



FOR PRIVATE CLIENTS

Vision | INDEPENDENT FINANCIAL PLANNING 

Investing for
1771 250 2021
generations



QUILTER CHEVIOT
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.

Andrew McGlone
Chief Executive Officer





Welcome to

QUILTER CHEVIOT

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. We are focused on helping you invest for a lifetime of opportunities and challenges.

No two clients are the same. That is why when you become a client of Quilter Cheviot you will be assigned an experienced, dedicated Investment Manager who will create and manage your investment portfolio in a way that is right for you. Your Investment Manager will make adjustments to your portfolio in response to changes in the market, economy and your personal requirements.

Your portfolio will be designed to help you achieve your goals at every stage of your life. It will take into account overlapping priorities - whether you are paying school fees, buying property or investing for your retirement. Where life might take an unexpected turn, your Investment Manager will be there to review your investment plan and guide you when you need it most.



Our focus is on helping you invest for a lifetime of opportunities and challenges.





THE CASE FOR INVESTING

Achieving your financial goals requires careful thought and planning.

Markets are unpredictable at the best of times, which is why today your financial goals need attention as never before. Investment objectives continuously evolve to reflect changing needs, so whether you want to grow your savings for retirement, transfer your wealth to your children, or take regular income from your portfolio, you need an Investment Manager who has the expertise, experience and resources to meet your needs.

How does it work?

If and when you decide to invest, your Investment Manager buys assets for you that have the potential to increase in value. These assets can be company shares (equities), bonds, property, commodities, funds or other types of investment.

Over time, the initial amount you have invested may increase in value until such time that you decide you want to make use of the money, whether in the form of monthly payments or as a lump sum.

Discretionary investment management simply means that any day-to-day investment decisions will be made on your behalf, within agreed parameters, by an investment professional.

As a general rule, there is a correlation between the amount of risk you are prepared to take (your risk tolerance) and the return your assets can generate.



I hadn't realised how straightforward it would be. My Investment Manager guided me through the process and now I just leave her to it. She lets me know if there's anything to worry about.

Quilter Cheviot client, 15 years

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





OUR INVESTMENT PHILOSOPHY

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.

This philosophy is founded on a belief in the active management of your investments. This gives us the flexibility to rapidly respond to and take advantage of market changes, and also has the benefit of adding value to your portfolio without exposing you to the bias of a single investment style.

We believe in investing in a range of diverse, uncorrelated asset classes (known as diversification). These diverse asset classes can react differently under different economic and market conditions.

A well-diversified portfolio spreads risk across investments that perform in different ways, so that if one asset type performs badly, the overall performance of the portfolio should be supported by the others.



Alan McIntosh,
Chief Investment Strategist

Duncan Gwyther,
Chief Investment Officer

“
We understand that you invest
for a number of reasons.
That's why our clients' goals
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OUR INVESTMENT PROCESS

Your individual requirements are paramount to our Investment Managers. To inform decisions around your portfolio they participate in the investment process, from meeting company managements to assessing investment themes.

Your Investment Manager is also guided by our internal investment committees – experienced professionals who meet regularly to discuss the investment environment and any opportunities and risks that have been identified.

Our investment process delivers:

- 1 **A rigorous investment framework** bringing together our dedicated research teams and Investment Managers for optimum, risk-adjusted potential returns;
- 2 **Portfolios centred on long-term returns** enhanced by exploiting market inefficiencies and active, shorter-term, tactical asset allocation decisions;
- 3 **A forward-looking investment process** combining our top-down view, based largely on macro-economic inputs and market valuations, with bottom-up recommendations generated by our in-house analysts and Investment Managers;
- 4 **The reassurance** that all investment opportunities are subject to a robust due diligence process and review by our investment committees;
- 5 **Access to our dedicated in-house research team** finding and validating the best investment opportunities; and
- 6 **A mix of investment styles adapted to the market cycle** giving due emphasis to future trends within portfolios.

Corporate governance

As a responsible investor Quilter Cheviot is committed to its role as a steward of clients' assets in order to protect and enhance long-term returns. We are focussed on voting, engagement with companies we invest in and collaboration with others.

