UK: Suitable for retail and professional clients.
Singapore: For accredited investors and institutional investors only.
Ireland: Suitable for retail and professional clients.

QUILTER CHEVIOT INTERNATIONAL FUNDS EQUITY FUND (A USD ACC)

OCTOBER 2025

QUILTER CHEVIOT

FUND OVERVIEW

A globally diversified fund investing in equities, fixed interest and alternatives.

FUND INFORMATION

Fund Size	USD 42,264,006.62
Source: Waystone	
Share class	A USD Accumulation
Umbrella	MontLake UCITS Platform ICAV
Manager(s)	Quilter Cheviot Europe
Share class launch date	28 March 2025
Fund launch date	28 March 2025
Domicile	Ireland
Share class currency	USD
Legal structure	UCITS
Accounting date	31 March
Valuation point	0.5
Dealing frequency	Daily
Single or dual pricing	Single
Settlement period	T+3
SEDOL	IU42BF0
ISIN	IE000IU42BF0
Ongoing charge*	2.08%
Minimum investment	USD 1000

*The ongoing charge is the annual charge you will pay whilst invested in the fund. It consists of the annual management charge plus operating costs and transaction costs. More information on the charges and expenses applicable to this portfolio can be found in the KIID www.quiltercheviot.com

defaqto GOLD DFM Service 2025 EXPERT RATED

AWARDED BY ARC FOR COMMITMENT TO TRANSPARENCY 2025

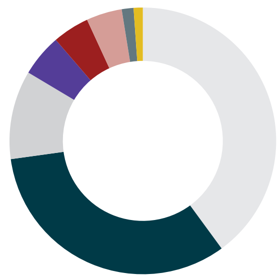
FUND OBJECTIVE

The investment objective is to generate a long-term total return. Investors should be aware that their capital is at risk and that there is no guarantee that the positive total returns will be achieved over the rolling twelve months or any time period.

STRATEGY ASSET ALLOCATION

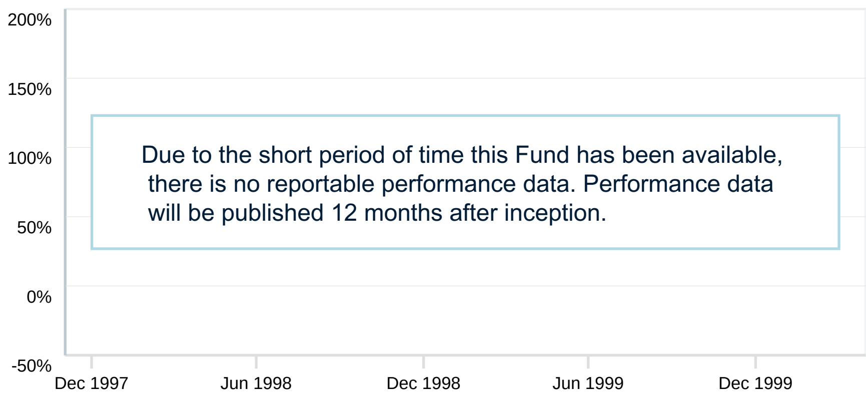
Source: Figaro, 30 September 2025

Key	Name	Weight
	UK and Europe	39.94%
	North America	32.87%
	Asia Pacific ex Japan	10.75%
	Japan	5.12%
	Emerging Markets	4.45%
	Cash	4.33%
	Global	1.43%
	Alternative Investments	1.11%



CUMULATIVE PERFORMANCE

Source: Morningstar, 30 September 2025



	YTD	1 Year	3 Years	5 Years	Since Inception	1 Year to 30/9/21	1 Year to 30/9/22	1 Year to 30/9/23	1 Year to 30/9/24	1 Year to 30/9/25
International Funds Equity Fund (A Usd Acc)	Due to the short period of time this Fund has been available, there is no reportable performance data. Performance data will be published 12 months after inception.									

Source: Morningstar as at 30 September 2025. Total return, percentage growth, net of fees, rounded to one decimal place of the Quilter Cheviot International Balanced Portfolio A (USD) Accumulation share class. The performance of any other share class in the fund may differ.

IMPORTANT INFORMATION

PAST PERFORMANCE IS NOT A RELIABLE INDICATOR OF FUTURE RETURNS. THE VALUE OF INVESTMENTS AND THE INCOME FROM THEM CAN GO DOWN AS WELL AS UP. YOU MAY NOT RECOVER WHAT YOU INVEST.

