



QUILTER CHEVIOT

A dedicated investment service for private clients



SPECIALISTS IN INVESTMENT MANAGEMENT





“

When clients appoint us as their Investment Manager they expect us to take care of their wealth. For each client, this means something different. This level of individual attention is increasingly rare, but defines the standard of personal service we provide to every one of our clients.”

Tim Childe

Chief Executive Officer
Quilter Cheviot International

Welcome to Quilter Cheviot

Our clients are at the heart of everything we do and this is why generations of clients continue to trust us to manage and nurture their wealth. We recognise that every individual is different and therefore specialise in tailoring bespoke offshore portfolios to their individual needs and aspirations.

At Quilter Cheviot, we understand that people invest for a number of reasons. That is why our clients' goals and expectations are at the heart of our investment philosophy. We believe that strategic asset allocation is the most important decision you will make when considering your investments and consequently, we attach great importance to determining a suitable risk-adjusted strategy with you at the outset.

Your bespoke investment strategy should therefore be individually tailored to your requirements and not solely based on a prescriptive solution or model portfolio. Therefore, we will work closely with you to understand your objectives which will enable us to customise your investment outputs that best fit your unique situation.

We are determined to meet the challenges of a dynamic market environment investing in a range of diverse, uncorrelated asset classes to build a well diversified portfolio. Our strategies are built to deliver consistent, long-term returns, via a pool of well researched, quality, liquid investments.

We believe that the best results come from a mix of styles adapted to the market cycle; our objective is to identify future trends and afford these the appropriate emphasis within portfolios.



How you benefit from Discretionary Investment Management

A dedicated Investment Manager

Whether you want to grow savings for your retirement, transfer wealth to your children, or receive regular income, you need an Investment Manager with the expertise and resources to guide you through your investment journey.

Your Investment Manager will buy assets for you, such as company shares, bonds and property companies, that have the potential to increase in value and/or generate income.

Complete, secure access to your portfolio online

View your portfolio online at any time with a simple, easy to use online account.

You can view or print valuations as well as transaction records, six months of rolling historical data and two years of statements, ensuring you always have access to your investments anytime, anywhere.

Helpful, regular reporting

To help you stay up-to-date with the latest information regarding your investments, we curate regular, easy to read updates. This includes portfolio valuations, performance reports and much more.

Having a dedicated Investment Manager gives you:

✓ Control over your financial future

Your personal Investment Manager makes day-to-day investment decisions based on your specific needs and goals, giving you more control over your future.

✓ Peace of mind

Your Investment Manager will choose a range of diverse, uncorrelated asset classes for you. This keeps overall performance of the portfolio strong.

✓ Support from an expert team

Your Investment Manager will be supported by an experienced and qualified team, all dedicated to helping you make the most of your investments.





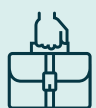
Discretionary Portfolio Service (DPS)

What does the DPS include?

When you select our Discretionary Portfolio Service, your Investment Manager will construct a bespoke, actively managed portfolio for you.

This is tailored to your individual requirements, with investments drawn from across a range of vehicles, including direct equity and fixed interest. It also provides you with effective capital gains and income tax management as well as access to a wide-variety of tax wrappers.

The service is completely flexible to accommodate your specific preferences and needs, enabling you to have confidence that your financial goals are within reach at every stage of your investment journey with us.



Bespoke portfolio



Dedicated manager



Investments from £500,000

Why choose our Discretionary Portfolio Service?

✓ Bespoke service

You will be assigned a dedicated Investment Manager who will construct and manage your bespoke investment portfolio for you. This ensures that you receive a highly personalised investment solution.

✓ Reporting

We'll provide you with comprehensive, regular reports on your portfolio, and give you access to a simple, easy to use online account that enables you to view your investments anytime, anywhere.

✓ Trust

We always have an open-door policy. That's why, you will have the direct contact details of your dedicated Investment Manager so you can get in touch with them whenever you need to.



Our ability to tailor

Once we have determined a suitable long-term strategic asset allocation for individual circumstances, the next step is to decide upon the underlying investments. Quilter Cheviot can recommend our optimal strategy for the risk profile defined; however there are a number of options to consider to better tailor the portfolio to meet your broader objectives.

These may include:

- Personal circumstances both today and in the future
- Income requirements
- Any cherished or existing assets
- Investment ideas and preferences, such as ethical considerations
- Investment screening, which may be driven by beliefs, employment or obligations
- Capital and income separation
- The transition of wealth to the next generation

Experts in dealing with international clients

We believe it is important to match the expertise of our managers with the jurisdiction and clients in question. With a breadth of experience in managing portfolios for the fiduciary industry and offshore clients, our managers can be relied upon to abide by the specific requirements of offshore structures, whether this be income and capital separation requirements or the domicile of the underlying investments within our portfolios.

International Managed Portfolio Service (IMPS)

IMPS offers a choice of six actively managed discretionary strategies, each designed to deliver a different investment objective.

Our six IMPS strategies range from Cautious (lower risk) to Global Growth (higher risk).

