

FOR PROFESSIONAL ADVISERS ONLY

# Financial planning and investment management services for deputies

## Our collaborative approach to a lifetime of specialist support

We have built trust from supporting deputyships across the country. Our specialist teams are highly qualified in understanding the needs of protected parties, whilst learning about and appreciating their difficult circumstances. We are proud of the value we provide when working in partnership with deputies.

## Trusted by deputies

### Empathy, experience and expertise:

How we represent your firm and support your client's needs:

- **Empathy** in knowing families have endured one of the most difficult journeys of their lives. Therefore a different approach is required in our financial planning and investment management responsibilities.
- **Experience** with the far-ranging yet specific list of deputyship duties, as directed by the Court of Protection. We know you need advisers who clearly understand those duties and what they mean.
- **Expertise** in the technical understanding of the ways of planning and investing damages awards.



# Integrated financial solutions

When we recommend Quilter Cheviot for investment management services, deputies and protected parties benefit from our combined experience and integrated expertise in this area.

## Financial planning

- We offer comprehensive, professional advice underpinned by Quilter’s market-leading investment resource and technology.
- We understand that each deputyship is unique and take care to fully understand their specific circumstances.
- We support deputies and protected parties through every stage of their life.
- Our services include tax efficiency, mortgage arrangements, state benefits, protection and cashflow modelling.
- We deliver market-leading advice in easy to understand language.
- We aim to build a personal connection with deputies and, where appropriate, family members/the protected party.

## Investment management

- Quilter Cheviot’s investment managers work closely with both financial planners and deputies.
- We manage low-risk portfolios designed to adapt as circumstances change, with the aim of maintaining financial stability and helping protect against inflation, market volatility and unexpected costs.
- We offer investment management through our Discretionary Portfolio Service (DPS), which provides a bespoke, actively managed solution tailored to individual needs, and our Managed Portfolio Service (MPS), a cost-effective, risk-aligned approach using centrally managed strategies designed to support long-term financial security.
- Our investment managers have an average of over 16 years’ industry experience.
- We pride ourselves in the low turnover of our investment managers.
- We closely align investments with the financial objectives of each deputyship.
- Services are 5\* Defaqto rated.

# Settlement

Our financial planning recommendations begin at point of settlement for people without mental capacity. Our financial planners work with deputies of the Court of Protection. In most cases, the underlying protected party is due to receive a damages award from a personal injury or clinical negligence claim. Each case requires a specialist financial solution tailored to meet its unique circumstances.



Mortgages



Competitive fee structure



Third party benchmarking



Cash management service



Panel appointments



Benchmarking



Managed Portfolio Service investment management



Discretionary investment management



Integrated financial planning and investment management



Cashflow analysis



Protections/ gratuitous care

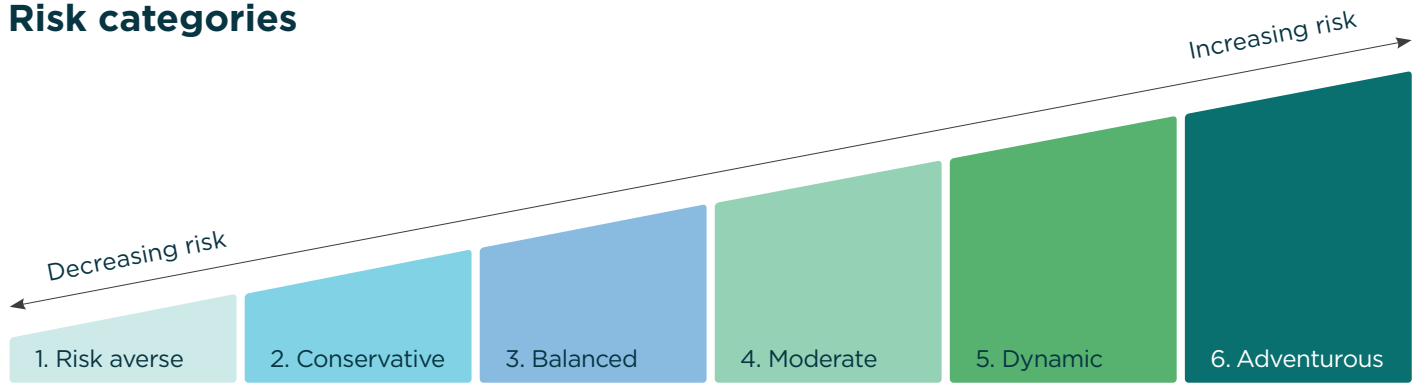


Tax efficient planning



Short-term bond strategies

## Risk categories



### 1. Risk averse

**In general, risk averse investors tend to prefer knowing their capital is safe, rather than seeking high returns. They may not be comfortable with the thought of investing in the stock market and prefer to keep their money in the bank.**

Typically, risk averse investors can take a long time to make up their minds on financial matters and will usually suffer from severe regret if their decisions turn out badly. This means they tend to hold all money in cash deposits.

