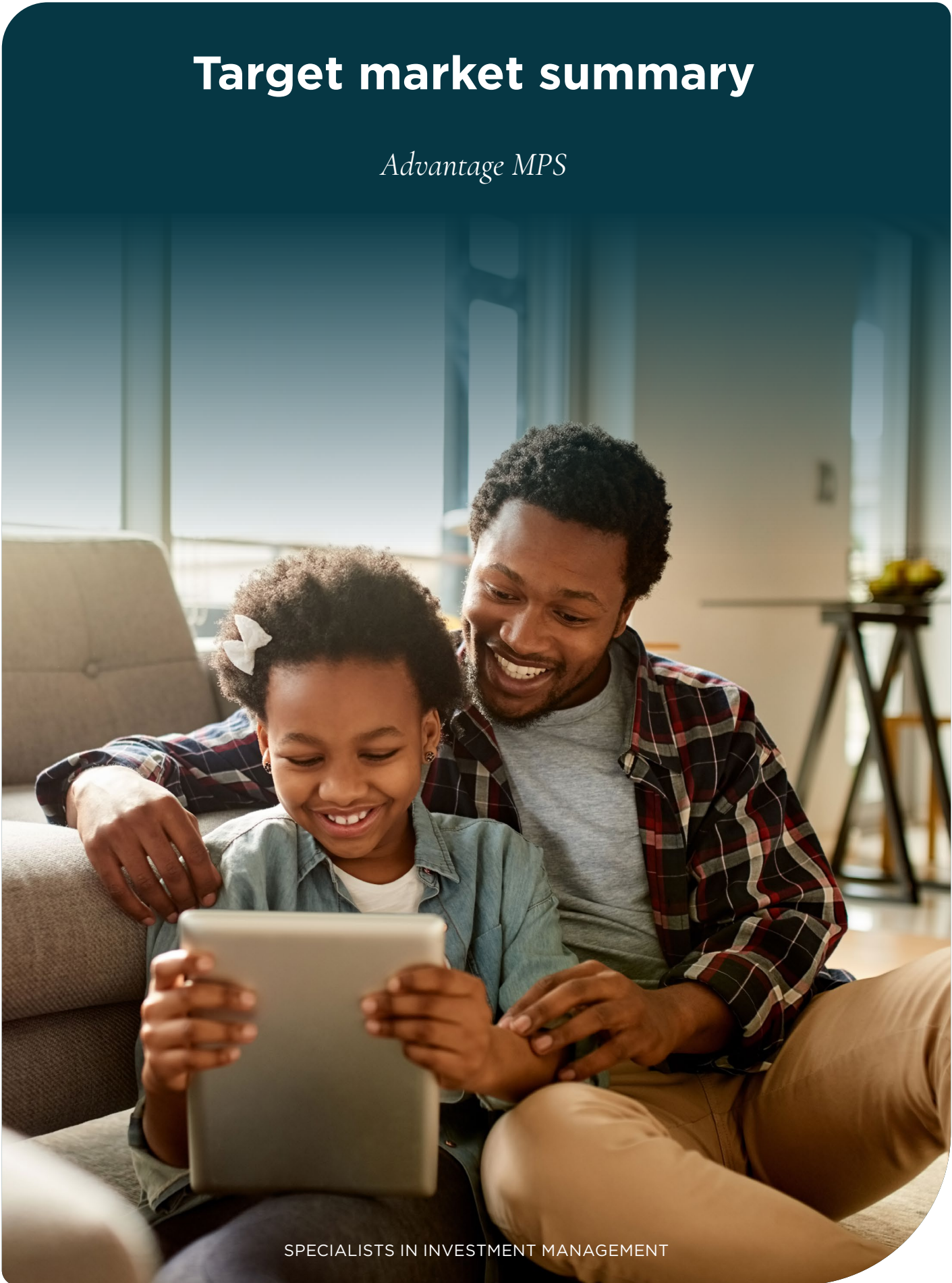




QUILTER CHEVIOT

Target market summary

Advantage MPS



SPECIALISTS IN INVESTMENT MANAGEMENT

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Introduction

This is Quilter Cheviot's Advantage MPS target market document. This document aims to clearly define:

- the types of client most suited to this service
- those client types not suited to this service (known as the "negative target market").

