

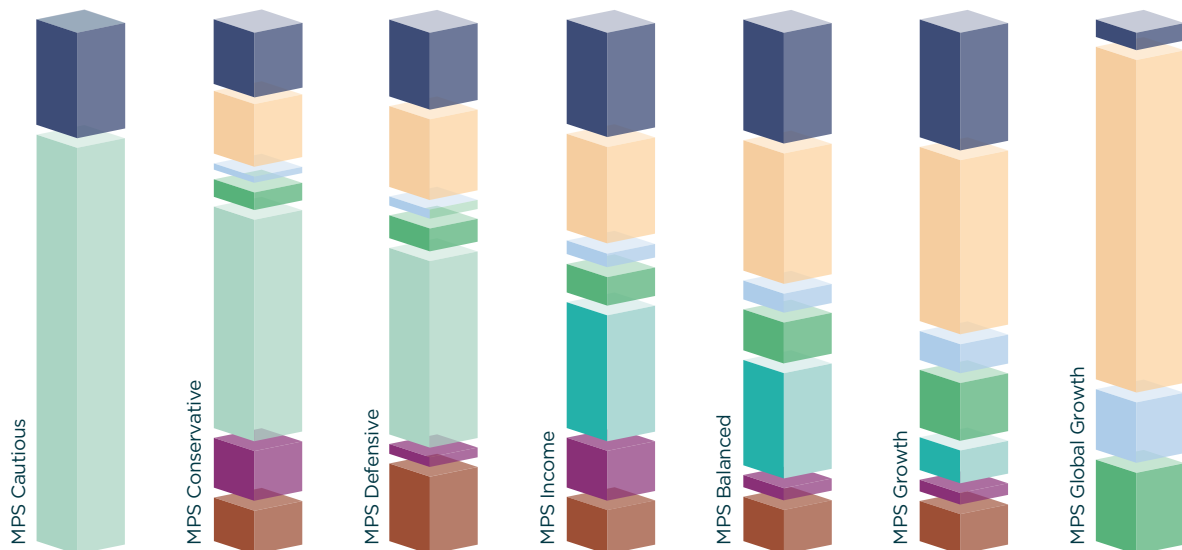


What sets our MPS apart?

Our MPS strategies are constructed using 'Building Blocks', a range of eight unique funds created by Quilter Cheviot. The Building Blocks provide specific geographic or asset class exposure, and invest in a combination of direct equities, bonds and external fund holdings.

The Building Blocks are designed to be agile: changes to underlying holdings within each Building Block are implemented at the fund level in a manner that is immediately reflected across all portfolios.

How we provide your clients with a best-in-class investment solution



- | | |
|-------------------------|-------------------------------|
| ● UK Equity | ● Conservative Fixed Interest |
| ● North American Equity | ● Fixed Interest |
| ● European Equity | ● Diversified Returns |
| ● Asian & EM Equity | ● Alternative Assets |

For illustrative purposes only

Approver: Quilter Cheviot Limited 30 November 2023

Giving clients access to a broader range of investments

This structure enables us to select from a greater range of investments than is possible within a 'traditional' MPS arrangement. Opportunities such as direct equity and bond recommendations, exchange-traded commodities (ETCs), infrastructure, closed-ended or exchange-traded funds (ETFs) can all be included, irrespective of the wrapper in which your client's portfolio is held.

Investment decisions based on industry-leading research

Decisions around the holdings in the Building Blocks are made using recommendations from our equity and fund research analysts, who specialise in a range of global sectors and sit at the heart of our investment process. This ensures that Quilter Cheviot's preferred investment themes can be reflected in a more precise manner than through the purchase of external funds alone.

Active management

We ensure that your clients' portfolios continue to meet their objectives. Ongoing monitoring and active management of the MPS strategies and underlying Building Blocks means we have the flexibility to take advantage of market changes.

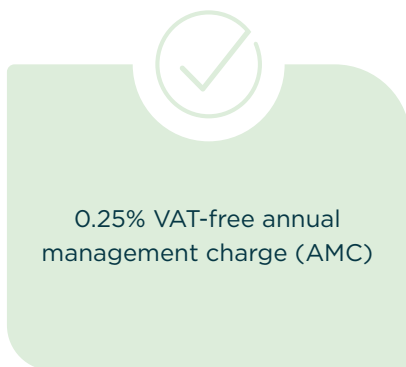
Focused on responsible investment

Our firm-level framework places stewardship and ESG at the heart of our investment process. As a responsible investor, we have a commitment to being a steward for your clients' assets over the long term. Each portfolio in our Managed Portfolio Services meets Quilter Cheviot's definition of 'ESG Aware'* clients.

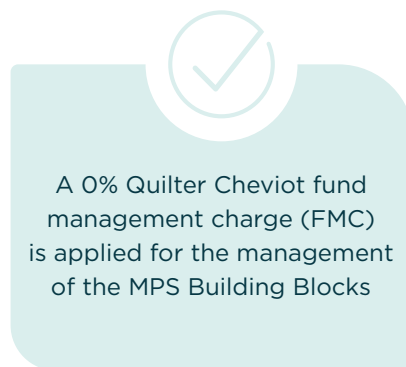
* Responsible Investment preference of clients in the Aware category: My aim is to optimise financial returns for my risk level and I believe that being aware of ESG factors is an important input to achieve this.

Transparent on charges

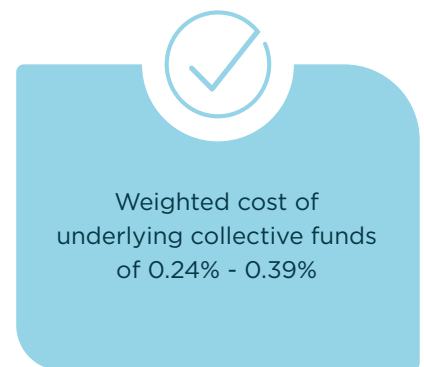
By incorporating direct equity and bond recommendations within the Building Blocks, your client can benefit from lower



0.25% VAT-free annual management charge (AMC)



A 0% Quilter Cheviot fund management charge (FMC) is applied for the management of the MPS Building Blocks



Weighted cost of underlying collective funds of 0.24% - 0.39%

Sources: Morningstar and Quilter Cheviot. All figures correct to 30/09/2023.

Which strategy is most suitable for your client?

Our strategies are mapped by independent risk profiling services, so you can feel confident that the strategy you have chosen for your client is the right one.



defaqto



Available on your preferred platform

You can access the MPS across a range of platforms and through all available investment wrappers.

7IM

abrdrn

EGON

AVIVA

Benchmark

Fidelity INTERNATIONAL

Fundment

Hubwise
YOUR PLATFORM SOLUTION

M&G wealth

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take control

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Investors should remember that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. You may not recover what you invest.

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