Risk averse investors need to be aware that their unwillingness to take any risk with their money may mean that the value of their savings does not keep pace with rises in the cost of living (inflation).

### 2. Conservative

**In general, conservative investors tend to prefer knowing their capital is safe, rather than seeking high returns. They are not particularly comfortable with the thought of investing in the stock market and would rather keep most of their money in lower risk assets.**

Typically, conservative investors can take a relatively long time to make up their minds on financial matters and will usually suffer from regret if their decisions turn out badly.

### 3. Balanced

**In general, balanced investors tend to not take much risk with their investments, but will do so to an extent. They may prefer lower risk assets, but realise riskier investments are likely to give better longer term returns.**

Typically, balanced investors can take some time to make up their minds on financial matters and can often suffer from regret if their decisions turn out badly.

### 4. Moderate

**In general, moderate investors tend to understand that they have to take investment risk in order to be able to meet their long-term goals. They are likely to be willing to take risk with a high proportion of their available assets.**

Typically, moderate investors will usually be able to make up their minds on financial matters relatively quickly, but still suffer from some feelings of regret if their decisions turn out badly.

### 5. Dynamic

**In general, dynamic investors tend to be happy to take investment risk and understand this is crucial in terms of generating long-term return. They are usually willing to take risk with most of their available assets.**

Typically, dynamic investors will usually be able to make up their minds on financial matters quite quickly. While they can suffer from regret if their decisions turn out badly, they are able to accept that occasional poor returns are a necessary part of long-term investment.

### 6. Adventurous

**In general, adventurous investors tend to be looking for a high return on their capital and are willing to take considerable amounts of risk to achieve this. They are usually willing to take risk with all of their available assets.**

Typically, adventurous investors will usually make up their minds on financial matters quickly. They tend not to suffer from regret to any great extent and can accept occasional poor returns without much difficulty.

## Our services for deputies

### Reporting and tax packs

Between us, the teams within Quilter Cheviot Financial Planning and Quilter Cheviot have worked on over 160 deputyships, and are familiar with the types of information you need to support your annual report forms to the Office of the Public Guardian. Our packs are concise and easy to use, allowing deputies and their teams to complete administration more easily.

### Training

Our specialist team has received training from leading deputies and lawyers on pre-settlement and post-settlement matters. We understand key terminology, procedures, and priorities.

### Online visibility

We will always try to provide deputies and their assistants with online access to the account held with us for the protected party. Once in the secure portal, you can view and print valuations and performance of different kinds for multiple deputyships.

### Communication

We will take the time to listen and understand the requirements of each case. Our team communicates in plain English and will ensure that you, and where necessary your client, are engaged in each step of the financial planning and investment management processes. Above all, we will endeavour to work with you, while delivering on your client's agreed outcomes.

### Foresight and updates

We will regularly be in contact, as part of our ongoing financial planning service, to assess the portfolio and ensure your client's financial plan remains on track to meet their objectives. We ensure all of the investment managers we work with commit to continually evaluating portfolios.

We appreciate how, now more than ever, issues may arise in terms of unexpected world events ranging from market and inflation, through to the unforeseen impact of energy prices on the cost of a Hospital at Home.

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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. You may not recover what you invest.**

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 return. You may not recover what you invest. Changes in exchange rates may have an adverse effect on the value, price or income of foreign currency denominated securities. Levels and bases of taxation can change. Investments or investment services referred to may not be suitable for all recipients. The information on which the presentation is based is deemed to be reliable, but we have not independently verified such information and we do not guarantee its accuracy or completeness. All expressions of opinion are subject to change without notice. Any reference to the Quilter Cheviot model portfolio, which is used for internal purposes, is purely illustrative and should not be relied upon. The figures quoted do not include charges.

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This is a marketing communication.

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