Quilter Financial Advisers

Guide to investing

How we can help you invest

What we'll cover

The value of the investment can go down as well as up and you may not get back as much as you put in.

Welcome to your guide to investing

Your journey to smarter investing starts here. Whether you've got existing investments, or you're completely new to the world of investing, we're here to help.

Your financial adviser will:

- help you understand what investing is
- explain the potential benefits to you and the risks involved
- determine whether investing is the right option for you
- help you establish your needs and objectives
- help you choose the most suitable product(s) and investment(s) based on your needs, circumstances, and financial goals
- be on hand to support you throughout your financial journey, even if your personal needs change and evolve.

You can rest assured that your financial adviser is committed to giving you the best possible experience at every stage of your financial journey.

What does investing mean?

Investing is putting money into company shares, property, or a commercial venture with the expectation of achieving a profit or a gain over five years or more.

Investing can be an effective way to help you achieve your financial goals. However, you must also be comfortable with the risks involved.

What happens when you invest?

When you invest, your money is used to buy different types of assets, such as equities (company shares), bonds, property, and commodities such as gold and other natural resources. These assets are packaged together into funds and portfolios offered to investors by investment managers.

How long should you invest for?

It's important to understand that investing is a long-term commitment (typically five to 10 years).

Markets and the value of your investment can fluctuate in the short term, but in the long term it pays to remain invested, as your money can recover in value and make a return if markets go up.

It's important to note that the returns are never guaranteed. Investments are affected by what happens in the market, meaning that your investments will go up and down, and you could get back less than you invested.

Instead of investing, should you keep money in your cash or savings account?

Cash accounts from the bank or building society typically offer certain or near-certain returns.

If your plans require a greater return than those offered by cash accounts, investing can be a good way to help you achieve them.

The power of investing

What would happen in 30 years if you invested £10,000 instead of holding your money as cash?

If you invested it

With an average investment return of 8% per year adjusted for an annual inflation rate of 3%...

...the value of your £10,000 could **increase to £41,457.**

Over 30 years this means **having an extra £31,457.**

That's an increase of 315%.

If you kept it as cash

With an annual inflation rate of 3% the spending power of your £10,000 reduces by 3% every year...

...your money will only be worth **£4,120.**

Over 30 years this means... **losing out on £5,880.**

That's a decrease in value of 59%.

Source: Quilter as at 31 January 2024. Based on an average investment return of 8% and inflation of 3%. The information provided is for information purposes only and doesn't represent the past performance of any particular investment.

Your adviser's role is to understand what you want to achieve, recommend the most suitable way to get you there, and be by your side for every step of the journey.

Why should you invest?

People invest for many reasons which help establish their financial goals. Some of the most common reasons you might invest include:

Build your wealth
Investing intelligently over time can create wealth, financial freedom, and security through various strategies, fostering prosperity and growth.

Live happily in retirement
Early, strategic investing for retirement harnesses time and compounding – earning interest on your interest – potentially securing a worry-free, desired lifestyle in your golden years.

Generate an income
Investment-generated income provides alternative earnings, potentially safeguarding you against economic downturns and unforeseen life events.

Work towards a better future
Investing goes beyond profit. Responsible investment in sustainability, social justice, and the environment can leave a positive legacy for future generations.

Build generational wealth
Long-term investing can build generational wealth and a legacy to leave, allowing you to empower a prosperous future for your loved ones.

Before you invest

Think about your current financial situation and where investing fits within your wider financial journey. Your financial adviser will help you with this.

- **Do you have enough money to invest?**
  Assess your current financial situation and consider whether you can allocate a portion of your savings without compromising your immediate financial obligations or future goals.
- **Do you have outstanding debts?**
  Prioritise paying off high-interest debts, such as credit card balances or high-interest loans. High-interest debts can erode your financial stability and potential investment gains.
- **Have you built up emergency cash savings?**
  Unforeseen events like home repairs or sudden unemployment may be costly. Before committing to investing, establish an emergency cash savings fund. Ideally, this fund covers three to six months' worth of living expenses and acts as a safety net.
- **Do you have adequate financial protection?**
  What would happen if you were off work due to sickness or an accident? Your financial adviser can help set up the financial protection you need.
- **How long can you leave your money invested?**
  Consider your objectives for this money and whether this means that there is a certain time frame when you would want to access it. For example, paying for a wedding, anniversary, or children's school fees.