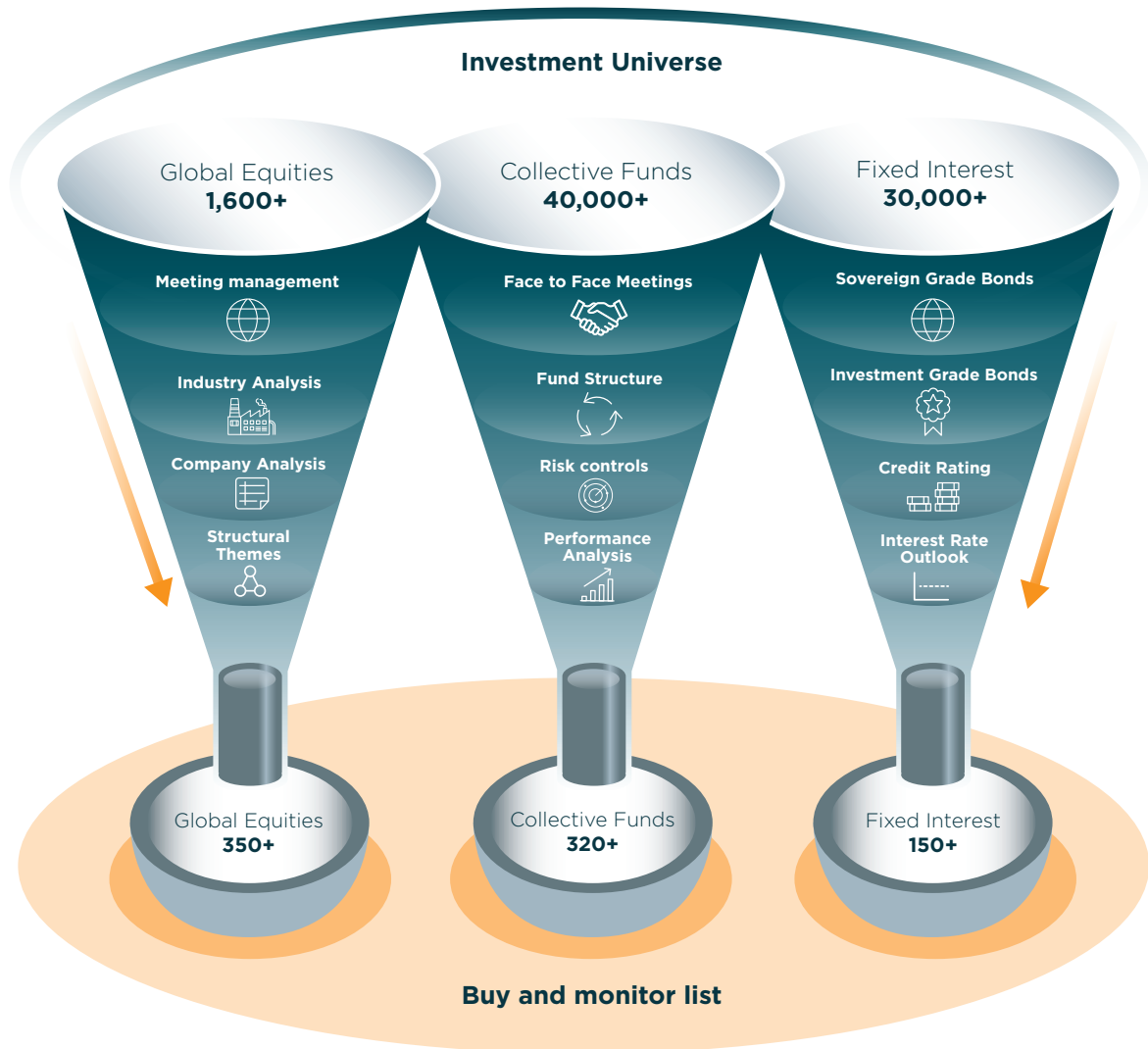


Our research capability

All of our investment decisions are underpinned by research carried out by our in-house research team.

The 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.

Analysts start with an investment universe, which they review and filter down to the monitored universe, split into the monitor and buy lists. It is from this list that the assets that make up your portfolio are selected.



