy 40% Equity	GBP	4.51m	1.1419	0.970	12/31/2022	6.23	8.72	23.21	10.96
MSL1761	Utmost Vanguard LifeStrategy 60% Equity	GBP	15.42m	1.3306	0.970	12/31/2022	8.60	11.17	32.24	27.16
MSL1756	Utmost Vanguard LifeStrategy 80% Equity	GBP	8.80m	1.5685	0.970	12/31/2022	10.94	13.39	41.65	45.63
MSL1742	Utmost Vanguard UK Government Bond GBP Index	GBP	2.09m	0.8136	0.620	12/31/2022	2.17	4.37	2.08	-30.40
MSL1740	Utmost Vanguard UK Investment Grade Bond Index	GBP	475.13k	1.0635	0.620	12/31/2022	2.99	6.22	16.10	-8.33
MSL1744	Utmost Vanguard US 500 Stock Index USD	USD	6.03m	2.3805	0.850	12/31/2022	10.32	16.46	79.21	84.18
MSL1753	Utmost Vanguard US Equity Index Fund	GBP	1.27m	1.9678	0.850	12/31/2022	12.94	8.53	59.30	79.33

## A WEALTH *of* DIFFERENCE

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