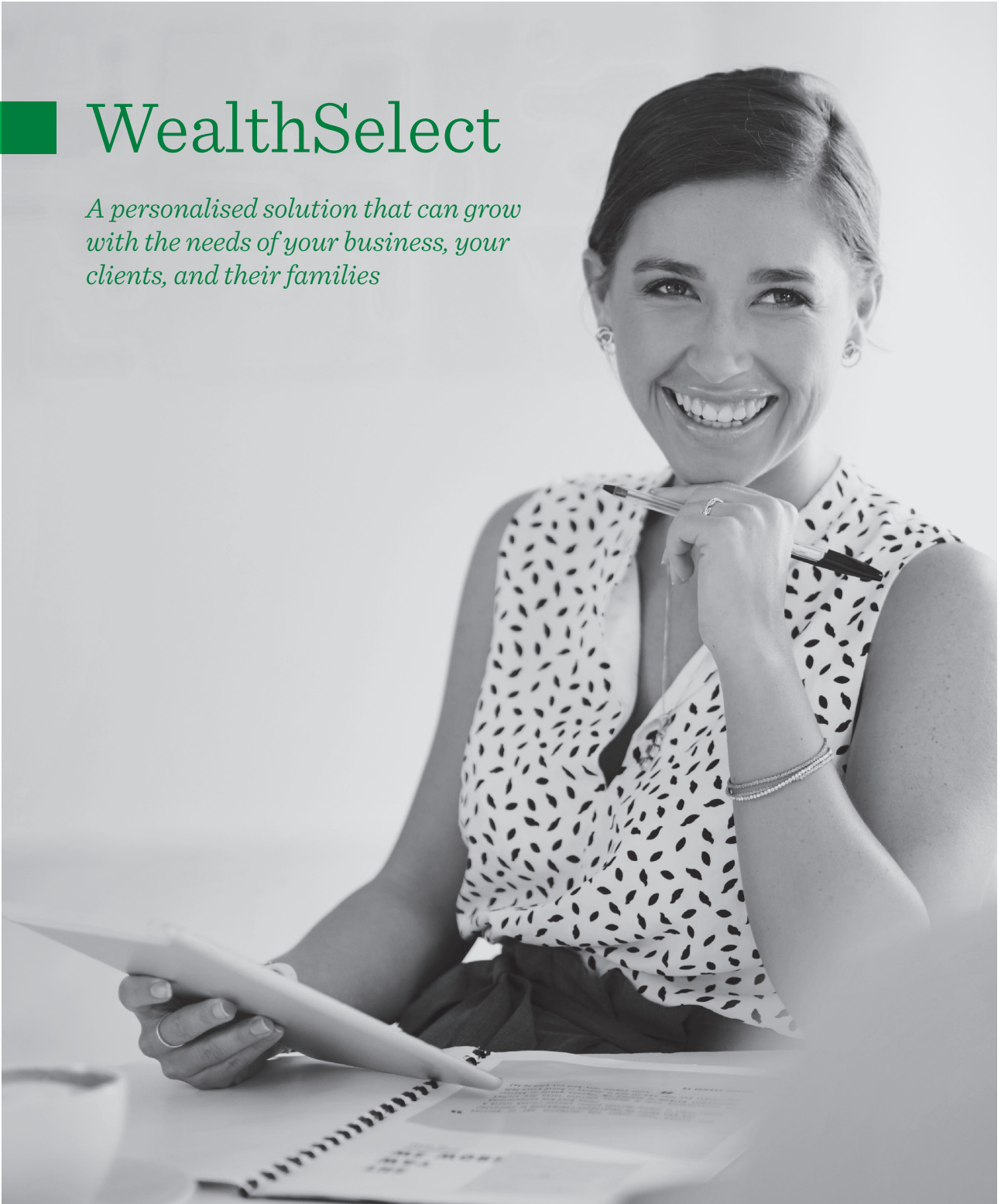


Quilter

WealthSelect

A personalised solution that can grow with the needs of your business, your clients, and their families



For financial advisers only

Introducing you to WealthSelect

Launched in 2014, WealthSelect was one of the first managed portfolio services in the UK to offer advisers access to a range of actively managed, risk-targeted multi-asset portfolios.

WealthSelect enables you to further deliver on your clients' investment objectives and focus more of your time on their wider financial planning needs.

