

# Introducing the Cirilium Portfolios

*Discover how the power of our risk-targeted,  
multi-asset investment portfolios can meet the  
needs of you and your clients*



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# The power of our multi-asset approach

*At Quilter Investors, we're experts in multi-asset investing. Everything we do is dedicated to creating and managing multi-asset investment portfolios for you and your clients.*

We're part of Quilter, a leading provider of financial advice, investments, and wealth management, helping to create prosperity for the generations of today and tomorrow. Quilter manages over £101.4bn\* of assets, supporting financial advisers and their clients as their financial requirements evolve throughout their lives.

\*as at 30 September 2023



Reviews 4,000 | Great

## Our multi-asset approach to investing gives you and your clients:



### Expertise

Access to experienced portfolio managers who make informed, active investment decisions to deliver specific investment outcomes that meet your clients' needs.



### Diversification

An established way to invest across different asset classes, sectors, and geographies to manage risk, making sure your clients have their eggs in multiple baskets.



### Choice

An investment strategy that supports what your clients want to achieve with their money and helps them achieve their financial goals.



The Cirilium Passive Portfolios only invest in passive funds, so some of the benefits listed in this brochure do not apply to those portfolios.

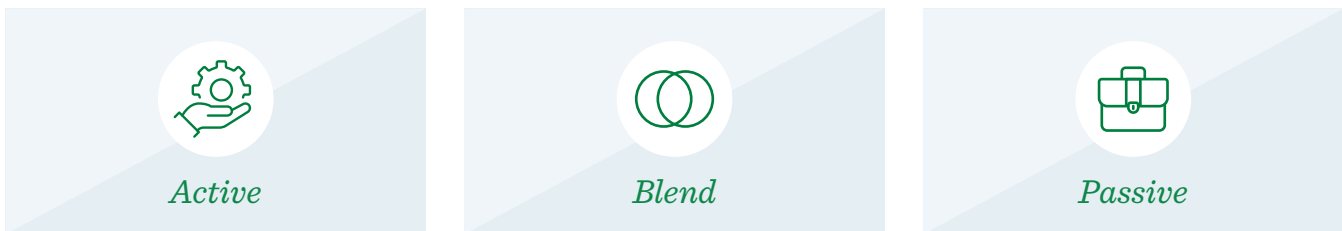
# Meet the Cirilium Portfolios

*In 2008, we designed the Cirilium Portfolios in collaboration with financial advisers like you to deliver a multi-asset investment solution that matched their clients' individual risk appetites whilst delivering long-term growth.*

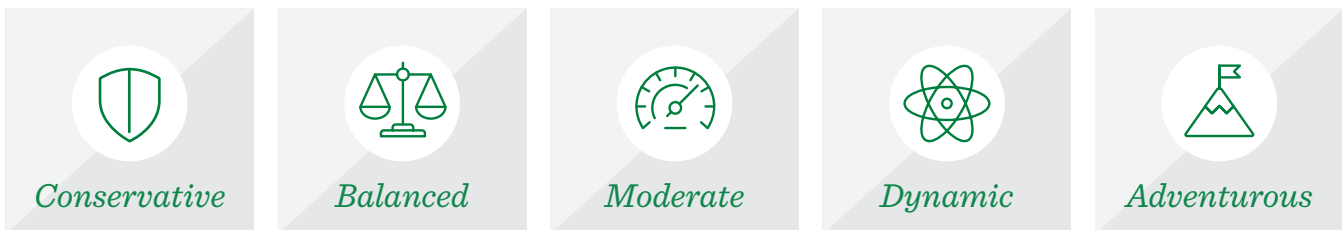
Over the years, the Cirilium Portfolios have continued to grow to meet the evolving needs and preferences of investors and now offer a choice of 15 expertly-managed portfolios.