Saving vs investing

What is saving?

Saving is putting money aside for future use rather than spending immediately. Savings are traditionally held in cash or deposit accounts which carry a very low level of investment risk. The returns received will be low and in the case of cash, it often turns into a negative because of the effects of inflation. Over time you will see that you are actually losing money.

Therefore, you may need to do more than save to achieve your financial goals.

What is successful investing?

With investing, the focus is to make those savings produce a higher return over a longer period of time whilst, of course, carefully managing the investment risk that you are taking, in order to achieve your financial objectives.

Successful investing means ensuring you get the best return for the investment risk you are comfortable with taking.

To achieve returns that are higher than savings rates, you have to take some investment risk.

Investment risk, whilst requiring careful management and matching to your needs, can be seen as the 'engine' that drives returns.

What are risk and return?

Balancing risk and return is the main challenge of investing and is a key part of the value that you receive from working with a financial adviser.

You might choose to treat different areas of your finances in different ways. For example, you may wish to invest for a specific purpose such as:

- buying a new house, or
- building up a pot of money to enjoy, for example, on a holiday of a lifetime.

Those two goals may well involve different amounts, timescales, and different needs for investment return and risk.

What is speculating?

Speculating aims to maximise short-term returns, typically shorter than three to five years, and often much sooner than this.

This requires a level of specialist qualification, experience, research, time, attitude and a high capacity for loss. These are typically beyond the capability or motivations of a typical private investor who is seeking to fulfil long-term financial goals for themselves and their family.

Understanding your needs and requirements

How you feel about investment risk and your expectations are essential to finding a suitable investment. Your financial adviser will help you establish your financial goals, appetite for risk, and capacity for loss.

What are your financial goals and time frames?

It's important to know why you want to invest, what for, and for how long.

Your investment choices will also differ depending on whether you invest in the short term – for example, five years to save for a house – or long term – for example, over 30 years to save for retirement.

Ask yourself:

- What am I saving for?
- When do I need the money?
- How long do I want to invest for?

What is your appetite for risk?

Your appetite for risk refers to how much investment risk you are willing to take. Investment risk is the volatility of your investment, which measures how much its value increases or decreases over a given time.

The more an investment's value changes, going higher or lower, the riskier it is considered to be. It's a crucial factor influencing the types and quantities of your investments.

Ask yourself:

- How much would my investments need to drop in value to make me feel worried?

What is your capacity for loss?

Your capacity for loss is how much money you can afford to lose. It is your ability to withstand potential investment losses without compromising your overall financial wellbeing.

If your investments decline in value, you want to ensure that it doesn't jeopardise your ability to meet essential financial obligations or disrupt your lifestyle.

Ask yourself:

- How much money can I afford to lose?
- Do I have emergency funds to provide for unexpected expenses?

Key things to think about

Your adviser has access to market-leading tools developed and tested by Quilter with the help of industry experts and academics.

These tools will help your adviser understand four key factors:

1. How much investment risk you are prepared to take to achieve your objectives.
2. Whether your portfolio should be designed to produce a natural income or to grow your money.
3. What is more important to you – having an active investment manager making tactical decisions or accessing the market in the cheapest possible way?
4. Whether investing responsibly is important to you with regards to the environment and society.

Your financial adviser will support you and provide tailored advice to suit your personal circumstances.

How will your financial adviser help you?

Your financial adviser will do a great deal more for you than simply recommend what you should invest in. Investing is just one part of the overall picture and should never be considered in isolation.

1. Understand your personal purpose

Your financial adviser will first work with you to understand your personal purpose.

- How do you see your role in providing financially for yourself and your family?
- What would you like to achieve, and when?
- What would you like to avoid along the way?
- What are your hopes, aspirations, or concerns?

