



QUILTER CHEVIOT

Guide to our services

PRIVATE CLIENTS



FINANCIAL PLANNING | INVESTMENT MANAGEMENT

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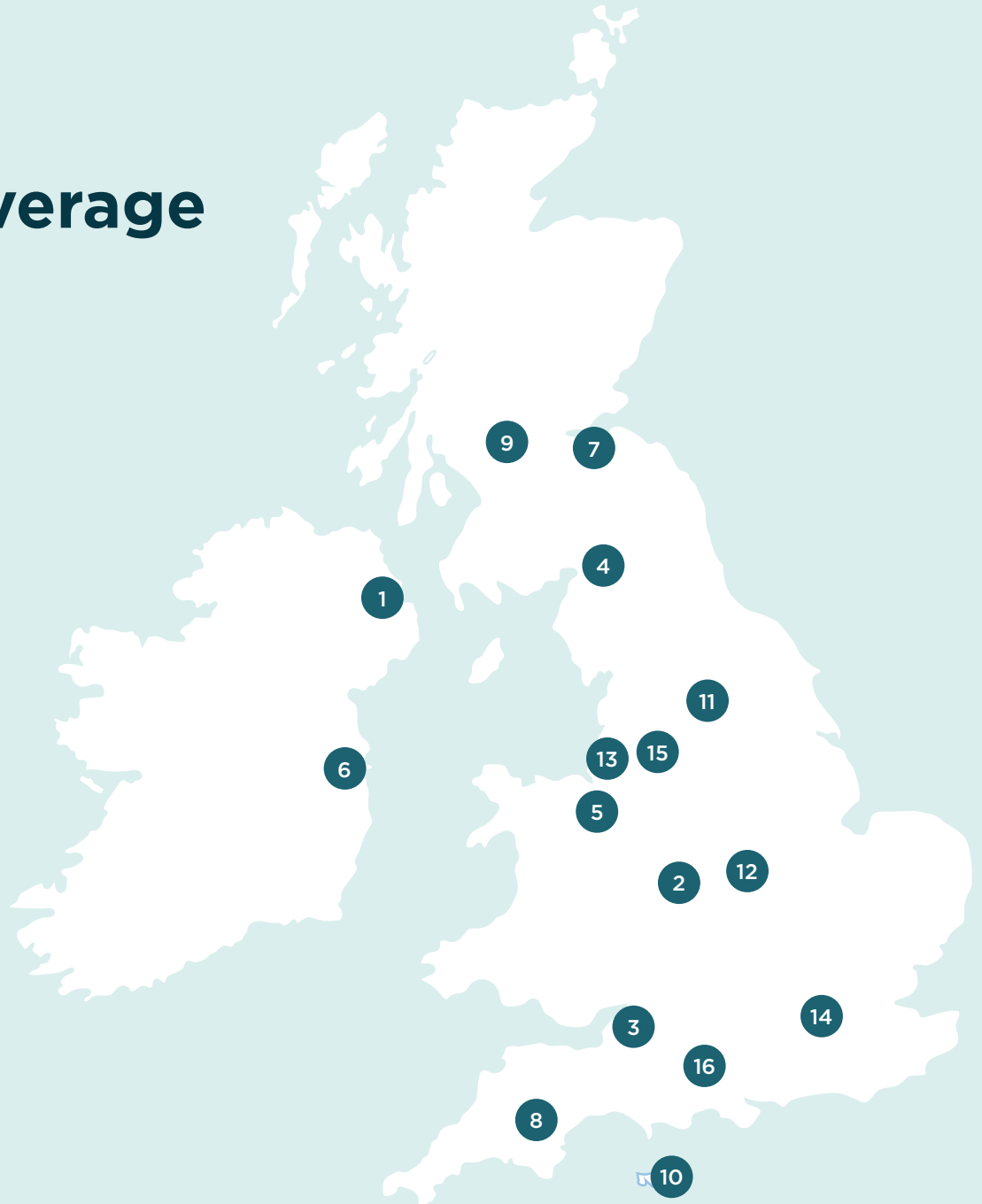
Introducing you to Quilter Cheviot

Our heritage

Quilter Cheviot has been the wealth manager of choice for individuals and families for over 250 years, providing a blend of investment management and financial planning services. We are part of Quilter plc, a leading FTSE 250 wealth management business, and our purpose is brighter financial futures for every generation.