Managed by an experienced team of investment professionals, WealthSelect is an industry-leading managed portfolio service with an enviable performance track record, trusted with more than £14bn* of investors' money.

We are proud to support more than:

2,200
financial adviser firms

91,000
investors and their families



*As at 24 February 2024, all other data as at 31 December 2023.

Your WealthSelect portfolio management team



Stuart Clark



Helen Bradshaw



Bethan Dixon

We are excited to be able to offer you a wide range of choice of where you invest and allow you to be confident that we can deliver what you expect.

Stuart Clark, CFA



Providing a personalised investment solution

The growth and success of WealthSelect has been driven by the efficiencies, risk reduction, and performance we have delivered to adviser businesses like yours.

We understand the intricacies of the advice process and have designed WealthSelect to give you the power to provide your clients with a personalised solution that matches their investment needs and preferences:

Risk appetite ► *Investment style* ► *Investment needs* ► *Responsible investment*

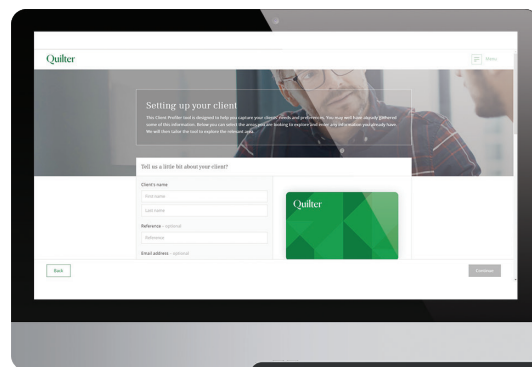
Matching your clients to the right portfolio

Making informed investment decisions, both at the initial recommendation stage and on an ongoing basis, is time-consuming and carries a significant burden of responsibility. This is particularly important given the regulatory focus on suitability and due diligence.

To help ensure you're able to match your clients with the right portfolios for them, we've developed two tools that you can use as part of your advice process:

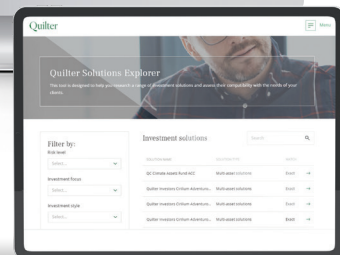
Client Profiler

Through four question sets, this tool helps you personalise the investor profile of your clients to easily identify their appetite for risk; preferred investment management style; investment needs; and attitude to responsible investment.



Quilter Solutions Explorer

To help you match your clients with the portfolio that is right for them, this tool can be used to conduct general fund research, or search for a specific solution based on their unique needs. Furthermore, it provides you with easy access to Quilter product and portfolio information, all in one convenient location.





Offering a wide range of portfolios

We offer 56 different portfolios within WealthSelect to enable you, within one investment solution, to select a portfolio that aligns with the preferences of your clients today, while having the flexibility to adapt in the future.

WealthSelect offers different options across a broad range of responsible investment considerations, so you have the flexibility to tailor investment solutions to your clients based on their unique needs and preferences.

The WealthSelect portfolios are available across eight different risk levels that target a specific range of volatility and, depending on the responsible investment preferences of your clients, provide a choice of active, blend, or passive investment management.

24 Managed Portfolios

- Aim to achieve capital growth over a period of five years or more

24 Responsible Portfolios

- Aim to achieve capital growth over a period of five years or more
- Manage the environmental, social and governance (“ESG”) risk of the portfolio and maintain a smaller carbon footprint than the reference index
- Invest at least 50% in funds that pursue explicit environmental and/or social targets or characteristics

8 Sustainable Portfolios

- Aim to achieve capital growth over a period of five years or more
- Manage the environmental, social and governance (“ESG”) risk of the portfolio and maintain a smaller carbon footprint than the reference index
- Minimise exposure to unsustainable activities
- Support sustainable solutions to environmental and social challenges

The Responsible and Sustainable Portfolios are only available via Quilter's platform.

Delivering an established investment process

To deliver a solution that helps achieve the investment goals of your clients, WealthSelect is built upon an established, successful investment process.

The portfolio management team integrate and draw on expertise from across Quilter at every stage of the investment process. This means you have access to a wealth of investment experience to deliver exceptional outcomes for your clients, all for a highly competitive cost.



For more information on our investment process please see our due diligence guide.



Responsible investment

The portfolio management team is supported by our dedicated responsible investment team. The team focus on voting, engagement, stewardship, fund analysis, and data.