Your adviser will help you understand the implications of investment risk:

- Your investment experience and knowledge.
- How comfortable you are with the risks of investing.
- How much you can afford to invest.
- What level of risk you need to take to achieve the investment returns that you are aiming for.

2. Utilise your existing provisions

Your financial adviser will consider your existing provisions and how they serve your purpose and goals. These can include:

- Savings in a bank, building society, or a cash ISA
- The equity in your home
- Insurance policies, or some existing investments such as pensions or stocks and shares ISAs

They will do this before recommending any changes that are necessary to develop or optimise your finances, and before starting any new plans.

Your financial adviser will consider:

- Are your assets each held in the most appropriate name?
- Do each of your assets have the right ownership, ie named beneficiaries?
- Are each of your assets held in the best tax shelter, such as (but not necessarily limited to) ISAs and pensions?
- If all of the above are optimised so you are in the most tax-efficient situation.

3. Identify your investment solution

Being clear on the purpose of a financial product or investment will help your adviser to select the most suitable financial product for your needs.

Therefore, your financial adviser will make any adjustments and additions to your existing savings in light of your agreed purpose and goals.

Your financial adviser will ensure that:

- your investments have the right level of return expectations to give you the outcomes you want
- you are comfortable with the level of investment risk
- the mix of assets (eg cash, fixed interest, shares, property etc) is appropriate for the investment return and investment risk level that you have agreed
- your assets and investments can be released if you need them to be, or if your circumstances change.

4. Supporting your ongoing journey

On your investment journey, it's important to know that your plans are on track. But your plans may need to adapt as your circumstances and external economic factors change.

Our planning process has built-in flexibility to accommodate the shifting priorities that arise due to your changes in lifestyle, family size, or age, as well as to respond to unexpected events. Your financial and investment plan should consider how much of your income and your assets can be protected.

As part of your ongoing service, your adviser will:

- consider any changes to your purpose, goals, or personal circumstances that may require your investments to change
- check if any personal changes in income or capital values impact your current savings or tax situation, ie they are still held in the right name, have the right ownership, and product
- clearly explain how the UK Government budget announcements impact you in terms of welfare or income, capital, or inheritance tax changes.

They will also make sure:

- you don't miss out on getting money back that might be owed to you. For example, tax relief on pension and retirement planning
- your investments remain appropriate for your financial goals
- any changes you make (such as switching to cash, or switching between investment portfolios) support your personal financial goals.

Understanding investment risk

Investment risk is the engine that drives investment returns. The key to managing risk is to fully understand how much risk an investment involves, what that might mean in different market conditions, and why that level of risk is right for you to take.

Risks within investing should not be viewed as undesirable side effects of investing, but as necessities that drive potentially higher returns.

We take investment risk extremely seriously. It's the key to earning a higher return and a potential cause of losses. We build our investment offering with risk at the forefront of our minds.

Therefore, your adviser will:

- look to manage these risks and ensure your money is invested across a wide enough range of assets to help balance the risk and rewards.
- help you to consider the economic and 'life' risks you are exposed to, ensuring that you are investing at a level that you could still afford your day-to-day expenses should you become unable to work.

Here are the main risks you will need to consider:

Investment risk – the risk of the capital value of your investments falling.

Goal risk – the risk of you not achieving your financial goals.

Longevity risk – the risk of outliving your income.

Event risk – the risk of unexpected events which affect your plan.

Savings risk – the risk of you not saving enough to invest.

Inflation risk – the risk of inflation eroding your savings and investments.

Interest rate risk – the risk of changes in interest rates affecting your expenses, for example, your mortgage repayments, or your return on savings.

The amount of risk you take is closely linked to the return potential of any investment.

It's important to understand that not even the world's foremost investment experts know exactly what markets are going to do and when.

Your risk profile is made up of four core elements. Your adviser will explore them with you, to assess your risk profile and help guide what investments they recommend.

Your overall financial plan may involve several portfolios with different levels of risk, all pursuing different objectives.

The risk profiles

How do we classify different levels of investment risk?

We work with six categories of risk. It's essential to bear in mind that all assets, even cash, involve some form of risk. Assets held in cash may face the risk that inflation erodes their buying power over time. All investors must decide what kind of risk they will take, and why.

