

Quilter Cheviot International Funds

Specialists in Investment Management

FOR PRIVATE CLIENTS



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Welcome

At Quilter Cheviot Europe, we have significant experience in managing globally diversified, multi-asset portfolios for clients, trustees, charities and professional advisors.

Throughout our history our standards and values have remained consistent. Our impartial approach, underpinned by our high standards of personal service, our drive to build and preserve the wealth of our clients as well as our belief in the importance of a robust investment process have remained unchanged. It is this ability to continually adapt and evolve that has kept us at the forefront of the sector for over 250 years.

Quilter Cheviot Europe has a strong and cohesive team who share a vision to provide a high-quality investment service. We have a long and successful track record, drawing from the extensive experience and skills of our investment managers.

Whether you are early on in your investment journey, are a seasoned investor or are investing on behalf of family, we invite you to find out more about the Quilter Cheviot International Funds and how they can help you.



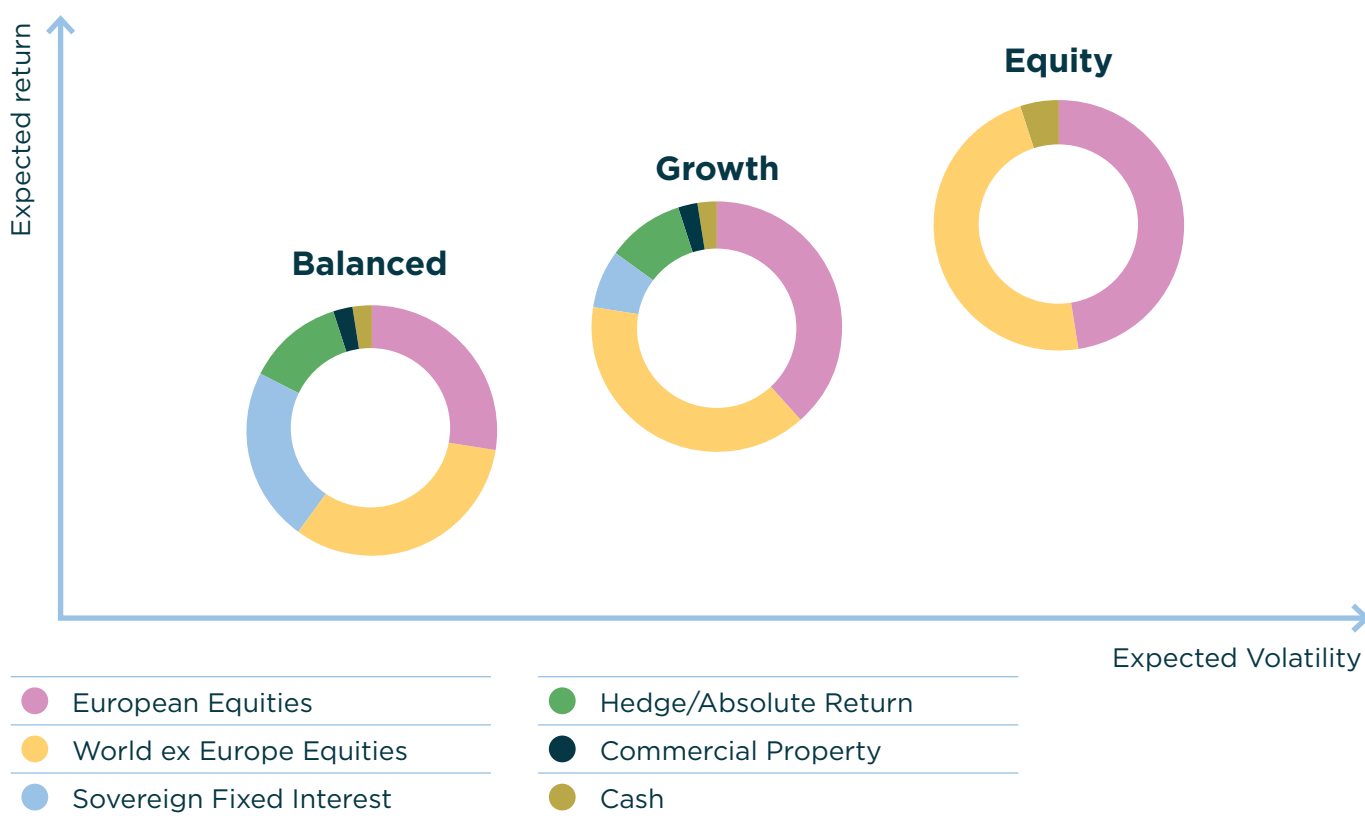
Andrew Fahy,
CEO Quilter Cheviot Europe

About the Quilter Cheviot International Funds

The Quilter Cheviot International Funds are a series of multi-asset funds, designed to meet your risk appetite and long-term investment objectives.

