Quilter

Invest without compromise

Your guide to the WealthSelect Managed Portfolio Service

Suitable for professional clients only.

Contents

Introducing the UK's most comprehensive managed portfolio service

Launched in 2014, WealthSelect was one of the first managed portfolio services in the UK to offer advisers like you access to a range of actively managed, risk-targeted multi-asset portfolios.

WealthSelect enables you to further deliver on your clients' investment objectives and focus more of your time on their wider financial planning needs.

Managed by an experienced team of investment professionals, WealthSelect is an industry-leading managed portfolio service with an enviable performance track record, trusted with more than £17bn* of investors' money.

We are proud to support more than:

5,100
financial advisers

107,000
investors and their families

defaqto
DFM MPS (Platform) Family 2024
EXPERT RATED

*As at 30 September 2024.

Your WealthSelect portfolio management team

Stuart Clark

Helen Bradshaw

Bethan Dixon

Offering a wide range of portfolios

We offer 56 different portfolios within WealthSelect to enable you, within one investment solution, to select a portfolio that aligns with the preferences of your clients today, while having the flexibility to adapt in the future.

WealthSelect also offers different options across a broad range of responsible investment considerations, so you have the flexibility to tailor investment solutions to your clients based on their unique needs and preferences.

WealthSelect is managed across eight different risk levels that target a specific range of volatility and, depending on the responsible investment preferences of your clients, provide a choice of active, blend, or passive investment management.

WealthSelect Managed Portfolios

- Aim to achieve capital growth over a period of five years or more.

WealthSelect Responsible Portfolios

- Aim to achieve capital growth over a period of five years or more.
- Maintain a smaller carbon footprint than the reference index (MSCI ACWI).
- Invest in funds that we identify as leaders in the integration of ESG factors. We also invest at least 50% in funds that pursue explicit environmental and/or social targets or characteristics.

Please note, where the availability of funds that are leaders in ESG integration is limited in an asset class, and exposure is required to achieve a diversified portfolio, we may invest in funds that are not leaders in ESG integration.

WealthSelect Sustainable Portfolios

- Aim to achieve capital growth over a period of five years or more.
- Seek to support sustainable solutions to environmental and social challenges.
- Maintain a smaller carbon footprint than the reference index.
- Minimise exposure to unsustainable activities.
- Invest in funds that target a broad range of sustainable outcomes.

There may be occasions when the portfolio invests in companies involved in areas we are trying to avoid. We will only do this on an exceptional basis when those companies make a net positive contribution to the sustainable investment objectives of the portfolio. Please note, where the availability of funds that target sustainable outcomes is limited in an asset class, and exposure is required to achieve a diversified portfolio, we may invest in funds that do not target sustainable outcomes.

The Responsible and Sustainable portfolios are only available via Quilter's platform.

We are excited to be able to offer you a wide range of choice of where you invest and allow you to be confident that we can deliver what you and your clients expect.

Stuart Clark, CFA

Providing a personalised investment solution

The growth and success of WealthSelect has been driven by the efficiencies, risk reduction, and performance we have delivered to adviser businesses like yours.

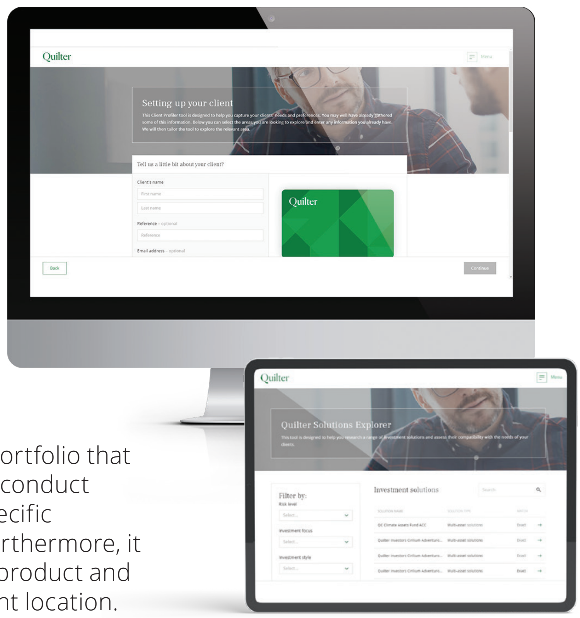
We understand the intricacies of the advice process and have designed WealthSelect to give you the power to provide your clients with a personalised solution that matches their investment needs and preferences:

- *Risk appetite*
- *Investment style*
- *Investment needs*

Matching your clients to the right portfolio

Making informed investment decisions, both at the initial recommendation stage and on an ongoing basis, is time-consuming and carries a significant burden of responsibility. This is particularly important given the regulatory focus on suitability and due diligence.