Our coverage

- 1 Belfast
- 2 Birmingham
- 3 Bristol
- 4 Carlisle
- 5 Chester
- 6 Dublin
- 7 Edinburgh
- 8 Exeter
- 9 Glasgow
- 10 Jersey*
- 11 Leeds
- 12 Leicester
- 13 Liverpool
- 14 London
- 15 Manchester
- 16 Salisbury



*We also have an international office in Dubai

Our wealth management services

When thinking about your financial future, there are two key areas to consider:

1

Ensuring you have a **financial plan** that supports your goals, whether it's to retire early, send your children to private school or support your family's goals

2

Incorporating an **investment portfolio** into this plan that is positioned to meet your long-term needs

Our Financial Planners work alongside our investment managers to deliver an end-to-end client experience that is designed to help you meet your long-term financial objectives.

For the legacy you deserve: our financial planning service

As Financial Planners, our purpose is to use our knowledge and experience to give you the best chance of achieving your financial goals.

One of our experienced Financial Planners will take the time to understand what matters to you most and provide tailored advice for you and your loved ones.

Your Financial Planner will:

- Understand your priorities and build a plan to meet your goals
- Review any existing arrangements and advise whether to maintain them or make changes to keep you on track
- Communicate clearly, avoiding jargon and making complex topics easy to understand
- Be your key contact to ensure we are always directly accountable to you
- Assess whether it is suitable for an investment specialist to manage your portfolio to keep your investments aligned with your financial plan



Our process for quality advice

We have worked hard to develop a rigorous, repeatable advice process that helps deliver the right, bespoke solution to your needs and requirements. Our advice process consists of four stages:

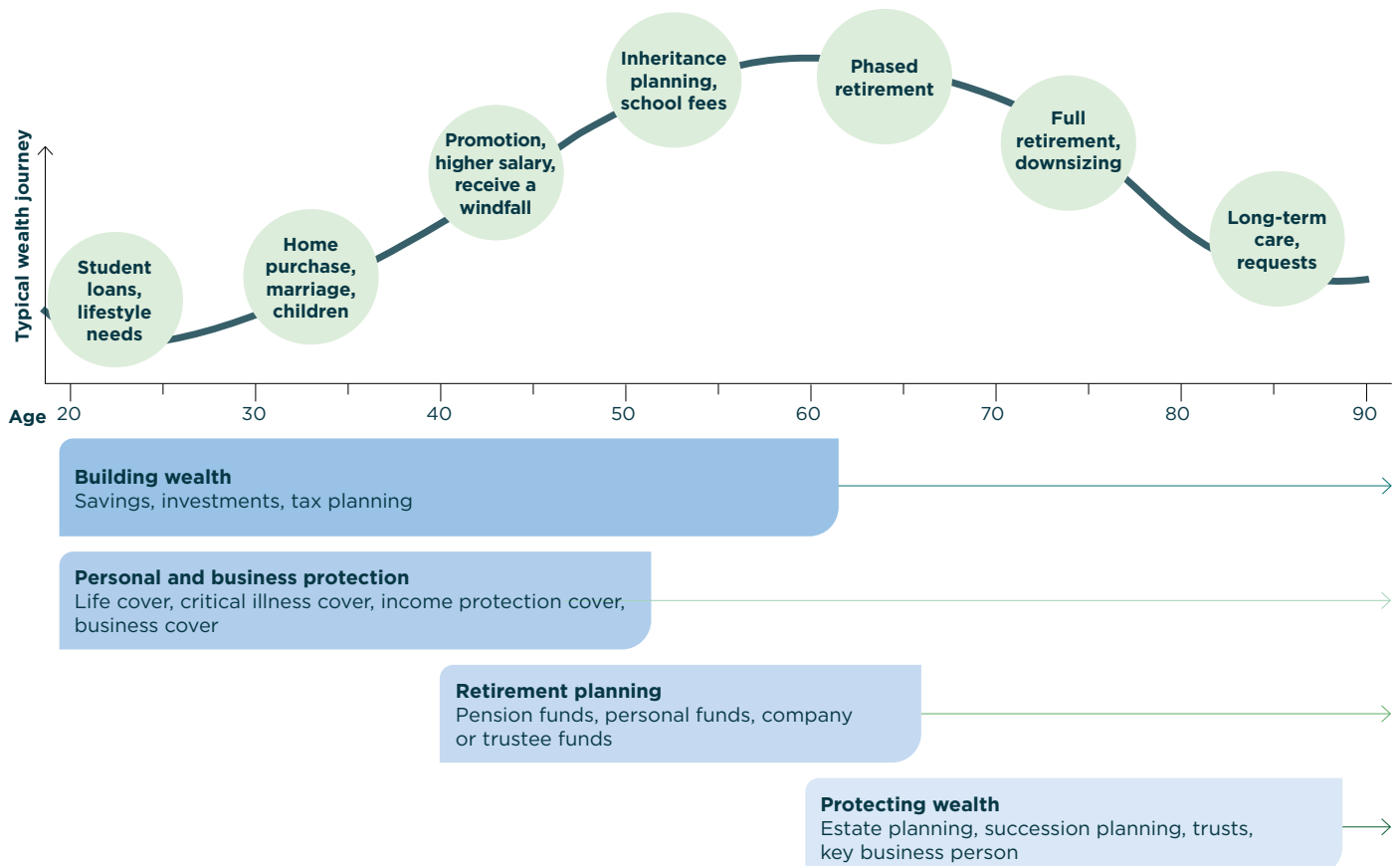
You are free to decide whether you prefer to take ad-hoc advice or use our ongoing service, and are not obliged to implement any of our recommendations.