The strategies are constructed using our 'Building Blocks', a range of eight funds exclusive to Quilter Cheviot which invest in a combination of direct equities, bonds and external fund holdings, dependent upon the exposure being sought. Building the IMPS strategies in this way enables us to provide access to a broader range of investment asset classes and opportunities than is possible within a 'traditional' IMPS. This approach also ensures we can harness the full extent of our research expertise, be agile in our management of strategy exposures, and keep a keen eye on the costs of investing.

Why choose our Managed Portfolio Service?

✓ Award-winning MPS

Since 2001, Quilter Cheviot has pioneered the development of MPS by providing clients with access to a straightforward, cost-effective way to benefit from our investment experience. That's why Defaqto rate our service as Gold, and for the last 5 years have awarded our Discretionary and Managed Portfolio Services 5 stars.

✓ Great value at competitive cost

Our in-house research and Building Blocks approach enables us to incorporate direct investments in equities and bonds, significantly reducing costs for our clients.

✓ Flexibility

If your circumstances or risk appetite change, you have the flexibility to switch seamlessly between strategies.



Actively managed



Dedicated team



Investments from £50,000



Available in GBP & USD

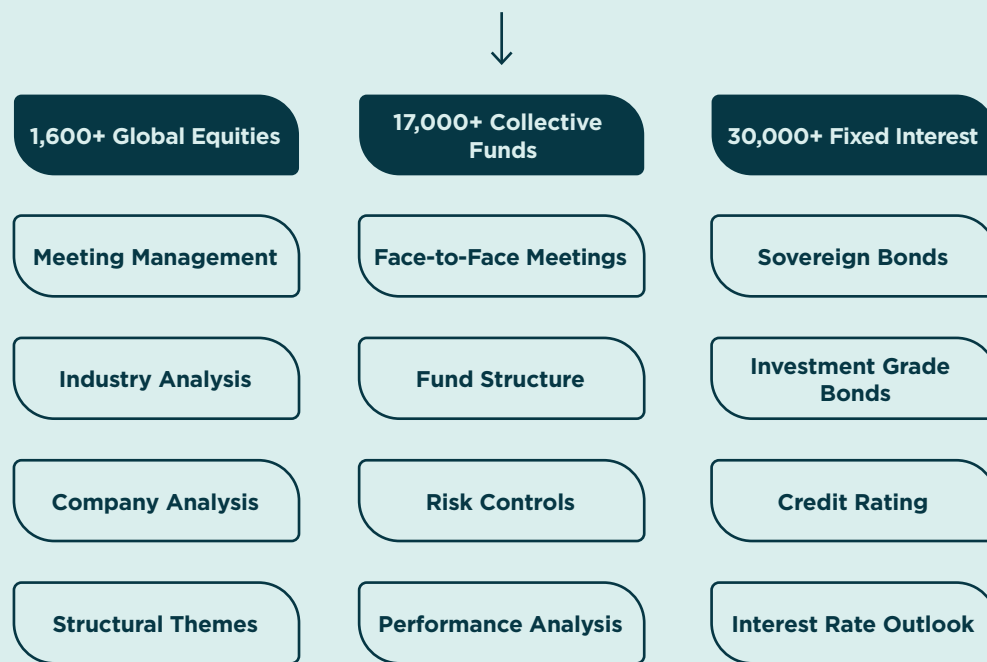
The Fixed Interest and Alternatives allocations are constructed using a combination of externally managed funds

Our strong research foundation

Our investment process is driven by the research expertise of one of the largest and most experienced teams within the industry. Our team has extensive expertise in direct equity investment and fixed income markets. They 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 hand-picked watchlist, which is split into the monitor and buy lists. We then carefully select the assets that make up your portfolio from this list to ensure your portfolio consists only of high quality assets with the goal of providing you with long-term returns.

Our initial research field



Our hand-picked watchlist



Buy and monitor list

Our responsible investing philosophy

At Quilter Cheviot our responsible investment approach includes:

1

Acting as stewards of your assets through our voting and engagement activity (active ownership)

2

Consideration of environmental, social and governance factors within the investment process and constructing your portfolios (ESG integration)

3

Incorporating positive and negative screening based on specific factors and client requirements (ESG screening)

Quilter Cheviot recognises the importance of integrating environmental, social and governance (ESG) factors into its investment decisions and is an active owner on your behalf through its voting and engagement activity. As part of the suitability process, we will now be asking clients about their responsible investment preferences.

We have identified three client preference categories: Aware, Engaged and Dedicated. Your adviser or investment manager will discuss these with you to understand your requirements. As a discretionary fund manager we are able to take a more targeted approach for clients who would like their portfolios to reflect their specific interests or preferences.

This applies to centrally monitored holdings only. Your Investment Manager has the flexibility, within a controlled framework, to tailor your portfolio with regard to asset allocation and security selection, in order to accommodate your investment requirements.

Our experts are here to help you

Contact us today to find out how we can support you.

Give us a call on +44 1534 506 070 and we'll put you in touch with an investment manager or financial planner to suit your needs.

Alternatively, if you already know the office that you require please call or write to us to see how we can help.

- 1 Belfast
- 2 Birmingham
- 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

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QUILTER CHEVIOT

SPECIALISTS IN INVESTMENT MANAGEMENT AND FINANCIAL PLANNING

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Investors should remember that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. Investments and investment services referred to may not be suitable for all recipients.

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