Our six risk profiles and descriptions are outlined below.

Decreasing investment risk

Risk-averse

Risk-averse investors prefer to keep their money in the bank rather than investing it in the stock market.

They usually take a long time to decide on financial matters and will almost certainly regret it if their decisions turn out badly. They tend to hold all money in cash deposits. The risk they run with this strategy is that the value of their savings fails to keep pace with rising living costs.

Conservative

Conservative investors prefer to hold most of their money in low-risk assets and are cautious of investing in the stock market.

They, too, will take considerable time to make financial decisions and will feel disappointment if any actions they take do not come good.

Balanced

Balanced investors do not take much risk with their available cash. They may prefer lower risk assets but are aware that investments with a higher risk profile are likely to give better longer-term returns.

They consider any financial opportunity carefully and would regret any decision that failed to lead to a return.

Increasing investment risk

Moderate

Moderate investors understand that they will probably have to take a degree of investment risk to reach their long-term goals. They are likely to be willing to take risk with a significant proportion of their available assets.

They will usually make financial decisions quickly, but still feel regretful if their decisions turn out badly.

Dynamic

Dynamic investors understand that higher-risk investments offer the opportunity to generate significant returns over the long term. To achieve their goals, they are usually willing to take risk with most of their available assets.

They will make financial decisions quickly, and although they may regret decisions that turn out badly, they accept that occasional poor returns are a necessary part of a long-term investment.

Adventurous

Adventurous investors look for a high return on their capital and are willing to take considerable risk to achieve this, usually with all their available assets.

They will make financial decisions quickly and can accept occasional poor returns with little regret.

Example asset allocations

The asset splits below give an idea of how a portfolio at a particular level of risk might be invested. Please note that these are examples only. No actual portfolios will exactly replicate these splits.

The key driver of your portfolio's risk level will be its asset allocation. In other words, how much of the whole is in riskier assets like equities, and how much is in lower risk assets like government bonds?

As your risk profile increases from the lowest (risk-averse) up to the highest (adventurous), the proportion of equities will increase too.

Below are some example asset allocations at each risk level.

> *As you can see, in the dynamic and adventurous profiles the investment in equities is far higher than for the risk-averse and conservative portfolios.*

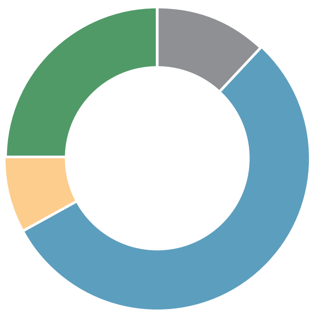
Decreasing investment risk

Risk-averse

Cash	100%
Fixed income	0%
Alternatives	0%
Equities	0%

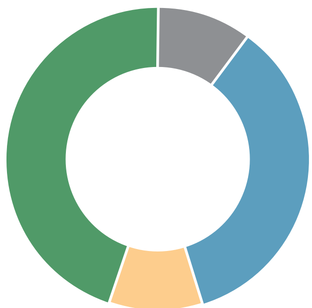
Conservative

Cash	12%
Fixed income	55%
Alternatives	8%
Equities	25%



Balanced

Cash	10%
Fixed income	35%
Alternatives	10%
Equities	45%



Increasing investment risk

Moderate

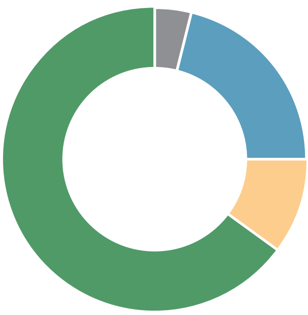
Cash	4%
Fixed income	21%
Alternatives	10%
Equities	65%