Having a well-resourced research team, dedicated to reviewing potential investment opportunities is fundamental to our long-term success. You can be confident that the investments we select for your portfolio are the result of thorough research and due diligence.



BENEFITS OF DISCRETIONARY INVESTMENT MANAGEMENT

A discretionary relationship means that your portfolio is managed on your behalf by your dedicated, experienced Investment Manager, giving you peace of mind and leaving you free to spend your time on what matters most to you.

Your investments will be managed and monitored according to your personal objectives, circumstances and preferred level of risk – these will all be agreed with you at outset.



Regular reporting

We will provide you with reporting updates at regular intervals. Some of the updates include:

- Portfolio valuations
- Performance reports
- Transaction schedules
- Capital and income statements
- Commentary on market conditions.



Tax reporting

We will send you a tax year-end pack for investments that need to be recorded in your tax return. This includes:

- A consolidated tax certificate
- Valuation
- Transaction schedule
- Capital gains tax (CGT) report.



Online access

You can view your portfolio online at any time using our secure web platform. You can view or print valuations as well as transaction records, six months of rolling historical data and two years of statements.



Safekeeping of your investments

Your investments will be registered in the name of one of Quilter Cheviot's nominees, giving your investments protection, convenience and cutting down on the paperwork normally associated with market transactions.



Your investment goals are unique and are likely to change at different stages in your life. A bespoke portfolio will be managed according to your personal investment needs – if these change, we can make any changes necessary to your portfolio.





BECOMING A CLIENT

At Quilter Cheviot, we appreciate that you and your circumstances are unique – that is why we need to get to know you.

1 

An initial meeting

To trust us with something as important as your investments, you need to know us. We will arrange a meeting to discuss in more detail:

- Your situation, objectives, and risk tolerance
- Our investment strategies
- Any issues or other objectives that you might like to raise
- Fees and charges associated with running your portfolio.

2 

Investment proposal

With a thorough understanding of your expectations, your Investment Manager will send you a tailored proposal of the investments they think match your attitude to risk and objectives.

3 

Signing up

Deciding what to do with your money is one of the most important decisions you will make, so you are encouraged to take time to consider our investment proposal before deciding to proceed.

If you decide you would like to invest with us, please let us know – our team are on hand to help you through our application forms.

**If you want to know more about becoming a client of Quilter Cheviot,
get in touch with us at enquiries@quiltercheviot.com**





OUR SERVICES

Discretionary Portfolio Service

When you select our Discretionary Portfolio Service (DPS), your Investment Manager will work with you to determine your investment objectives and risk tolerance, before constructing your bespoke portfolio.

In a world marked by change, our Discretionary Portfolio Service will give you confidence that your investment goals are within reach.

Discretionary Portfolio Service



Minimum
£200,000



Dedicated
Manager



Bespoke
Portfolio

What does the DPS include?

The service provides an actively managed portfolio, tailored to your individual requirements, with investments drawn from across a range of vehicles, including direct equity and fixed interest.

The DPS offers effective capital gains tax (CGT) management and access to other tax wrappers, including ISAs and self-invested personal pensions (SIPPs). It can accommodate restrictions or preferences you may have and offers full custody, portfolio administration and comprehensive reporting services.

Why choose our Discretionary Portfolio Service?

1 Bespoke service

You will be assigned a dedicated Investment Manager who will construct and manage your bespoke investment portfolio.

2 Expertise

Our Investment Managers have an average of 19 years' investment experience and work closely with our well-resourced in-house research team.

3 Reporting

We believe in keeping you informed. You will receive regular reports on your portfolio or you can view your account details at any time using our secure website or app.

4 Trust

We have an open-door policy – you will have the direct contact details of your dedicated Investment Manager so you can get in touch as and when you need to.





Managed Portfolio Service

Whether you want to grow or preserve your wealth, generate income, or both, our expertly curated Managed Portfolio Service gives you access to a range of exposures that suit your needs.

Managed Portfolio Service



Minimum
£25,000



Dedicated
Team



Actively
Managed

What does the MPS include?

Our expertly curated Managed Portfolio Service strategies are designed using our handpicked building block funds, meaning you'll have access to a range of exposures.

We have five investment strategies for you to choose from, each designed to deliver a different investment objective. All our strategies are actively managed so you can be confident your investment is in safe hands.

