

# Straightforward cash management



	Individual Saving Account (ISA) (including Junior ISA)	Collective Investment Account (CIA)	Collective Retirement Account (CRA)*	Collective Investment Bond (CIB)**
Is cash available within the product?	✓	✓	✓	Cash will be held in the product to fund fees and charges but is not a selectable asset for investment purposes.
<b>Funding of adviser fees, Discretionary Investment Management (DIM) fees and Quilter charges</b>				
Adviser initial fee	Deducted from the payment received by Quilter prior to investment.			
All other fees and charges	Funded from cash. Once cash is depleted we will sell units proportionally to the value of six times any regular fees and charges. For a Charge Basis 3 account with a monthly adviser servicing fee, this would be equivalent to six months' worth of fees and charges. Minimum disinvestment will be £25 up to a maximum of 0.75% of the account value. <i>*For CRA, all adviser fees will be funded from the largest crystallised sub account first.</i>			
<b>Funding of withdrawals and pension income. Please note, withdrawals cannot be taken from a Junior ISA.</b>				
Ad hoc withdrawals and pension income	Funded from assets you specify (you have the option to specify cash), or proportionally across all assets including cash. <i>**For the CIB cash can only be used to fund a one off withdrawal and cannot be used for income.</i>			
Regular withdrawals and regular pension income	Funded from assets you specify (you have the option to specify cash), or proportionally across all assets (unless they make up 2% or less of the account value) including cash. If you specify an asset and there is insufficient value, the remainder is funded from cash. If cash is then depleted, it will be funded by proportional deduction from assets as described above.	Funded from assets you specify (you have the option to specify cash), or proportionally across all assets including cash (unless they make up 2% or less of the account value). If you specify an asset and there is insufficient value, it will be funded by proportional deduction from assets.	Funded from specified assets, or proportionally across all assets. If you specify an asset and there is insufficient value, funded by proportional deduction from assets. (unless they make up 2% or less of the account value). Please note that cash cannot be used to fund regular withdrawals.	
Tax Efficient Regular Income Option (TRIO)	N/A	Funded from assets you specify (you have the option to specify cash), or proportionally across all assets including cash. If you specify an asset and there is insufficient value, the remainder is funded from cash. If cash is then depleted, it will be funded by proportional deduction from assets.	N/A	
Can cash be held within a model portfolio?	✓	✓	✓	✗
<b>Powerful investment options</b>				
Distributions	You can choose whether distributions are: – paid out to your client as 'natural income' (excluding JISA) – reinvested into assets – paid into cash.		You can choose to have distributions reinvested or paid into cash.	
Phased investment	Investments will be phased from cash			Investments will be phased from the Blackrock Cash fund.
Exchange traded instruments	These are not used for the payments of fees and charges.			N/A
<b>Full crystallisation</b>				
Tax-free lump sum	N/A	N/A	When an uncrystallised sub account is fully crystallised, if insufficient cash is available to pay the tax-free lump sum, assets will be sold to fund the payment. As the future value of assets is unknown, to manage the risk that not enough assets are sold to pay the tax-free lump sum, we will sell an additional 10% of the assets selected, with any residual money being held in cash and moved to the crystallised sub account.	N/A

For financial advisers only

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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.*

*Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).*

*Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.*

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