## You and your clients get the choice of:

Three investment styles:



Five risk options:



*The Cirilium Portfolios have evolved to offer you and your clients a fantastic range of choice across two vital portfolio elements: investment style and risk.*

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**Marcus Brookes**  
Chief Investment Officer



*As the portfolio managers of the Cirilium Portfolios, we are trusted with more than £11.2bn\* from tens of thousands of investors across the UK.*

*This is a responsibility that we take very seriously; we use all of the resources available to us to ensure that we deliver the best investment outcomes for your clients.*

**Ian Jensen-Humphreys, Sacha Chorley, and CJ Cowan**  
Cirilium Portfolio Managers



\*AUM as at 30 September 2023

# Giving you a choice of portfolios

*The Cirilium Portfolios offer you and your clients a risk-targeted, diversified multi-asset investment solution to help achieve their financial goals.*

You can choose the right portfolio for your clients in just two simple steps: first, you'll choose a suitable investment style and then you'll choose an appropriate risk level.

## Step 1: Choosing a suitable investment style

We have three risk-targeted investment options – Cirilium, Cirilium Blend, and Cirilium Passive. The first decision is selecting one of these, allowing you to recommend options that meet your clients' needs.

### *Three options, all built to deliver long-term value*

All the portfolios share a common goal: to deliver long-term value for you and your clients.

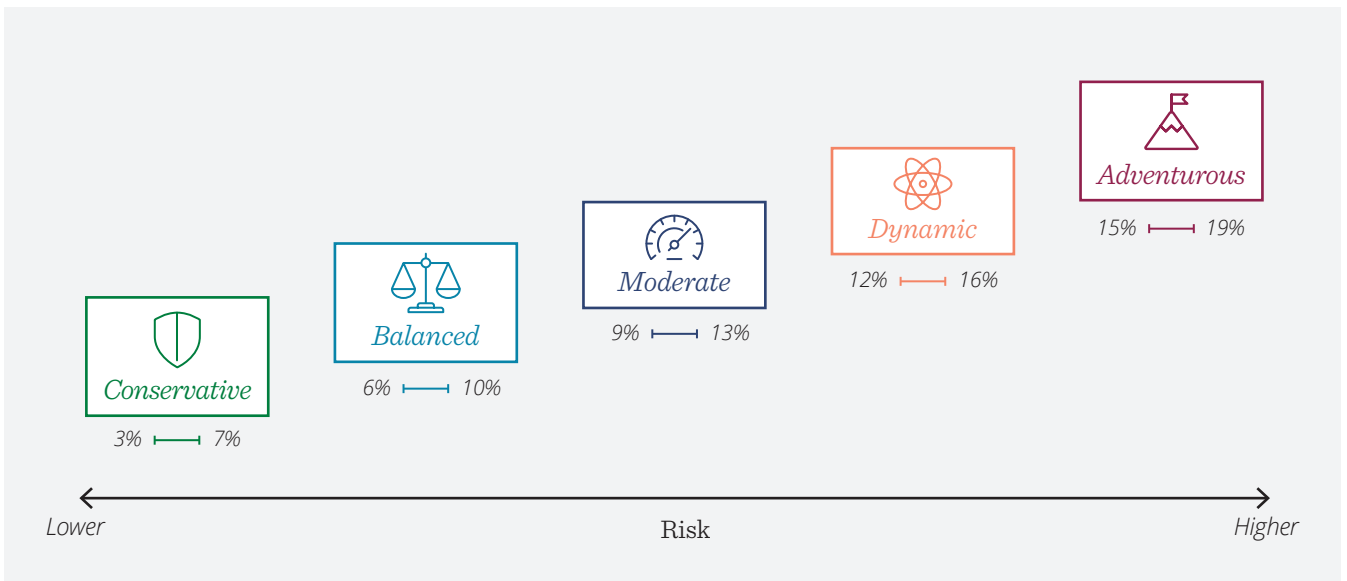
The portfolios differ in two ways: their management style and what is in their 'investment toolkit'. Together, these factors determine how we offer you and your clients great value.

	Cirilium Passive	Cirilium Blend	Cirilium
<b>Multi-asset approach</b>			
Strategic asset allocation	✓	✓	✓
Tactical asset allocation		✓	✓
<b>Investment toolkit</b>			
Passive funds and ETFs	✓	✓	✓
Active funds		✓	✓
Investment trusts			✓
<b>Great value</b>			
Fixed ongoing charge	0.38%	0.74%	0.90-1.03%

## Step 2: Choosing an appropriate level of risk

Your second decision is selecting the volatility range which best suits your clients' appetite for risk. We manage the portfolios to one of five risk levels by targeting specific volatility ranges.