The funds available are the:

- * Quilter Cheviot International Balanced
- * Quilter Cheviot International Growth
- * Quilter Cheviot International Equity



For illustrative purposes only. Asset allocation as at 28 February 2025

The funds invest in a combination of equities, fixed income investments (such as bonds), funds and alternative investments (such as real estate). For more information on these asset types, please refer to our **glossary**.

You have a choice of currencies to choose from, depending on which is most appropriate for you. The funds are available in euros, sterling, US dollar or Singapore dollar.

With investments starting from €6,000 (or currency equivalent), the funds are suitable for all types of investors – whether you are new to investing or opening accounts for children or grandchildren.



To find out more about the principles of investing, you can read about topics including risk and return, compounding and more, **here**.

Benefits of the Funds

The funds are aligned to the core Quilter Cheviot models – these are the asset allocations (the mix of asset types) that we use as a guide for the investments for our Discretionary Portfolio Service.

The funds benefit from the same rigorous investment process with inputs from our dedicated equity, fixed interest and fund research teams; along with the same investment oversight committees and risk controls in place.



Accessible

Contact your investment manager directly with any questions you have about your investments.



Transparent

- We will provide you with monthly factsheets, so you can see top holdings.
- Each quarter, you will receive a detailed breakdown of all holdings.
- You will have access to view your fund's performance via our secure online portal.



Convenient

For Irish taxable clients, the fund administrator will manage the calculation of Irish tax owed in accordance with the Irish Tax Regulations and will facilitate its payment to the Revenue Commissioner on your behalf. This ensures compliance with all relevant Irish tax obligations, allowing you to focus on your investments without the added complexity of tax management.



Responsible Investment

As a responsible investor Quilter Cheviot is committed to our role as a steward of clients' assets in order to protect and enhance long-term returns. This encompasses our engagement with investee companies, through proxy voting and face-to-face dialogue, as well as considering environmental, social and governance (ESG) factors which could impact shareholder returns. This is our firmwide approach which applies across our investment strategies.

Our investment philosophy



Active management

Our philosophy is founded on a belief in the active management of your investments. Active management provides us with the flexibility to rapidly respond to and take advantage of market changes, providing added value to your investments.



Diversified investments

We believe in investing in a range of diverse, uncorrelated asset classes (also known as diversification). Having diverse asset classes provides your investments with the stability and flexibility to perform well, even in changing economic and market conditions.



