

A dedicated investment service for private clients



SPECIALISTS IN INVESTMENT MANAGEMENT

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*The Sustainable Opportunities Balanced Fund and Sustainable Opportunities Growth Fund may be collectively referred to as the "Sustainable Opportunities Funds".

Introducing you to Quilter Cheviot



Our heritage

Quilter Cheviot has a heritage that dates back to 1771. As one of the UK's largest discretionary investment management firms, we have managed bespoke investment portfolios for individuals and families for generations. Our core focus is helping you achieve your financial goals so that you can enjoy a more prosperous life.

That's why we've consistently won awards for our high levels of service and expert investment solutions.

Our personal service

We understand that everyone's circumstances are different. That's why, when you join Quilter Cheviot's Discretionary Portfolio Service, you'll have an experienced, dedicated Investment Manager to take care of your investment portfolio in a way that's right for you. Your Investment Manager will construct your portfolio to meet your financial objectives and reduce your worries. They will be there for you to respond to what can seem like daunting changes in the market or economy and also to adjust the strategy to any changes in your personal circumstances.

Our commitment to you

At Quilter Cheviot, we are committed to your investment objectives at every stage of your journey. Whether your portfolio is providing you with a regular income, saving for your retirement or to give your family a secure future, your Investment Manager will be available to adapt your portfolio to your goals and make changes when the unexpected happens and you need us the most.

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 portfolio.

Diversified portfolios

We believe in investing in a range of diverse, uncorrelated asset classes (also known as diversification). Having diverse asset classes provides your portfolios 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.

Responsible investment approach

We act as stewards of your assets through our voting and engagement activity (active ownership) and consider environmental, social and governance factors within our investment process and when constructing your portfolios (ESG integration). We incorporate positive and negative screening based on specific factors and client requirements (ESG screening).

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 responsible investing philosophy

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.

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)



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 funds, that have the potential to increase in value.

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, 6 months of rolling historical data and two years of statements, 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 easy to read reporting updates that we share regularly. You will receive portfolio valuations with performance data, market commentary and if relevant a detailed annual tax pack.

Having a dedicated Investment Manager gives you:

✓ Control over your financial future

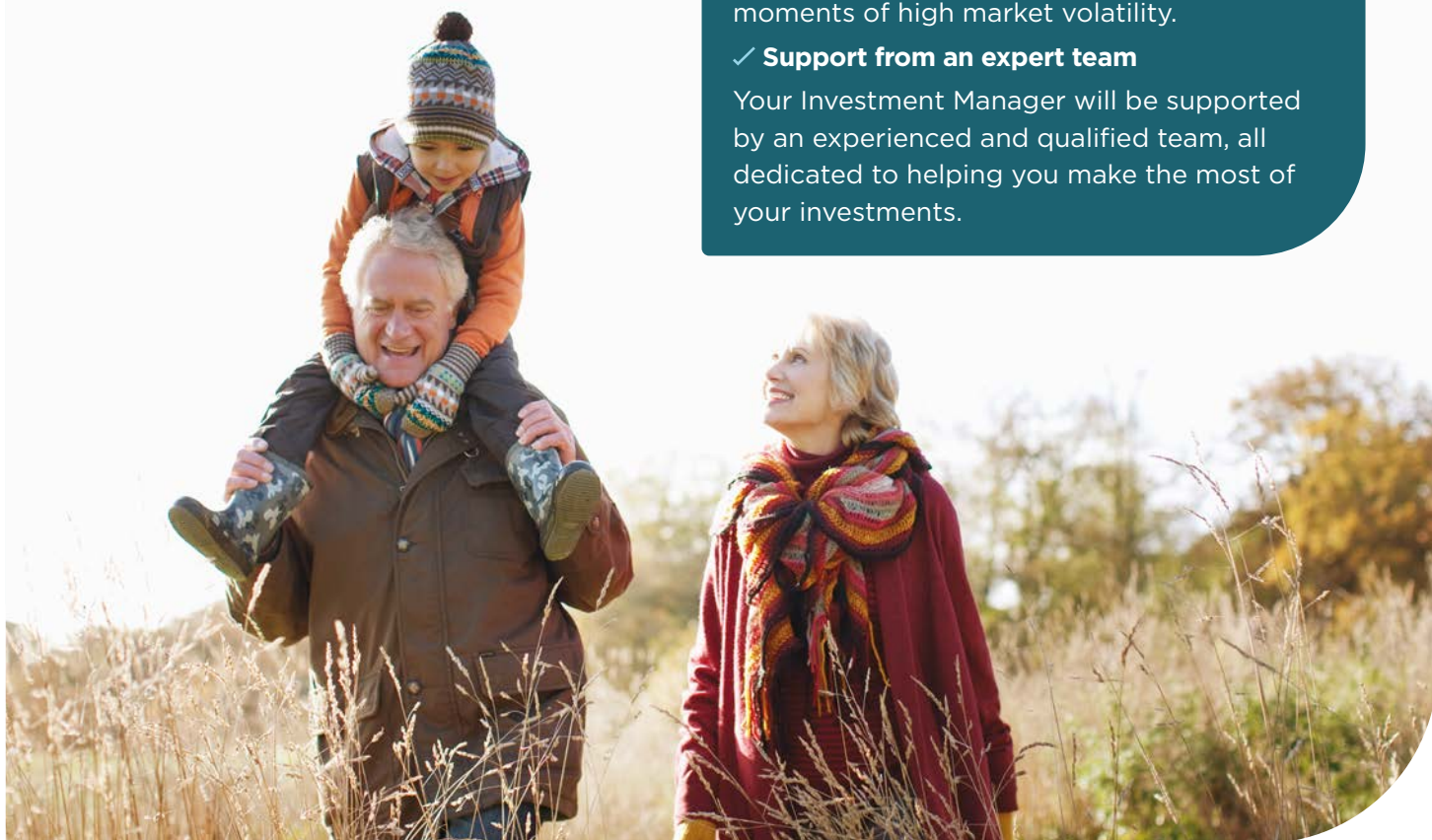
Your personal Investment Manager makes day-to-day investment decisions based on your specific needs and goals, giving you more control over your future.