By targeting specific ranges of volatility, you can be sure the portfolios are managed to the level of risk agreed with your clients.

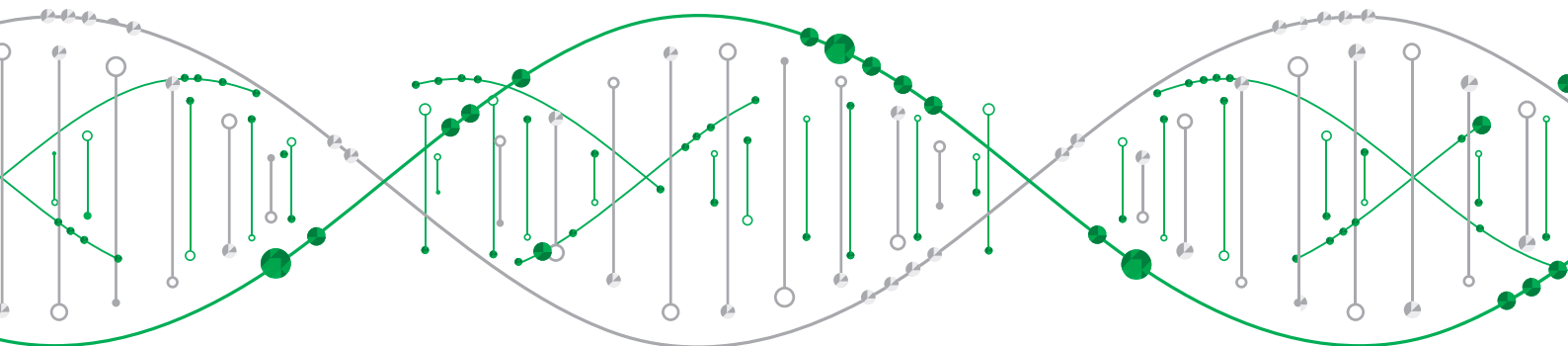


# A robust, considered approach to portfolio management

*The cornerstone of our portfolio construction is our strategic asset allocation. This is our overarching guide of what we need to deliver on the long-term growth objectives of the portfolios.*

To this framework, we add our expertise, experience, and the investment analysis of our dedicated research team to build portfolios designed to deliver long-term growth.

## Our four-step process







# Investment expertise in our DNA

*Accessing the right asset classes, sectors, and geographies is central to how the Cirilium Portfolios can generate long-term wealth for your clients.*

To build our globally-diversified Cirilium Portfolios, we partner with some of the most successful investment managers from around the world.