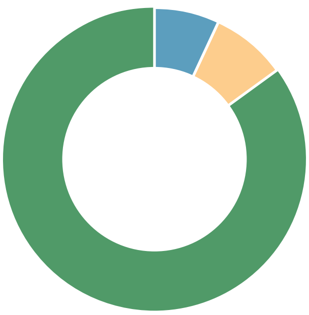
Dynamic

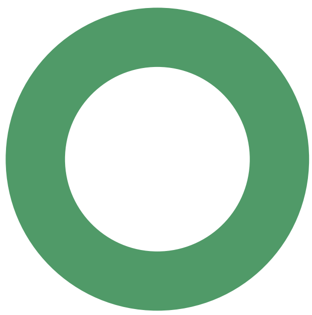
Cash	0%
Fixed income	7%
Alternatives	8%
Equities	85%

Adventurous

Cash	0%
Fixed income	0%
Alternatives	0%
Equities	100%







Your portfolios

Your adviser will typically allocate one diversified managed portfolio for each distinct financial objective you may have.

For example, you might agree to have one portfolio for your longer-term retirement savings and another for your more medium-term ISAs. Every financial plan is unique to you and what you want to achieve.

Your portfolio will always be under the care of a full-time investment professional. The exact structure of the portfolio may vary depending on what you choose, but the fundamentals won't change.

Past performance is not a guide to future performance.

Your adviser may recommend the following types of portfolios for you to invest in:

Active

Suitable for investors who want an investment professional to use all available asset classes and all available investment techniques to potentially generate the best possible return for their level of risk.

This may involve a portfolio with exposures to less well-known asset classes, such as private equity, and techniques such as hedging or the limited use of derivatives.

Portfolios of this nature tend to cost more and have the capability to potentially achieve greater growth over time than less active solutions, but they may also underperform if the manager's decisions do not add value in the expected way.

Active with constraints

Suitable for investors who want an investment professional to make active decisions about their portfolio on their behalf, but they also prefer a portfolio at a lower cost than some of the active options.

To achieve a cost saving they are willing to accept some form of constraint or limitation on what their portfolio manager can do or buy on their behalf. For example, some portfolios only select investments from one or two investment firms. These are sometimes called 'fettered' portfolios.

Others reduce costs by blending active holdings with passive holdings in the overall portfolio or only invest directly in assets rather than via other funds.

Passive

Suitable for investors who do not believe that an investment manager can beat the market over time and therefore want an investment that tracks markets with a focus on lower costs.

Provide a regular natural income

Suitable for investors who are looking to achieve a higher than average income from dividends or other sources. Capital growth, whilst a secondary requirement, is also possible from this type of investment.

Environmental, social, and governance (ESG) dedicated

Suitable for investors with a dedicated requirement for, or a specific focus on, responsible investment.

Bespoke portfolio

Suitable for investors who need or want a specialist or bespoke investment portfolio with a dedicated investment manager to make decisions on their behalf. This type of investment management is generally only suitable for investors with over £250,000 to invest.

Investment research and governance you can trust

The products we recommend undergo rigorous vetting and continual oversight from our three-tier approach to investment research and governance:

1. Oversight

The Investment Oversight Committee (IOC) meets on a quarterly basis. The IOC ensures our investment panel provides good outcomes and fair treatment for customers. The committee consists of senior executives and non-executive members, which ensures we maintain a robust, rigorous, and transparent approach to oversight.

2. Management

The day-to-day management of the investment panel is the responsibility of the Advice Investment Proposition Forum (AIPF), which reports to the IOC. The AIPF consists of experts renowned independent industry experts from Square Mile, Morningstar, Defaqto, and Moody's Analytics.

3. Monitoring

To make sure the investment panel continues to meet the needs of our customers and performs in line with their expectations the funds are monitored on a continual basis. If there are any changes to a portfolio, which means it falls outside of agreed parameters, the investment team will flag this to the AIPF and conduct deeper research, engaging with our independent experts, to ensure that we maintain conviction in the portfolio.

This rigorous three tier approach means that qualifying for the investment panel is one thing, staying there is another. By continually monitoring the investment portfolios on our panel we can make sure they continue to meet the needs of our customers.

Square Mile – an independent investment research and consulting business that provides in-depth fund research.

Morningstar – an independent investment research and consultancy business with one of the largest and most experienced portfolio research teams in the UK.

Defaqto – a provider of independent ratings information that maintains the UK's largest retail financial product and fund database.