✓ Peace of mind

Your Investment Manager will choose a range of diverse, uncorrelated asset classes for you. Diversification improves 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.



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





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 tax (CGT) management and 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 £250,000

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

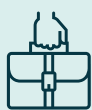
We always have an open-door policy. That's why, you will have the direct contact details of your dedicated Investment Manager so you can get in touch with them whenever you need to.

Managed Portfolio Service (MPS)

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

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 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.



Actively managed



Dedicated team



Investments from £40,000

Past performance is not a guarantee of future returns.



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.

Sustainable Opportunities Funds

The Sustainable Opportunities Funds, Sustainable Opportunities Balanced and Sustainable Opportunities Growth, focus on investment opportunities that support the development of sustainable societies by pursuing five environmental and social investment themes.

The funds aim to deliver either growth or a combination of growth and income through an actively managed multi-asset investment approach. To assess companies' sustainability characteristics and determine how an investment may contribute to one of the five investment themes, we use the UN Sustainable Development Goals (SDGs) framework.

Investments across the five investment themes provide a broad range of sustainability solutions, products and services.

Clean Energy

Renewable energy generation, the EV value chain, products & technologies for sustainable building design & construction, energy efficiency.

Food

Organic grain production & harvesting, food testing for pathogens or allergens, food processing techniques that maintain nutritional value, low waste food packaging solutions, high-tech agriculture supplies.

Health & Well-Being

Medical supplies & devices, vaccines & products for infectious disease, medical analysis & testing, hospitals, healthcare facilities, social & supported housing, supporting financial inclusion, high-quality education.

Resource Efficiency

Waste-to-energy, recycling, sustainable transport, cyber-security & technology solutions for facilitating the digital economy, energy-efficient electrification, productivity & efficiency innovations.

Water

Water supply & distribution, recycling, water analysis, monitoring & purification, water metering, leak prevention & detection, efficient methods of crop irrigation.



Choice of funds



Experienced managers



Why choose our Sustainable Opportunities Funds?

✓ Thematic approach through multi-asset allocation

A diversified portfolio investing in solutions to the economic and environmental challenges of climate and demographic changes.

✓ Proven track record

Pioneers in sustainable investment with a track record of strong returns over more than a decade.

✓ Sustainable investment expertise

Access to an experienced team with specialist expertise in sustainable, ethical and responsible investment.



More ways we support our clients



Advice and Dealing Service

For a more hands on approach to investing, we offer tailored support and advice through our Advisory or our Advice and Dealing Services.



Tax wrappers

To help protect your wealth, we work with a number of ISA, Self-Invested Personal Pension (SIPP) and offshore bond providers to create a tax-efficient portfolio.

Start your investment journey with us today

1

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.

2

Review your bespoke investment proposal

After getting a thorough understanding of your goals and expectations, your Investment Manager will tailor and send you a bespoke proposal of the investments that suit your attitude to risk and objectives.

3

We'll set up your portfolio for you

After reviewing our investment proposal, simply let us know if you would like to invest with us. We'll set up your portfolio for you and take you through the next steps.



Andrew McGlone
Chief Executive Officer

"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."



Speak to our team today, to explore your financial future.



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- 13 Salisbury





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The value of investments, and the income from them, can go down as well as up and past performance is no guarantee of future returns.
Investors may not receive back the amount originally invested.

Investments and investment services referred to may not be suitable for all recipients.

Quilter Cheviot and Quilter Cheviot Investment Management are trading names of Quilter Cheviot Limited. Quilter Cheviot Limited is registered in England and Wales with number 01923571, registered office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB. Quilter Cheviot Limited is a member of the London Stock Exchange and authorised and regulated by the UK Financial Conduct Authority and as an approved Financial Services Provider by the Financial Sector Conduct Authority in South Africa.

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