

The benefits of restricted financial advice

Research and governance you can trust

Like many financial advice firms, our experience with clients has shown that restricted advice can offer a highly effective method of providing you with top-quality recommendations, helping you to achieve your financial goals in a cost-effective way.

Advice process

By leveraging Quilter's expertise, research and governance, and restricting our comprehensive advice process, it means we are able to keep costs down and focus on providing a great service.

Our advice process will usually start by carrying out an assessment of your current products and investments to ensure they continue to meet your needs. We will only look to make changes where it is beneficial for you to do so.

For any new recommendation, we will first consider **Quilter's Core Investment Proposition**, a range of solutions designed with you in mind. They include fully diversified portfolios with clear objectives and risk levels, to help you reach your goals.

The portfolios use the expertise of leading global fund groups, carefully selected by Quilter from the whole of the market using a rigorous research and due diligence process.

If the Core Investment Proposition is not suitable, we will then consider **Quilter's Investment Matrix**; a recommended panel of investments from outside of Quilter, researched from the whole of the market.

If that is not suitable, we will then look to the **whole of the market** to find you the right solution.

Quilter's Core Investment Proposition

Quilter's Investment Matrix - a panel of solutions researched from the whole of the market

Option to select from the whole of the market

We believe this approach offers you the **best of both worlds**: a cost-effective restricted advice process that accesses a first-class range of solutions, with the flexibility to look more widely should the need arise.

So, how do you benefit from our restricted advice?



Reduced costs/fees – As we use Quilter’s Core Investment Proposition, and then if needed, Quilter’s Investment Matrix, we do not need to conduct additional in-depth market research and analysis ourselves, allowing us to reduce our costs and give you better value when determining our fees.



Investment solutions to help achieve your goals – Quilter’s Core Investment Proposition is a range of diversified portfolios designed, managed and governed by Quilter, with clear objectives and risk levels to help you achieve your goals.



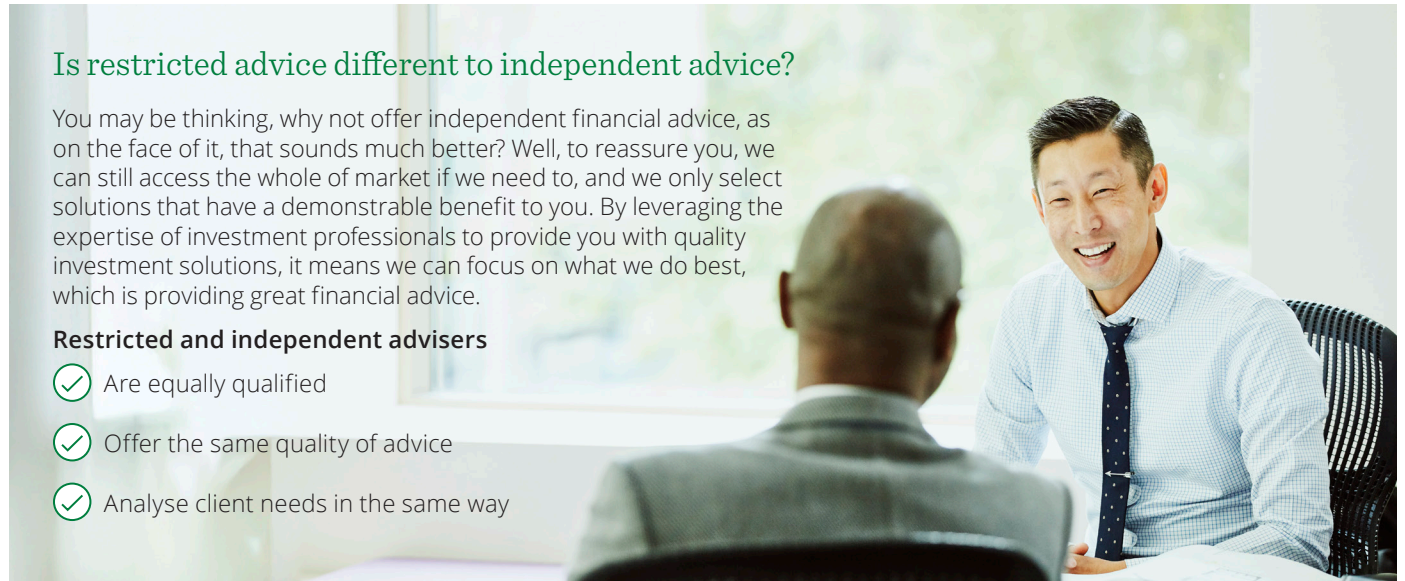
Flexibility if you need it – you get all the benefits of a restricted advice model but with the flexibility to still have a solution from the wider market outside of Quilter if the Core Investment Proposition and Investment Matrix don’t exactly match your needs.

Is restricted advice different to independent advice?

You may be thinking, why not offer independent financial advice, as on the face of it, that sounds much better? Well, to reassure you, we can still access the whole of market if we need to, and we only select solutions that have a demonstrable benefit to you. By leveraging the expertise of investment professionals to provide you with quality investment solutions, it means we can focus on what we do best, which is providing great financial advice.

Restricted and independent advisers

- ✓ Are equally qualified
- ✓ Offer the same quality of advice
- ✓ Analyse client needs in the same way



How does Quilter’s research and governance process work?

Quilter’s governance framework, and the process the experts follow when selecting products and investments, are regularly reviewed and have representatives that are independent of Quilter. This robust process delivers research and governance you can trust, giving you confidence in the integrity and quality of solutions recommended to you.

Quilter’s three tier approach to investment research and governance:

1. Oversight:

Under Quilter’s governance framework there is clear oversight of risk and customer outcomes, ensuring that the investment panel’s decisions are aligned with customer interests.

2. Management:

The day-to-day management of the Core Investment Proposition and Investment Matrix are overseen by an advice forum. The Investment Matrix will take insights from independent industry experts at Square Mile, Morningstar, Defaqto, and Moody’s Analytics to inform its decisions.

3. Monitoring:

Continuous monitoring of the Core Investment Proposition and Investment Matrix ensures the funds meet customer needs and performance expectations, with the advice forum being kept informed if any fund moves outside its pre-set parameters.

The value of investments and the income they produce can fall as well as rise. You may get back less than you invested.

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