Moody's – a world-leading organisation providing information to help investors understand the trade-off between investment risk and potential return.

As an adviser, we have access to the latest independent industry expert reports that cover the performance of every portfolio in detail.

The value of your investments can fall as well as rise and you can get back less than you invested.

1. Investment Oversight Committee

Quilter Financial Planning is overseen by the Investment Oversight Committee.

2. Monitoring and feedback

Ongoing monitoring

Market information in real time.

Peer groups, feedback, and surveys

The needs of clients regularly monitored, including feedback from our adviser focus groups and surveys.

3. Advice Investment Proposition Forum

Square Mile
Morningstar
defaqto
Moody's Analytics

Quilter Financial Planning

Senior Quilter Financial Planning executives including our:

- Head of Adviser Propositions
- Adviser Investment Solutions Manager
- Executive Consultant
- Compliance Representative
- Sales Director Wealth Network

How we ensure your portfolios make the grade

There are thousands of portfolios available across the whole market, which can be used to build an investment portfolio.

We are experts in financial planning rather than portfolio building. This means we select the best multi-asset portfolios from market-leading experts. To do this, we work with our in-house experts at Quilter Investors and Quilter Cheviot to offer you the best possible range of options.

One of the advantages of working with us is that we research the whole of the market on your behalf. Only portfolios which meet our high standards make it on to our investment proposition, which we call the 'matrix'.

We assess portfolios against nine criteria:

1. Is it a diversified multi-asset portfolio?
2. Is it risk-targeted, or does it have very stable risk levels?
3. Is it professionally managed?
4. Does it have a clear investment objective?
5. Does the management style excessively favour growth or value?
6. Is it priced daily?
7. Are we happy with the liquidity of the underlying holdings?
8. Is it transparent?
9. Are there no governance risks?

Only portfolios which we can answer 'yes' to the questions above would be considered for inclusion on the 'matrix'. So you can be sure that your investment portfolio has been robustly screened and meets our standards for you.

What is diversification?

The safest way to invest for the long term is with a diversified portfolio. Think of diversification as 'the spreading of risk'.

We have both Quilter-managed and best-in-breed third-party portfolios on the 'matrix', which are all diversified between:

1 **Asset classes**
A multi-asset approach is often suitable. This is where your portfolio combines shares with bonds, property, and other assets.

2 **Sectors and companies**
For example, investing in several different industries (such as energy, pharmaceuticals, retail, and banking), as well as investing in several different companies within the same industry.