How we could help at every stage of your financial journey

Your priorities and goals in life will change as you get older. We could help you achieve them throughout.





Areas we can advise you on throughout every stage of your financial journey



Managing wealth

Making the most of tax-efficient investment opportunities so that money is available when you want to spend it



Business wealth

Helping small and medium-sized enterprises to grow and become more profitable



Creating wealth

Ensuring you maximise your standard of living for when you do not want to work so hard



Property wealth

Ensuring the most suitable arrangements for your home, second home, buy-to-let or commercial properties (commercial properties are by referral only)



Protecting wealth

Protecting you and your family's standard of living against the unexpected



Retaining wealth

Retaining more of your hard-earned money



Preserving wealth

Preserving the value of your estate for your loved ones



Our solution to supporting you: Cash flow modelling

We're more likely to achieve our goals when we define them clearly, plan ahead and track our progress. With physical health, that's straightforward thanks to monitors and tools. Measuring financial progress is harder—you have to navigate changing tax rules, shifting legislation, personal circumstances, and market volatility.

Questions our cash-flow model service can answer:

- Can I afford to retire?
- If I invest more, how could this impact my long term plan?
- Can I afford to make a large gift to my family?
- Could I cope financially if the worst happened?
- How will receiving significant capital impact my plan?
- How can I plug any shortfalls?

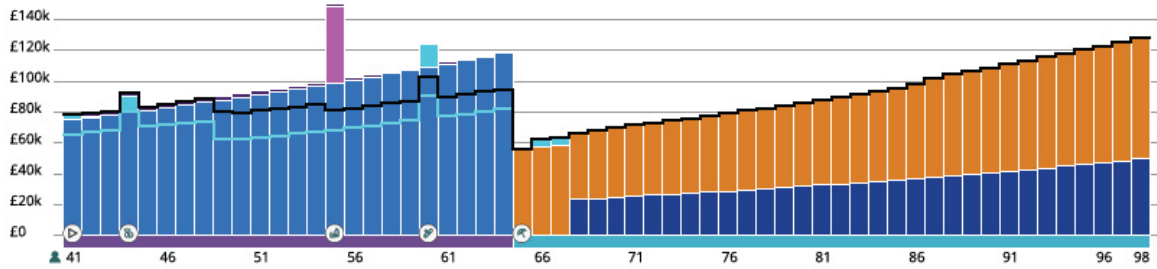
The types of information we need from you to create your personal cash flow analysis include:

- Breakdown of the investments you hold
- Value of your pensions and how much you contribute
- Information on your property holdings
- Your income and other benefits you have
- Details about you and your family
- An estimate of your ongoing expenditures

An example of our cash flow model

We integrate cash flow planning into our advice offering to project forward and give you a visual representation of your future, and how this could change based on the decisions you make.