## You and your clients can be confident that:

✓ **Your investments are managed by market leaders**

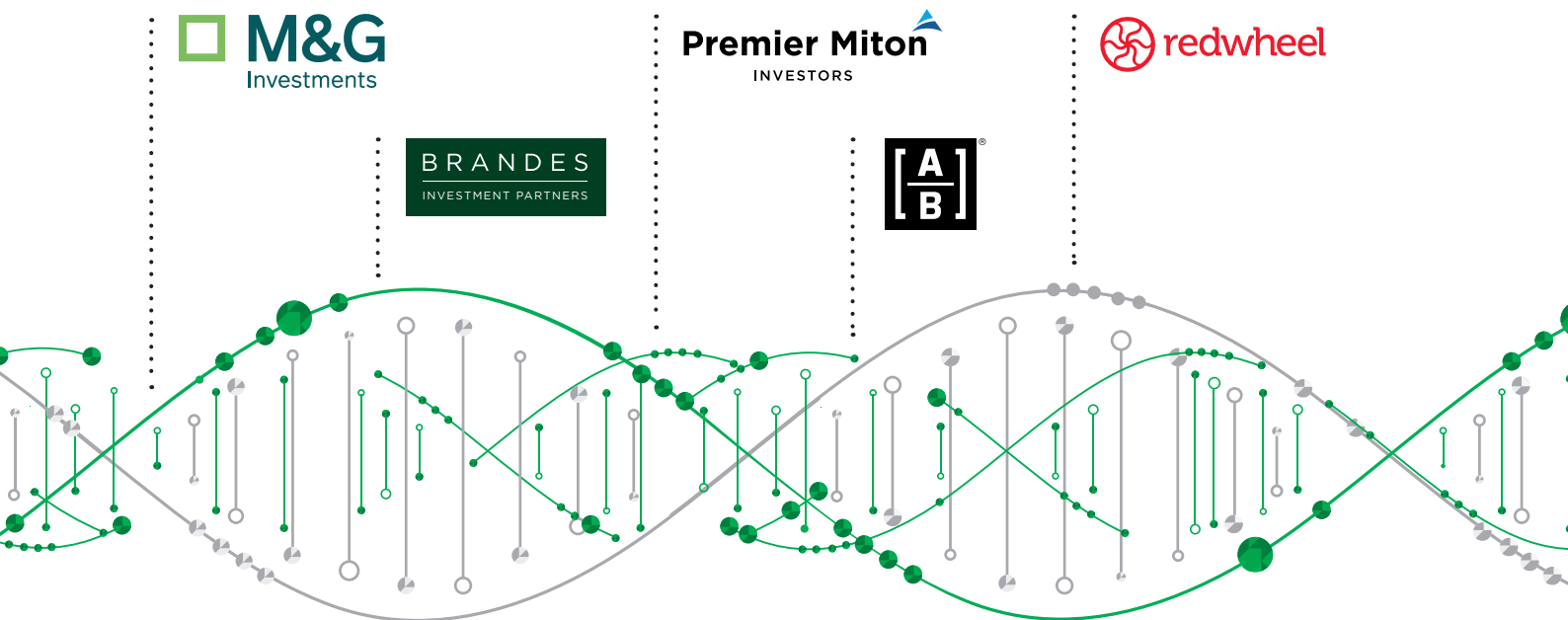
We select expert partners who can demonstrate a competitive edge in their asset class, region, and investment style.

✓ **You have access to some of the world's top investment talent**

Our investment partners are home to some of the world's best-known investment managers.

✓ **We have the scale and reach to craft new investment solutions**

Thanks to our size and industry reach, we can ask leading managers from around the globe to create specialist investment funds to help deliver on a portfolio's objective.





# An investment solution you can trust

*The Cirilium Portfolios offer you a multi-asset investment solution built and managed with the needs and preferences of your clients at its core.*

Managed by our expert portfolio managers, using the most appropriate investment toolkit, they deliver an investment solution that can help your clients achieve their financial goals.

## You can trust our risk-targeted portfolios for three key reasons:



### *Expert portfolio management*

When you choose the Cirilium Portfolios for your clients, you'll both get the highest standards of investment management.

**This means you and your clients can have the confidence that their investments are in safe hands.**

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### *Portfolios designed with you and your clients in mind*

The Cirilium Portfolios give your clients a risk-targeted investment solution designed to meet their financial goals from day one. We'll work with you to carefully match your clients' goals, risk appetite, and price preference to a suitable portfolio.

**The Cirilium Portfolios give you the choice you need to meet the needs of your clients and help them achieve their financial goals.**

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### *An investment toolkit centred on best-in-class research*

Our team of research experts analyse the market daily. They work closely with the portfolio managers to unearth the best possible opportunities in traditional asset classes, alternatives, and investment trusts.

**By assessing a wide range of investment options, you and your clients can be confident that we can enhance investment returns while managing risk.**

# Your next step

*We look forward to showing you how our Cirilium Portfolios can meet the needs of you and your clients.*

## It's easy to get in touch

- 

1. *Simply open your phone camera and scan this QR code.*


- 

2. *Choose an investment director.*
- 

3. *Call their direct number or email them.*

# Thank you for considering our Cirilium Portfolios for your clients

## *Important information*

**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 rate changes may cause the value of overseas investments to rise or fall.**

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The Funds invest principally in other collective investment schemes. Your attention is drawn to the stated investment policy which is set out in the prospectus.