

# Quilter Cheviot Global Income & Growth Fund

*for Charities*

SPECIALISTS IN INVESTMENT MANAGEMENT



# A powerful partnership for a powerful purpose

We believe investing has the power to help shape your charity's future for the better. That's why we're here to help you build your future so you can keep changing the world.

With over **100 years of combined experience**, our team is dedicated to managing charity investments. We take pride in being the **trusted partner of over 670 charities** across the UK and Ireland, providing exceptional investment management services.

“

*We're privileged to work with some fantastic charities. The Quilter Cheviot Global Income & Growth Fund for Charities has been designed to be a “one stop shop” multi asset fund for organisations looking to diversify their long-term reserves. We would welcome the opportunity to meet with you and discuss how we can help to deliver your objectives.”*

**Howard Jenner**  
Executive Director  
& Fund Manager



## Five years of prioritising you

This year marks five years of the Quilter Cheviot Global Income & Growth Fund for Charities. Over this time, we've forged strong, lasting relationships with charities across all sectors. We're proud to help charities like yours not just survive, but thrive in today's challenging environment.

### Interested?

Our team is ready to answer any questions you may have to help your charity start their investment journey.



**Contact us**

# The people you meet are the people who invest your money

*That's our promise to you.*

We know that trustees like you value experienced people you can partner with. As your charity's investment team, we'll put trust, integrity and hard work at the heart of our relationship.

As one of the largest discretionary investment management firms across the UK, Ireland and Channel Islands, Quilter Cheviot is trusted by tens of thousands of clients to manage their assets.

We are proud to give you a level of continuity, stability and expertise that comes with our heritage of over 250 years.

## **Our award-winning services**

We help our clients make the most of their investments, matching them with the services most suited to their investment needs. That's why we've consistently won awards for our high levels of service and expert investment solutions.

We are delighted to have won the Charity Times Investment Management Award 2023. Judges commented that, Quilter Cheviot is a clear leader in its field, "showcasing solid management alongside bespoke solutions for charities and good performance."



*Having Quilter Cheviot as a sounding board and trusted partner means you can invest confidently, knowing your charity's investment team has all the extra support to provide you with an exceptional investment experience.*

## **Our team supports charities with a range of valuable missions:**

Animal welfare	1.5%
Arts, culture & recreation	4.7%
Education	18.5%
Environmental & conservation	1.7%
Grant making	35%
Health	9.8%
Religious activities	16.6%
Social care & development	12.1%

# Introducing the Fund, designed for charities

## *Regulated by:*

The Fund is regulated by the FCA and Charity Commission for England and Wales.

The Fund is co-manufactured by Quilter Cheviot Limited who is the Investment Adviser and distributor of the Fund and Quilter Investors Limited who is the Authorised Fund Manager.

**About the Quilter Cheviot Global Income & Growth Fund for Charities.** This Fund, exclusively available to UK charities, has been carefully crafted by us to give you:

### **Access to diversified assets while managing risk**

The Fund provides charities access to diverse investments, including global equities and specialist assets.

### **A cost-effective investment solution that's VAT-free**

The Fund lets you enjoy tax exemptions on stamp duty, with management fees exempt from VAT.

### **Collective investment which serves your unique objectives**

As a Charity Authorised Investment Fund, you benefit from pooling with other charities.

Please refer to the prospectus and the KIID (Key Investor Information Document) for further details at: <https://www.quiltercheviot.com/our-services/the-quilter-cheviot-global-income-growth-fund-for-charities/?Role=char>



### **The charity experts who you'll partner with**

Your Charities team will be the people you'll partner with. They're supported by colleagues from research, responsible investment, administration and compliance, **we're one team focused on you.**



### **National reach, delivered by local experts**

With offices across many regions, we offer easy access to our personalised investment service wherever your charity is based.

We know many missions can only be delivered locally, so we'll agree on the investment team best suited to what you're doing, where you're doing it.

## How we invest for you

Our approach starts with our investment philosophy.

These four pillars help us meet the challenges and opportunities of a dynamic market environment to get the investment outcomes you want as a trustee.