This document is designed to help existing and potential clients (and their financial advisers) determine whether we can help a client achieve their financial objectives and if the Advantage MPS is the most likely to do so. Defining our target markets is a reasonable step we can take to avoid causing foreseeable harm to clients and ensuring we act in good faith.

Vulnerable Customers

Our target market is broad and, as a result, will necessarily include within it a demographic of clients that already display (or will, in the future, display) one or more characteristics of vulnerability.

Our staff receive regular training on vulnerabilities and are available to help any client understand our services or their portfolio. In addition, we have processes in place to look after our clients' interests if they become vulnerable.

We offer a number of support services for our clients, including those that are vulnerable. These include a dedicated Investment Management team who can be contacted on +44 (0)207 150 4000 or enquiries@quiltercheviot.com

We can arrange to provide most documentation in large print or other formats (notifying us of such circumstances allows us to tailor our support to meet any needs).

Our client website includes a contact form to get in touch and can be found here: www.quiltercheviot.com

Advantage MPS

For this service on the Quilter platform, Quilter Cheviot operates the 'agent as client' model, meaning its clients (from a regulatory perspective) are Quilter Financial Advisers or Quilter Cheviot Financial Planning. References to "client" mean the underlying client of Quilter Financial Advisers or Quilter Cheviot Financial Planning.

Service description	An investment solution offering a series of models for retail clients of Quilter Financial Advisers or Quilter Cheviot Financial Planning who have selected the Quilter platform for custody and also appointed Quilter Cheviot to manage their investments.
Investor type	The client, whose objectives can be met by one of the models, should wish to delegate the day-to-day investment decisions to an investment manager. The minimum portfolio size is determined by the Quilter platform, as selected by the financial adviser.
Knowledge and experience	Suitable for clients with basic financial knowledge through to experienced investors.
Ability to bear loss	Suitable for clients who are willing to take some investment risk and have capacity to accept a capital loss. This service offers no capital guarantees.
Risk tolerance	The service offers a series of model portfolios aligned to different risk tolerances. It cannot cater for someone who is not prepared to take any risk to capital.
Clients objectives and needs	Suitable for clients' objectives and risk tolerances that align to one of the model's objectives. The service is appropriate for clients who do not need the management of their investments to consider Capital Gains Tax.
Minimum recommended holding period	Suitable for clients who intend to invest for 3 years with limited options for a shorter time frame.
Distribution strategy	The service is marketed to clients of Quilter Financial Advisers and Quilter Cheviot Financial Planning.
Negative target market	This service is not suitable for: <ul style="list-style-type: none">• clients not willing to delegate investment decisions or clients wishing to make their own decisions to trade.• clients who do not want to take any investment risk or do not have a capacity for any loss.• clients with specific investment preferences or restrictions.• clients who intend to invest for less than 1 year.• persons to whom Quilter Cheviot cannot provide services due to the jurisdiction of their residency or domicile.

Glossary of terms

CPI	Consumer Price index
IA	Investment Association
MPS	Managed Portfolio Service
MSCI	Morgan Stanley Capital International
PIMFA	Personal Investment Management and Financial Advice Association
Restricted Jurisdiction	Countries with unsatisfactory money laundering and terrorist financing controls and those subject to financial sanctions.
UCITS	Undertaking in Collective Investments in Transferable Securities



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The value of investments, and the income from them, can go down as well as up and past performance is no guarantee of future returns. Investors may not receive back the amount originally invested.

Investments and investment services referred to may not be suitable for all recipients.

Quilter Cheviot and Quilter Cheviot Investment Management are trading names of Quilter Cheviot Limited. Quilter Cheviot Limited is registered in England with number 01923571, registered office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB. Quilter Cheviot Limited is a member of the London Stock Exchange and authorised and regulated by the UK Financial Conduct Authority and as an approved Financial Services Provider by the Financial Sector Conduct Authority in South Africa

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