To help ensure you're able to match your clients with the right portfolios for them, we've developed two tools that you can use as part of your advice process:



Client Profiler

Through four question sets, this tool helps you personalise the investor profile of your clients to easily identify their appetite for risk; preferred investment management style; investment needs; and attitude to responsible investment.

Quilter Solutions Explorer

To help you match your clients with the portfolio that is right for them, this tool can be used to conduct general fund research, or search for a specific solution based on their unique needs. Furthermore, it provides you with easy access to Quilter product and portfolio information, all in one convenient location.

Delivering an established investment process

To deliver a solution that helps achieve the investment goals of your clients, WealthSelect is built upon an established, successful investment process.

The portfolio management team integrate and draw on expertise from across Quilter at every stage of the investment process. This means you have access to a wealth of investment experience to deliver exceptional outcomes for your clients, all for a highly competitive cost.

Responsible investment
We've integrated responsible investment throughout our processes to offer portfolios with specific objectives that provide you with the flexibility to adapt to the different preferences of your clients.

Manager selection
The portfolio management team have the flexibility to invest with our WealthSelect global partners and also across the whole of the market to unlock the best opportunities, meaning your clients benefit from a highly-tailored solution.

Asset allocation
The WealthSelect portfolios use a disciplined, long-term investment approach designed to maximise the potential return for an expected level of risk.

Investment research
Expert research is undertaken by our dedicated manager research team. Every fund in which we invest has to pass our proprietary screening criteria and our ongoing due diligence process ensures they behave and perform as expected now and in the future.

Portfolio rebalancing
The portfolios are rebalanced every quarter to ensure they stay in line with their objectives, but the portfolio management team also have discretion to rebalance the portfolios whenever necessary.

Risk management
Our investment risk team monitor the portfolios against their risk limits and regularly review the validity of the risk models using market data and analysis.

Governance and oversight
To ensure high standards of governance, WealthSelect and our WealthSelect global partners are overseen by both the Quilter Investment Platform Limited Board and Investment Oversight Council.

For more information on our investment process please see our due diligence guide.