Forward looking

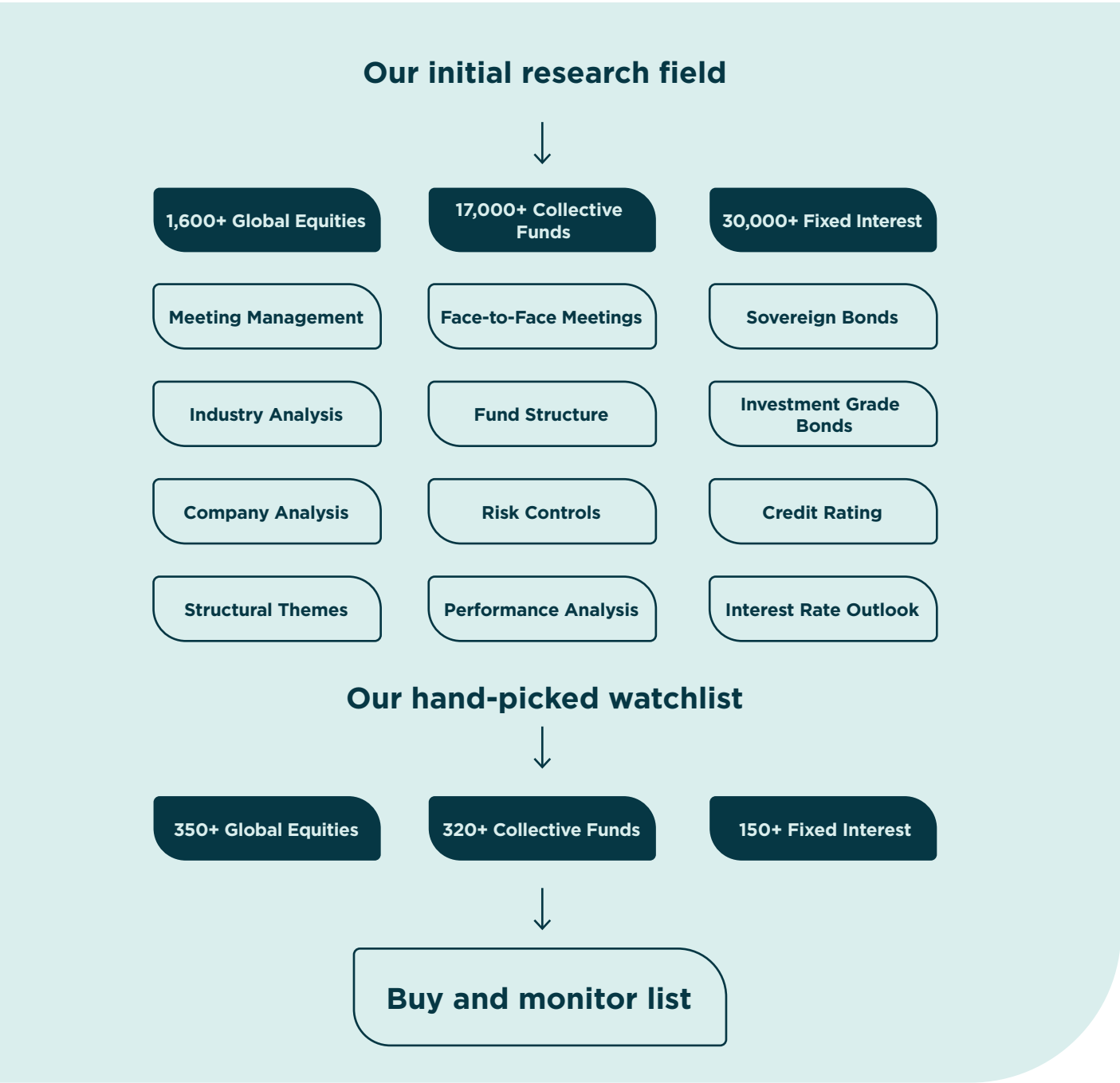
We identify future trends and themes as part of our long-term approach to building our clients' wealth. Our forward-looking investment process combines a top-down view based largely on macro-economic insights and market evaluations, with bottom-up recommendations generated by our in-house team of analysts and investment managers.



Our strong research foundation

Our investment process is driven by the expertise of one of the largest and most experienced research teams within the industry. The team has extensive expertise in direct equity investment and fixed income markets, and are also responsible for analysing third-party investments, across all regions, sectors and asset classes.

Our team of analysts start with an initial research field, which they review and filter down to our handpicked watchlist, which is split into the monitor and buy lists. We then carefully select the assets that make up your fund from this list to ensure it consists only of high-quality assets with the goal of providing you with long term returns.



Start your investment journey with us today

1

Book your initial meeting

Simply contact us on **+353 (0)17 996 900** or email **enquiries@quiltercheviot.com** today and we'll arrange an initial meeting with you, so we can get a better understanding of your circumstances and goals.

2

Decide on the right fund for you

Your investment manager will help you to decide which of the Quilter Cheviot International Funds is right for you.

3

Complete the account opening process

If you are happy to proceed, simply let us know and we will help you complete any forms needed and take you through the next steps.



How to invest

Whoever you are investing for, our experts are here to help.