**1. Focus on future trends and themes** to ensure a long term approach

**2. Adapt to the market cycle** to leverage opportunities

**3. Take a global outlook** to manage risk

**4. Invest responsibly** by committing to our role as stewards of your assets

### The Fund is underpinned by a rigorous, robust investment process:

1

Understanding the global outlook

2

Assessing asset class returns

3

Risk is as important as returns

4

Delivering the right strategy for the target market

## Responsible Investor:

Although not exclusive to the Fund, responsible investment is an integral part of Quilter Cheviot's wider investment process. For more information on Quilter Cheviot's approach to responsible investment please visit: <https://www.quiltercheviot.com/our-services/responsible-investment/>



# The Fund for charities at a glance

## Investment objectives:



### Targeting CPI +3.5%

Targeting capital growth over the long term through a multi asset portfolio of bonds, equities and alternatives. Measured against a composite of market indices based on the long term strategic asset allocation of the Fund as well as CPI+3.5%, annualised, over the longer term of 5 years or more.



### Generate regular income

Providing you with an income over the long term.

## Risk profile: medium

To balance risk and reward the Fund has:



An equity weighting of up to 75%



A minimum 5 year investment time horizon



An estimated maximum peak-to-trough decline across investment period\*

Equities

Fixed-interest

Alternatives

Cash

## Long term asset allocation

We actively manage the Fund to take account of market conditions and adjust asset allocation over the short term accordingly.

## How the Fund is structured and managed:

**Oversight, safekeeping and Fund administration**

**Citibank UK Limited**

Corporate trustee and custodian

**Citibank Europe plc**  
Administrator

**Overall responsibility for the Fund**

**Quilter Investors Limited**

Manager of the Fund

**Delegate Investment Manager**

**Quilter Investment Platform Limited**

Investment Manager of the Fund

**Day to day investment management of the Fund**

**Quilter Cheviot Investment Management**

Investment Adviser of the Fund

**Oversight by the Independent Advisory Committee**

\* The appropriate maximum draw-down figure will be included in client specific suitability letters

# Investing for you, investing in you

*We don't just invest your assets, we invest in you as trustees.*

That's why we'll give you wraparound support from day one of our partnership. Here's just some of what we do to keep you informed and up to date with developments in the charity sector and their investment implications.

## Support from day 1

A key part of our overall service is helping you keep up to date with investment topics and trends affecting the sector.

Our aim is to share our knowledge and expertise with you while acting as a sounding board.

As a new trustee you will be offered a 'teach-in' on investments as part of your induction programme.

---

## Ongoing support

Our team works hard to equip you with the resources you need over the year, including:



**Specialist investment guides** equipping you to invest in line with Charity Commission advice



**Roundtables** addressing a wide range of topical issues affecting the sector



**Monthly trustEnews email** full of expert insights and relevant industry news



**CharitEpulse** biweekly podcast providing short sharp debates around hot topics in the sector

---

## Annual support

As well as the efficient annual administration and reporting you'd expect, we'll also provide you with:



**Bi-annual charity sector reviews** featuring curated articles and insights on a diverse range of topics within the charity sector, all authored by industry specialists



**News and views** stay up to date with the latest market news and industry insights from our team of experts



## What other trustees say about our services



*In addition to their technical expertise, the efficient administration and personal attention, Quilter Cheviot keeps us well informed, ensuring that we are able to fulfil our responsibility to the charity.”*



*We have experienced a great working relationship with Quilter Cheviot for the past few years and are very happy with their professional service.”*



### To find out more about our specialist charity services, contact me today

**Charles Mesquita**

Charities Director

✉ [charles.mesquita@quiltercheviot.com](mailto:charles.mesquita@quiltercheviot.com)

☎ 020 7150 4386

🌐 [quiltercheviot.com](http://quiltercheviot.com)



### Our Offices

#### Scotland & Northern Ireland

Belfast  
Edinburgh  
Glasgow

#### Northern England & North Wales

Leeds  
Liverpool  
Manchester

#### Midlands

Birmingham  
Leicester

#### Southern England & South Wales

Bristol  
London  
Salisbury

#### International & Europe

Dubai  
Jersey  
Dublin

### SPECIALISTS IN INVESTMENT MANAGEMENT

This is a marketing communication and is not independent investment research. Financial Instruments referred to are not subject to a prohibition on dealing ahead of the dissemination of marketing communications. Any reference to any securities or instruments is not a recommendation and should not be regarded as a solicitation or an offer to buy or sell any securities or instruments mentioned in it. 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. Images in this document are sourced from iStock and Getty Images.

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.