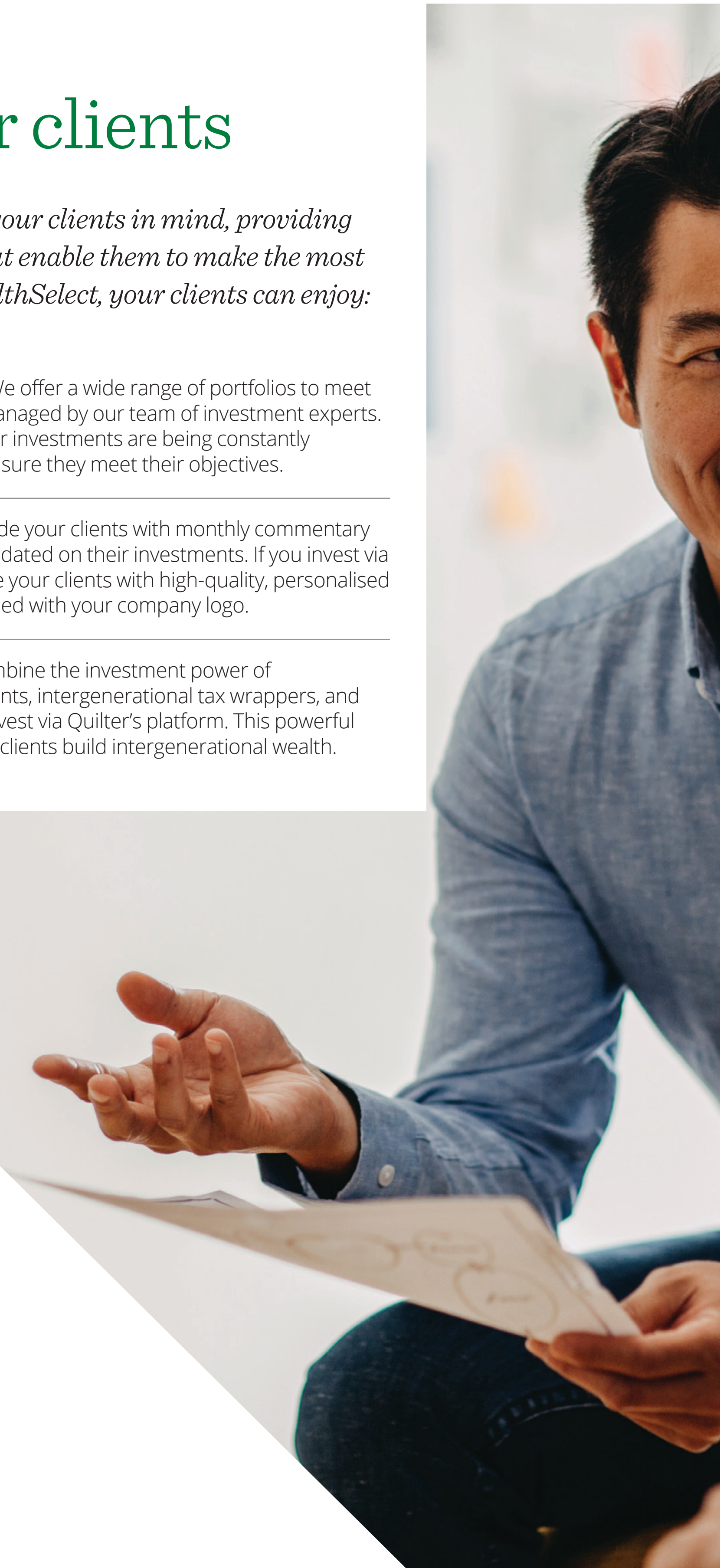
Helping your clients

We have built our service with your clients in mind, providing them with tailored solutions that enable them to make the most of their investments. With WealthSelect, your clients can enjoy:

- **Choice underpinned by expertise:** We offer a wide range of portfolios to meet the unique needs of your clients, all managed by our team of investment experts. Your clients can be reassured that their investments are being constantly monitored and actively managed to ensure they meet their objectives.

- **Easy to access information:** We provide your clients with monthly commentary and quarterly reports to keep them updated on their investments. If you invest via Quilter's platform, you can also provide your clients with high-quality, personalised quarterly reports that can be co-branded with your company logo.

- **Family wealth planning:** You can combine the investment power of WealthSelect with family-linking discounts, intergenerational tax wrappers, and the widest range of trusts when you invest via Quilter's platform. This powerful combination enables you to help your clients build intergenerational wealth.



Supporting you and your business

We've designed WealthSelect to provide you with a high-quality solution to help achieve the investment goals of your clients and deliver exceptional outcomes. With WealthSelect, you can enjoy:

More time for your clients

We manage all the fund research, monitoring, asset allocation, rebalancing, governance, and reporting for you. This means, you can dedicate more time to the financial planning needs of your clients and build long-term, valuable relationships.

Reduced regulatory risk

The uncertainty caused by the continually evolving regulatory landscape can be overwhelming. WealthSelect can help lower your regulatory risk and reduce the administration for you, your business, and your clients.

Increased value

All parts of the advice value chain have had to reassess the issue of cost - both in terms of delivering value to your clients and also evaluating the time and resources required to deliver services. WealthSelect can help you streamline your processes and manage costs, while still delivering excellent outcomes for your clients.

Your next step

We look forward to welcoming you to WealthSelect. Our team are dedicated to making sure your journey with us is as smooth as possible, so get in touch with your local consultant to find out more about how WealthSelect can meet the needs of you and your clients.

Find the phone number for your local consultant

1. Simply open the camera app on your phone
2. Tap the link to open the website
3. Call the direct number for your local consultant

0808 171 2626

ask@quilter.com

quilter.com/wealthselect

WealthSelect has been hugely successful, and we are proud of the relationships we have built with advisers. WealthSelect is designed to make your life easier and help you deliver an exceptional service to your clients.

Steven Levin
CEO, Quilter

Important information

Investment involves risk. The value of investments may go down as well as up and investors may not get back the amount originally invested. Exchange rates may cause the value of overseas investments to rise or fall.

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Please be aware that calls and electronic communications may be recorded for monitoring, regulatory, and training purposes and records are available for at least five years.

The WealthSelect Managed Portfolio Service is provided by Quilter Investment Platform Limited and Quilter Life & Pensions Limited. Quilter is the trading name of Quilter Investment Platform Limited, which also provides an Individual Savings Account, Junior ISA, and Collective Investment Account, and Quilter Life & Pensions Limited, which also provides a Collective Retirement Account and Collective Investment Bond.

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