- Tax Credit
- Savings and Investments
- Money Purchase Pensions
- State Pensions
- Other Income
- Employment
- Total Need
- Basic Need
- Pre-Retirement
- Retirement



This graph is for illustrative purposes only.



Our ongoing service across your financial life

We offer a flexible and proactive ongoing service, that could help to ensure your financial plans are tailored and up-to-date. Here's how it works:

You decide the level and frequency of service that suits you:

Our support can be tailored to how much you want us to do and how often you want us involved, with transparent fees at every stage.



Choose your **depth and breadth of service**

Some clients require more regular advice and updates than others. You can select the service tier that fits your needs—Basic, Core or Platinum—or opt for ad-hoc advice when a specific financial need arises.



Choose your **frequency of service**

Our ongoing service includes at least one annual review of your goals, plans and progress. You can also request additional meetings throughout the year for activities such as fund switches, top-ups or market updates.

How we maintain and refine your plans over time:



We keep you informed

We make sure you are up-to-date on news that is most useful to you such as valuations, policy information and market commentary.



We arrange check-ins

We review your plans to make sure that you are still on track to meet your objectives.



We actively monitor any impacts to you

We monitor for tax and legislation changes and review these in-line with your personal tax position, including income tax, capital gains tax and inheritance tax. We will update you on this in your financial planning meeting (e.g. in person or via virtual meetings).

More information on our different levels of service are in your **Terms of business** document. We will confirm your choice in the **Fee & charge authority** document.





Benefits of 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.

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 your valuation, performance and transaction history, as well as access any documents we have sent you, ensuring you always have access to the information you need.

Helpful, regular reporting

To help you stay up-to-date with the latest information regarding your investments, we curate regular, easy to read reporting updates. You will receive portfolio valuations with performance data, market commentary and if relevant a detailed annual tax pack. You can receive these directly from the portal, removing the need to receive a paper copy.



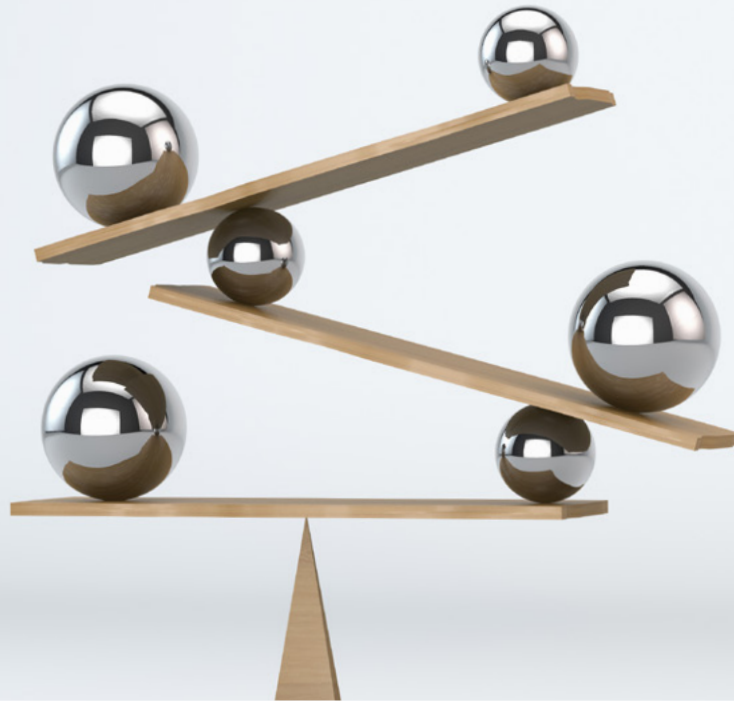
A dedicated Investment Manager can help give you:

✓ Confidence in 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. Your Investment Manager will choose a range of diverse, uncorrelated asset classes for you. Diversification supports your portfolio's resilience, which is especially important in moments of high market volatility.

✓ 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.



Investment solutions tailored for you



Discretionary Portfolio Service (DPS)

- When you select our Discretionary Portfolio Service, your Investment Manager will construct a bespoke, actively managed portfolio for you
- The service is completely flexible to accommodate your specific preferences and needs. It 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 tax (CGT) management and access to a wide-variety of tax wrappers

Investments from £250,000



Managed Portfolio Service (MPS)

- Our seven MPS 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 MPS 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' MPS
- This approach 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.