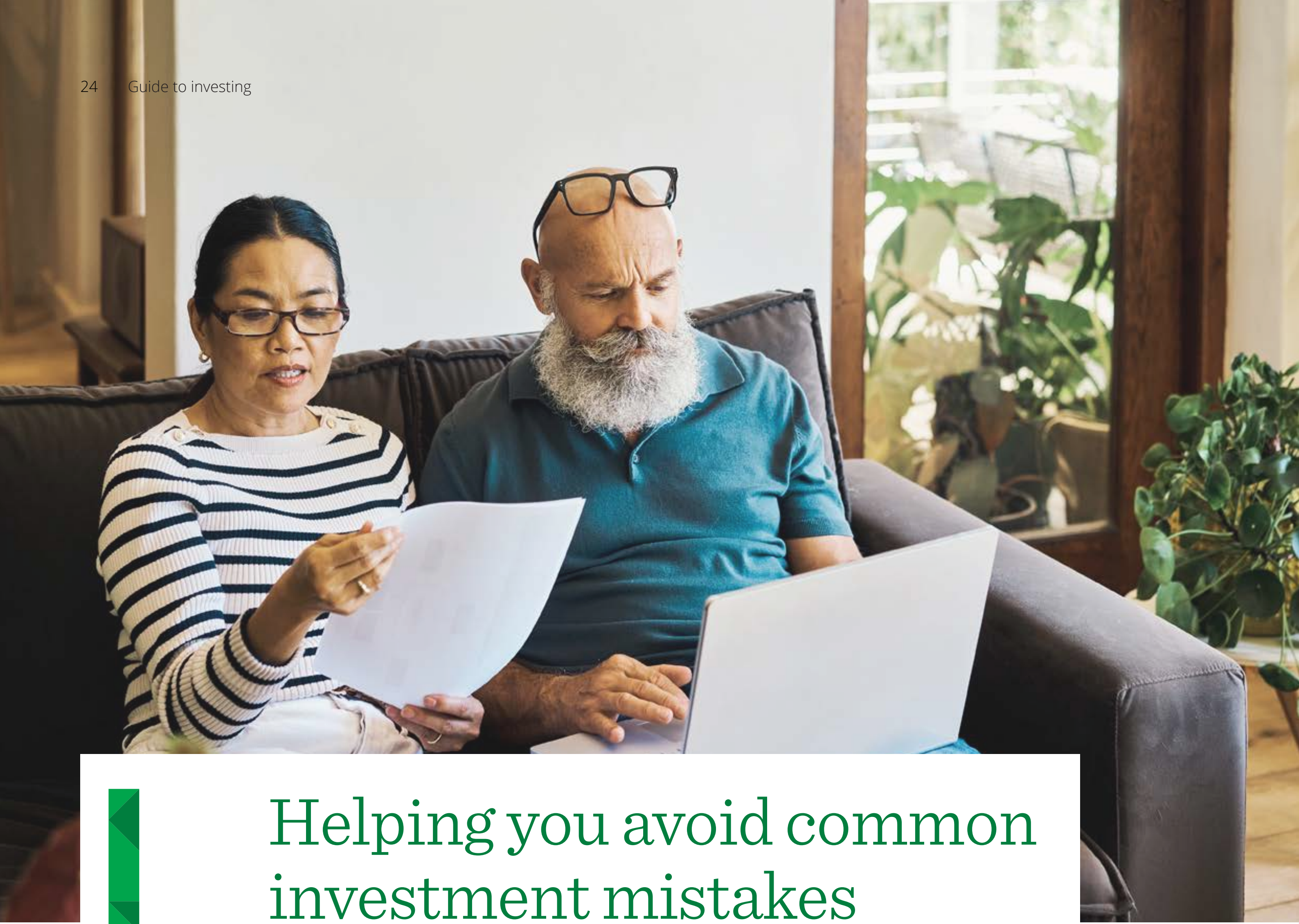
3 **Regions**
Regions of the world, such as the UK, Europe, North America, and Asia, all have different investment characteristics and so your portfolio is likely to benefit by being diversified across these too.

4 **Management styles**
Not all portfolio managers work in the exact same way. Equity managers, for example, might focus on particular sizes or styles of companies.

5 **Investment management houses**
Additional diversification can be achieved by using a variety of investment management houses; however, some portfolios may choose to only use in-house options to reduce costs.

It's also important not to diversify too much. For example, combining lots of different actively managed portfolios together might mean that there is no space left for outperformance of the whole. It is possible to 'diversify away' the potential for active management to add value, because different managers' decisions can cancel each other out.

This is why we generally recommend assigning a diversified, multi-asset portfolio with a clear objective to each of your financial goals.



Helping you avoid common investment mistakes

Investing well is as much about avoiding mistakes as having the right long-term plans.

In June 2018, Quilter commissioned external research company Boring Money to research the most common and costly investor errors.

They examined the holdings and behaviours of individuals who hold investment products (over and above bank accounts) but who did not take financial advice.

The top five investor errors:

1. Paying little or no attention to the ownership and tax treatment of the product in which their assets are held.
2. Panic-selling in a market downturn.
3. Buying single company shares without much (or any) diversification.
4. Chasing returns based on past performance alone.
5. Not having a clear plan.

Your adviser will help you avoid these costly mistakes and build the right long-term plan with you.

Responsible investment made easier

We are committed to providing you with a long-term return on your investments and we know that you want to achieve those returns in line with your values.

What is responsible investment?

Responsible investment is a purposeful approach to investing. Whilst it's not a new concept, it has become more mainstream, thanks to initiatives like the UN-backed Principles for Responsible Investment (PRI), the world's leading proponent of responsible investment. The PRI defines responsible investment as: "a strategy and practice to incorporate environmental, social and governance (ESG) factors into investment decisions and exercise active ownership".