Why choose our Managed Portfolio Service?

1 Experience

Quilter Cheviot pioneered the development of the MPS in 2001. Today the team continues to analyse markets, identify market trends and best position portfolios to achieve our clients' investment objectives

2 Analysis

Our team is well resourced, enabling us to conduct in-depth due diligence on all investments. These investments are subject to ongoing analysis to make sure they are performing the way we expect.

3 Accessibility

You will have direct access to our Investment Managers as and when you need support. With a network of offices across the UK and Ireland you are never far away from expert investment assistance.

4 Flexibility

You will be able to switch seamlessly between strategies, without charge, if your circumstances or risk appetite change.



Multi-Asset Funds

We believe that investment opportunities should be open to everyone. Our Multi-Asset Fund range offers the same rigorous investment process at an accessible entry point of £1,000.

Every client has different investment objectives, so our range of Multi-Asset Libero Funds (Cautious, Balanced or Strategic) offers varying risk profiles to reflect on your circumstances and the level of risk you would be willing to take.

If sustainability is an important consideration in the construction of your investment portfolio, our Climate Assets Fund invests across various asset classes whilst being focused on sustainable themes: low carbon energy, food, health, resources and water.

Multi-Asset Funds		
		
Minimum £1,000	Experienced Managers	Climate Asset Fund

Why choose our Multi-Asset Funds?

- 1 Options to suit you** Our Multi-Asset Funds offer a straightforward place to start investing – simply choose from one of three risk levels, or alternatively you can choose our award-winning Climate Assets Fund.
- 2 Strong investment history** You can be confident that your money is invested in the highest-quality companies and funds. Our track record shows strong performance through favourable market conditions as well as in more challenging times.
- 3 Flexibility** You can switch between strategies without charge if your circumstances or risk appetite should change.
- 4 Expertise** Our flexible approach combined with expert research and analysis helps us keep ahead. We have a dedicated funds team working to get the best possible results for your investments.

Complementary services include:



Advisory and Dealing Services If you prefer to be more 'hands on', making your own investment decisions, we can offer you support through our Advisory or our Advice and Dealing Service.



Loans We have arrangements with loan providers who can offer short-term loans or bridging finance, secured against the value of your portfolio.



Tax wrappers We work with a number of ISA, Self-Invested Personal Pension (SIPP) and offshore bond providers to ensure that your portfolio is structured as tax-efficiently as possible.

Past performance is not a guarantee of future returns.





*I feel that my pension – and myself – are in a safe pair of hands.
Our family has been with the same Quilter Cheviot Investment Manager
for 12 years and we couldn't be happier.*

Quilter Cheviot client, 12 years
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WHY CHOOSE QUILTER CHEVIOT?

Our reputation for exemplary personal service and our drive to build and preserve the wealth of clients have been more than 250 years in the making. We are proud that this continues today, and is demonstrated in the long-standing relationships with over 36,000 clients.



Expert research capability

Research is the cornerstone of our business. Our 22-strong research team work to ensure our Investment Managers have the most up to date market and company data they need to provide you with risk-adjusted investment returns.



A nationwide network of offices

With 12 offices across the UK and Ireland, you can meet your Investment Manager at the office that is most convenient for you.



Experienced and dependable

We pride ourselves on the expertise of our Investment Managers. They have an average of 11 years service at Quilter Cheviot and 19 years in the financial sector, so you can have confidence in the level of continuity, stability and expertise you will receive.



Unbiased and impartial

We are able to choose the most appropriate investments to meet your aspirations, whether your priority is growth, income or capital preservation.



A long-term view of your wealth

Our investment process is structured to build and preserve your wealth over the long-term. Your Investment Manager will work closely with you to define your priorities, expectations and appetite for risk.



An open-door policy

You will have a dedicated Investment Manager and access to their team, and will have their direct contact details for any questions you may have.



Our Investment Managers have an average of 11 years' service at Quilter Cheviot and 19 years in the financial sector, so you can have confidence in the level of continuity, stability and expertise you will receive.





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020 7150 4000 or enquiries@quiltercheviot.com



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 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.



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INVESTMENT MANAGEMENT

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