Investments from £40,000



Alternative Investment Market Strategy (AIM)

- The AIM provides the opportunity to invest in promising businesses that are disruptors thanks to their innovative solutions
- Companies listed on the AIM can benefit from Business Relief (previously Business Property Relief)
- Investment only needs to be held for two years before investor passes away to benefit from IHT relief
- Opportunity to increase IHT-free portion of your estate through capital growth.

Investments from £100,000

Business Relief (BR) and the Alternative Investment Market (AIM) are high risk and invest in assets that are high risk and can be difficult to sell such as shares in unlisted companies. The value of the investment and the income from it can fall as well as rise and investors may not get back what they originally invested, even taking into account the tax benefits. You should only consider these products if you are willing to take some risk with your capital. We will consider whether such products are suitable for you before recommending an investment.



The Sustainable Opportunities Funds

- Are actively managed, with a multi-asset investment approach
- Focus on investment opportunities that support the development of sustainable societies by pursuing five environmental and social investment themes
- Are suitable for investors who have either a balanced or growth risk appetite.



Tailored Income Service

- Our Tailored Income Service is designed to help you turn your investments into a reliable, flexible income source that fits your goals
- We work with you, or alongside your Financial Adviser, to create a personalised portfolio that adapts as your circumstances change
- Your portfolio will be overseen by a dedicated Investment Manager and their expert team, ensuring your interests remain at the forefront of every decision.

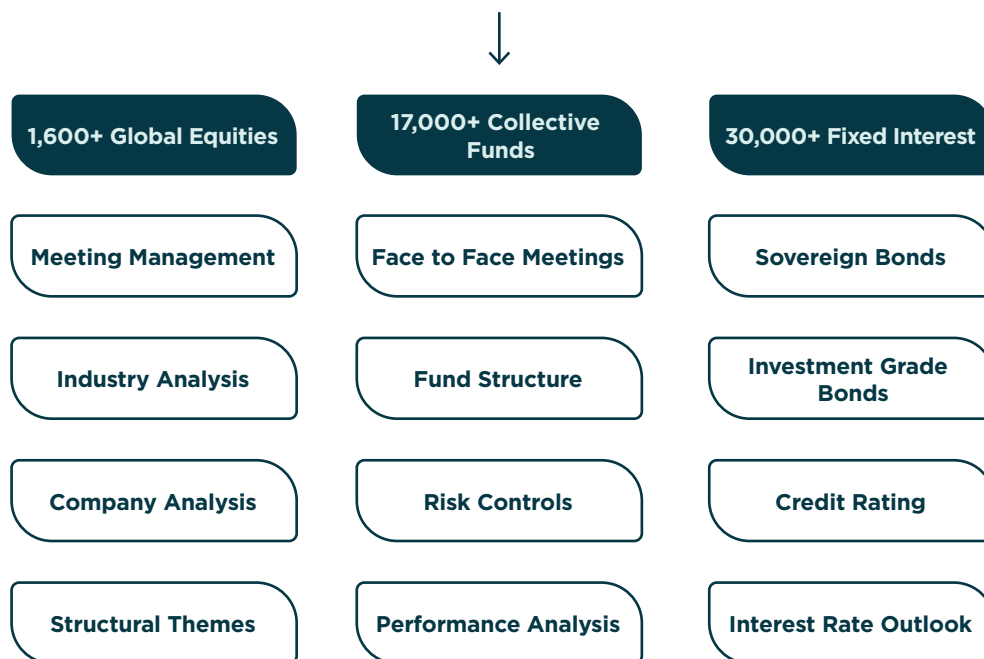
Minimum portfolio value is £500,000

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 handpicked 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



Start your journey with us today



John Goddard
Chief Executive Officer

“When clients appoint us as their wealth 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.”

Book your initial meeting

Simply call us on **020 7150 4000** or email **enquiries@quiltercheviot.com** today and we'll arrange a meeting with you to discuss everything we need to make sure you get the best value from our service.



Quilter Cheviot

Senator House
85 Queen Victoria Street
London EC4V 4AB

To find out more please contact us on:



+44 (0)207 150 4000



enquiries@quiltercheviot.com



quiltercheviot.com

Investments and the income from them can go down as well as up, you may not get back what you invest.

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