Investing in this way is intended to mitigate risk and help investors to identify potential opportunities that contribute towards the generation of long-term sustainable returns.

Some of the investment options your adviser may discuss with you will have a responsible investment objective and are managed accordingly.

For example, a sector may be excluded from the investment for moral reasons or an investment may be selected on the basis of the sustainability criteria it fulfils.

The table overleaf provides further detail on how these approaches might be applied in practice. The terms associated with these kinds of investments can be misunderstood.

How do we make responsible investment easier for you?

Your adviser will take the time to understand your feelings about responsible investment and its importance to you.

We find most people fall into one of three categories:

***1.** ESG Aware*	***2.** ESG Focused*	***3.** ESG Dedicated*
Interested in mainstream investments and aware of what responsible investment means.	Interested in mainstream investments, aware of what responsible investment means, and would like to know more about how it applies to their portfolio.	A dedicated requirement for, or a specific focus on, responsible investment.

Your adviser will discuss the options with you before recording your views and tailoring their advice to meet your preferences.

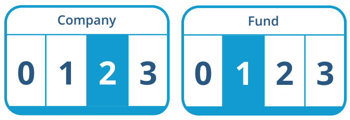
ESG ratings

To make it easy for you to understand how your investments are managed, each of the solutions on our investment panel has ESG ratings provided by Square Mile.

Square Mile is an independent investment research and consulting business. It uses in-depth, qualitative portfolio research to analyse and rate how an investment manager incorporates ESG considerations into their activity at two levels:

1. **At a company level –** they seek to understand if and how an asset manager integrates the consideration of ESG factors in its investment processes.
2. **At a fund level –** they seek to understand if and how ESG factors are considered in the management of individual portfolios.

The ratings provided by Square Mile work in the following way:

Company scores	*Fund level scores*	*Square Mile ratings*
Scale of 0-3 (0 indicating no integration and 3 showing full integration), giving you an idea of how far along the journey of ESG integration the company is, and how committed it is to future improvement.	Scale of 0-3 (0 indicating no integration and 3 showing full integration), highlighting how much the manager uses ESG as an integrated part of their portfolio management process.	

1 ESG Aware

Your adviser will make recommendations from our investment panel and inform you of the ESG ratings of each of the investment solutions they recommend.

2 ESG Focused

Your adviser will work with you to understand your ESG requirements. When selecting solutions from our investment panel they will use the ESG ratings to help refine the recommendations they make in order to meet your requirements.

3 ESG Dedicated

If you are an ESG Dedicated investor, your adviser will work with you to understand how you want the management of your portfolio to reflect ESG factors.

There are, of course, lots of factors to consider and your adviser will help you to decide which options are right for you. Once they have understood your preferences, they will then look at the dedicated ESG solutions available to you on our matrix. In the unlikely case that they can't meet your specific needs and preferences, they have the option of searching the wider market for you.

We're here to help you

Managing your finances effectively and making the right decisions for your future can seem a daunting prospect, so we're here to help make the process easy and stress-free.

We can also help you with:

saving and investing for the future	planning for your retirement	estate and trust planning	protecting against risk	owning your own home

Your next steps:

1. **Reflect on what you want to achieve** by working with us.
2. **Read your 'Terms of Business'** to explore the services and fees that best suit you.
3. **Let us know** which service option you want to proceed with.

We'll then get in touch to set up our next meeting together.

Need additional help reading documents?

More and more of our clients are using screen-reading software as a quick and easy way to read their documentation if they are blind, partially sighted, or dyslexic. Alternatively, we can write to you in several alternative formats, such as large print, braille, audio, and OpenDyslexic font.

If you'd like to switch to any of these methods, please let your adviser know and we will be happy to help.

Quilter Foundation

The Quilter Foundation is Quilter's charity. The Quilter Foundation provides vital funding to carefully selected charitable organisations, focusing on education, employment, and health & wellbeing.

To find out more visit:
www.quilter.com/the-quilter-foundation

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