THIS IS A MARKETING COMMUNICATION

APPROVER: QUILTER CHEVIOT EUROPE, 13 OCTOBER 2025

QUILTER CHEVIOT INTERNATIONAL FUNDS EQUITY FUND (A USD ACC)

QUILTER CHEVIOT

TOP FUND HOLDINGS	%
Sands Capital Funds Select Growth A USD Acc Nav	4.36
Veritas Funds Plc Veritas Asian Class D USD	3.96
Fidelity Funds Asia Pacific Opps Rest I USD Acc	3.72
Janus Henderson Fund Continental European G USD	3.69
Microsoft Corp Com USD0.00000625	3.42
ING Groep N.V. EUR0.01	2.87
M&G (Lux) Investment Funds 1 SICAV M&G (Lux) Japan CI USD Acc	2.65
Schroder International Selection Fd US Large Cap X USD Acc	2.59
Nvidia Corp Com USD0.001	2.49
JPMorgan Funds Emg Mkts Eqty I2 USD Dis	2.49
Total Top 10	**32.24**

Source: Figaro, 30 September 2025

ABOUT QUILTER CHEVIOT

Quilter Cheviot has a heritage that can be traced back to 1771. We are one of the largest discretionary investment management firms, focusing on providing and managing investment portfolios for private clients, trusts, charities and pension funds.

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IMPORTANT INFORMATION

This communication is issued by Quilter Cheviot Europe Limited ("Quilter Cheviot Europe") Hambleden House, 19-26 Lower Pembroke Street, Dublin D02 WV96. Quilter Cheviot Europe Limited, trading as Quilter Cheviot and Quilter Cheviot Investment Management, is regulated by the Central Bank of Ireland. Registered in Ireland: No. 643307. Quilter Cheviot Europe is not licensed or regulated by the Monetary Authority of Singapore ("MAS").

This is a marketing communication. Please refer to the prospectus before making any final investment decisions.

The fund is actively managed without the constraints of formal benchmarks. Returns may increase or decrease as a result of currency fluctuations. Investment in the fund involves significant risks, including market volatility, illiquidity, and potential currency losses. Past simulated performance is not indicative of future results. The investment risks are not purported to be exhaustive, and potential investors should review the Prospectus and the Relevant Supplement(s) in their entirety, and consult with their professional advisers, before investing.

The Manager of the Fund is Waystone Management Company (IE) Ltd, a company regulated by the Central Bank of Ireland. Please refer to the Fund's Supplement Prospectus and Key Investor Information Document for risk warnings and other information that should be read and understood prior to considering an investment in the fund. The aforementioned documents are available in English at https://www.waystone.com/our-funds/waystone-managed-funds/

Information given in this document has been obtained from, or based upon, sources believed by us to be reliable and accurate although neither Waystone nor Management accepts liability for the accuracy of the contents. Issued and approved by Waystone Management Company (IE) Ltd. Waystone does not offer investment advice or make recommendations regarding investments.

The MontLake UCITS Platform ICAV is registered and regulated as an open-ended Irish collective asset-management vehicle with segregated liability between sub-Funds formed in Ireland under the Irish Collective Asset management Vehicles Act 2015 and authorised by the Central Bank as a UCITS pursuant to the UCITS Regulations. The Management Company may decide to terminate the arrangements made for the marketing of the Fund in accordance with Article 93a of Directive 2009/65/EC. To view the Summary of Investor Rights in English, please visit the following https:/www.waystone.com/wp-content/uploads/2021/08/Waystone-Managment-Company-IE-Limited-Summary-of-Investor-Rights-August-2021-08-09.pdf

Additional Information (UK):
The ICAV is registered for public sale in the United Kingdom. An investor should read the Key Investor Information Document(s) ("KIID") before investing in any sub-fund of the ICAV. The KIID and the prospectus can be obtained from www.quilter.com in English. Certain paying and/or information agents have been appointed in connection with public distribution of the shares of the ICAV in certain jurisdictions. The prospectus, KIID, and/or other relevant offering documentation is available from: MontLake UCITS Platform ICAV; 4th Floor, 35 Shelbourne Rd, Ballsbridge, Dublin, D04 A4E0.

Additional Information (Singapore):
The Fund is only notified as a restricted schemes by MAS and is not allowed to be offered to the Singapore retail public. This marketing document shall be construed as part of an information memorandum for the purposes of section 305(5) of the Securities and Futures Act, Cap. 289 of Singapore (the "SFA"). Accordingly, this marketing document must not be relied on or construed on its own without reference to the information memorandum. This marketing document is not a prospectus as defined in the SFA and accordingly, statutory liability under the SFA in relation to the content of prospectuses would not apply. This document has not been registered as a prospectus by the MAS, and the offer of the shares is made pursuant to the exemptions under Sections 304 and 305 of the SFA. Accordingly, the shares may not be offered or sold, nor may the shares be the subject of an invitation for subscription or purchase, nor may this marketing document or any other document or material in connection with the offer or sale, or invitation for subscription or purchase of the shares be circulated or distributed, whether directly or indirectly, to any person in Singapore other than under exemptions provided in the SFA for offers made (a) to an institutional investor (as defined in Section 4A of the SFA) pursuant to Section 304 of the SFA, (b) to a relevant person (as defined in Section 305(5) of the SFA), or any person pursuant to an offer referred to in Section 305(2) of the SFA, and in accordance with the conditions specified in Section 305 of the SFA or (c) otherwise pursuant to, and in accordance with, the conditions of any other applicable provision of the SFA.