Meanwhile, the manager research team already has a dedicated responsible investment lead and each team member has the specific responsibility to review and incorporate responsible investment into their fund assessment process. Across Quilter, we also have a number of people whose roles now incorporate significant responsible investment responsibilities.

WealthSelect responsible investment attributes

Where indicated, each portfolio will adhere to the following attributes:

	Managed Portfolios	Responsible Portfolios	Sustainable Portfolios
1: Follow the Quilter Investors responsible investment principles	●	●	●
2: Maintain a lower carbon footprint than the reference index	○	●	●
3: Focus on investing in funds that Quilter regards as leaders in ESG integration	○	●	●
4: Invest in funds that pursue explicit environmental and/or social targets or characteristics	○	◐*	●
5: Invest substantially in funds that target positive sustainable outcomes	○	○	●
6: Seek to support sustainable solutions to environmental and social challenges	○	○	●
7: Exclude or normally avoid exposure to unsustainable activities	○	○	●

*At least 50% of the assets in the Responsible Portfolios will be in funds that pursue explicit environmental and/or social targets or characteristics.

The WealthSelect Managed Portfolios are able to select from the widest investment universe, compared to the WealthSelect Responsible and WealthSelect Sustainable Portfolios. As portfolios adhere to more responsible or sustainable investment attributes, the choice of investments becomes smaller.

The Responsible and Sustainable Portfolios are only available via Quilter’s platform.



Helping your clients

We have built our service with your clients in mind, providing them with tailored solutions that enable them to make the most of their investments. With WealthSelect, your clients can enjoy:

- ▶ **Choice underpinned by expertise:** We offer a wide range of portfolios to meet the unique needs of your clients, all managed by our team of investment experts. Your clients can be reassured that their investments are being constantly monitored and actively managed to ensure they meet their objectives.

- ▶ **Easy to access information:** We provide your clients with monthly commentary and quarterly reports to keep them updated on their investments. If you invest via Quilter's platform, you can also provide your clients with high-quality, personalised quarterly reports that can be co-branded with your company logo.

- ▶ **Family wealth planning:** You can combine the investment power of WealthSelect with family-linking discounts, intergenerational tax wrappers, and the widest range of trusts when you invest via Quilter's platform. This powerful combination enables you to help your clients build intergenerational wealth.



Supporting you and your business



We've designed WealthSelect to provide you with a high-quality solution to help achieve the investment goals of your clients and deliver exceptional outcomes. With WealthSelect, you can enjoy:



More time for your clients

We manage all the fund research, monitoring, asset allocation, rebalancing, governance, and reporting for you. This means, you can dedicate more time to the financial planning needs of your clients and build long-term, valuable relationships.



Reduced regulatory risk

The uncertainty caused by the continually evolving regulatory landscape can be overwhelming. WealthSelect can help lower your regulatory risk and reduce the administration for you, your business, and your clients.



Increased value

All parts of the advice value chain have had to reassess the issue of cost - both in terms of delivering value to your clients and also evaluating the time and resources required to deliver services. WealthSelect can help you streamline your processes and manage costs, while still delivering excellent outcomes for your clients.

Next step

We look forward to welcoming you to WealthSelect. Our team are dedicated to making sure your journey with us is as smooth as possible, so get in touch with your local consultant to find out more about how WealthSelect can meet the needs of you and your clients.



Find the phone number for your local consultant

1. Simply open the camera app on your phone
2. Tap the link to open the website
3. Call the direct number for your local consultant



0808 171 2626



ask@quilter.com



quilter.com/wealthselect

WealthSelect has been hugely successful, and we are proud of the relationships we have built with advisers. WealthSelect is designed to make your life easier and help you deliver an exceptional service to your clients.

Steven Levin
CEO, Quilter





Important information

Further information on the WealthSelect Managed Portfolio Service can be found at quilter.com/wealthselect

Investment involves risk. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested. Because of this, an investor is not certain to make a profit on an investment and may lose money. Exchange rates may cause the value of overseas investments to rise or fall.

quilter.com

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively. Registered Office at Senator House, 85 Queen Victoria Street, London, United Kingdom, EC4V 4AB.

Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

Quilter uses all reasonable skill and care in compiling the information in this communication and in ensuring its accuracy, but no assurances or warranties are given. You should not rely upon the information in this communication in making investment decisions. Nothing in this communication constitutes advice or personal recommendation.