Speak to our helpful team today

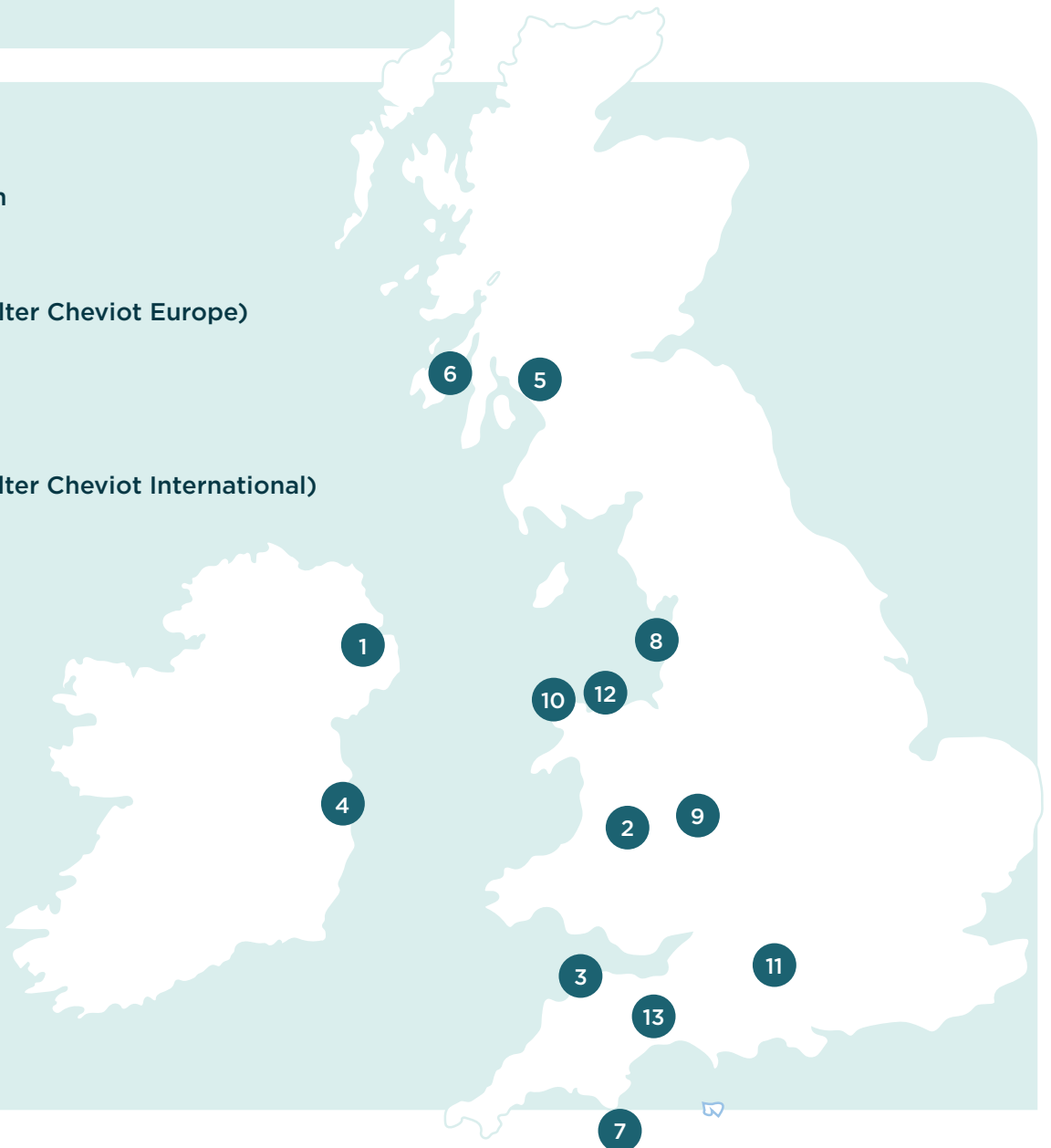
Contact us to find out how we can support you.

quiltercheviot.com

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Email. enquiries@quiltercheviot.com

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- 3 Bristol
- 4 Dublin (Quilter Cheviot Europe)
- 5 Edinburgh
- 6 Glasgow
- 7 Jersey (Quilter Cheviot International)
- 8 Leeds
- 9 Leicester
- 10 Liverpool
- 11 London
- 12 Manchester
- 13 Salisbury



This is a marketing communication and is not, and should not be relied upon as financial advice.

Past performance is not a reliable indicator of future results. The value of investments and the income from them can go down as well as up. You may not recover what you invest.

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