



QUILTER CHEVIOT
INVESTMENT MANAGEMENT



A Dedicated
Investment
Service for
Private Clients

Approver Quilter Cheviot Limited 06/06/2023

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When you select our Discretionary Portfolio Service (DPS), your Investment Manager will work closely with you to determine your unique investment objectives and risk tolerance, before constructing your bespoke portfolio.



Managed Portfolio Service **pg 10**

Whatever your investment goal, our carefully constructed Managed Portfolio Service (MPS) is a simple and cost-effective way of enabling you to benefit from the power of our investment expertise, processes and resources.



Climate Assets Funds* **pg 12**

We are committed to helping you make a positive contribution through your investments, if that's important to you. That's why our Climate Assets Funds invest in businesses providing solutions to the challenges of climate change, resource scarcity and population growth.

More ways we support our clients **pg 13**

Start your investment journey with us today **pg 14**

* The Climate Assets Balanced Fund and Climate Assets Growth Fund may be collectively referred to as the "Climate Assets Funds".



Introducing you to Quilter Cheviot



Our heritage

Quilter Cheviot has a heritage that dates back to 1771. As one of the UK's largest discretionary investment management firms, we have managed bespoke investment portfolios for individuals and families for generations. Our core focus is helping you achieve your financial goals so that you can enjoy a more prosperous life.

That's why we've consistently won awards for our high levels of service and expert investment solutions.



Our personal service

We understand that everyone's circumstances are different. That's why, when you join Quilter Cheviot's Discretionary Portfolio Service, you'll have an experienced, dedicated Investment Manager to take care of your investment portfolio in a way that's right for you. Your Investment Manager will construct your portfolio to meet your financial objectives and reduce your worries. They will be there for you to respond to what can seem like daunting changes in the market or economy and also to adjust the strategy to any changes in your personal circumstances.



Our commitment to you

At Quilter Cheviot, we are committed to your investment objectives at every stage of your journey. Whether your portfolio is providing you with a regular income, saving for your retirement or to give your family a secure future, your Investment Manager will be available to adapt your portfolio to your goals and make changes when the unexpected happens and you need us the most.

Past performance is not a guarantee of future returns.

Our investment philosophy



Active management

Our philosophy is founded on a belief in the active management of your investments. Active management provides us with the flexibility to rapidly respond to and take advantage of market changes, providing added value to your portfolio.



Diversified portfolios

We believe in investing in a range of diverse, uncorrelated asset classes (also known as diversification). Having diverse asset classes provides your portfolios with the stability and flexibility to perform well, even in changing economic and market conditions.



Forward looking

We identify future trends and themes as part of our long-term approach to building our clients' wealth.

Our forward-looking investment process combines a top-down view based largely on macro-economic insights and market evaluations, with bottom-up recommendations generated by our in-house team of analysts and investment managers.



Responsible investment approach

We act as stewards of your assets through our voting and engagement activity (active ownership) and consider environmental, social and governance factors within our investment process and when constructing your portfolios (ESG integration). We incorporate positive and negative screening based on specific factors and client requirements (ESG screening).

Our responsible investing philosophy

At Quilter Cheviot our responsible investment approach includes:

- 1 Acting as stewards of your assets through our voting and engagement activity (active ownership)
- 2 Consideration of environmental, social and governance factors within the investment process and constructing your portfolios (ESG integration)
- 3 Incorporating positive and negative screening based on specific factors and client requirements (ESG screening)

Quilter Cheviot recognises the importance of integrating environmental, social and governance (ESG) factors into its investment decisions and is an active owner on your behalf through its voting and engagement activity. As part of the suitability process, we will now be asking clients about their responsible investment preferences.

We have identified three client preference categories: Aware, Focused and Dedicated. Your adviser or investment manager will discuss these with you to understand your requirements. As a discretionary fund manager we are able to take a more targeted approach for clients who would like their portfolios to reflect their specific interests or preferences.



How you benefit from Discretionary Investment Management

A dedicated Investment Manager

Whether you want to grow savings for your retirement, transfer wealth to your children, or receive regular income, you need an Investment Manager with the expertise and resources to guide you through your investment journey.

Your Investment Manager will buy assets for you, such as company shares, bonds and funds, that have the potential to increase in value.

A dedicated Investment Manager gives you:

✓ Control over your financial future

Your personal Investment Manager makes day-to-day investment decisions based on your specific needs and goals, giving you more control over your future.

✓ Peace of mind

Your Investment Manager will choose a range of diverse, uncorrelated asset classes for you. Diversification improves your portfolio's resilience, which is especially important in moments of high market volatility.

✓ Support from an expert team

Your Investment Manager will be supported by an experienced and qualified team, all dedicated to helping you make the most of your investments.



Complete, secure access to your portfolio online

View your portfolio online at any time with a simple, easy to use online account.

You can view or print valuations as well as transaction records, 6 months of rolling historical data and two years of statements, ensuring you always have access to the information you need.

Helpful, regular reporting

To help you stay up-to-date with the latest information regarding your investments, we curate easy to read reporting updates that we share regularly. You will receive portfolio valuations with performance data, market commentary and if relevant a detailed annual tax pack.

Our strong research foundation

Our investment process is driven by the research expertise of one of the largest and most experienced teams within the industry. Our team has extensive expertise in direct equity investment and fixed income markets. They are also responsible for analysing third-party investments, across all regions, sectors and asset classes.

Our team of analysts start with an initial research field, which they review and filter down to our handpicked watchlist, which is split into the monitor and buy lists. We then carefully select the assets that make up your portfolio from this list to ensure your portfolio consists only of high quality assets with the goal of providing you with long term returns.

Our initial research field

Global Equities 1,600+	17,000+ Collective Funds	30,000+ Fixed Interest
Meeting Management	Face to Face Meetings	Sovereign Bonds
Industry Analysis	Fund Structure	Investment Grade Bonds
Company Analysis	Risk Controls	Credit Rating
Structural Themes	Performance Analysis	Interest Rate Outlook

Our hand-picked watchlist

350+ Global Equities	320+ Collective Funds	150+ Fixed Interest
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Buy and monitor list



Discretionary Portfolio Service (DPS)

What does the DPS include?

When you select our Discretionary Portfolio Service, your Investment Manager will construct a bespoke, actively managed portfolio for you.

This is tailored to your individual requirements, with investments drawn from across a range of vehicles, including direct equity and fixed interest. It also provides you with effective capital gains tax (CGT) management and access to a wide-variety of tax wrappers.

The service is completely flexible to accommodate your specific preferences and needs, enabling you to have confidence that your financial goals are within reach at every stage of your investment journey with us.



Why choose our Discretionary Portfolio Service?

✓ Bespoke service

You will be assigned a dedicated Investment Manager who will construct and manage your bespoke investment portfolio for you. This ensures that you receive a highly personalised investment solution.

✓ Reporting

We'll provide you with comprehensive, regular reports on your portfolio, and give you access to a simple, easy to use online account that enables you to view your investments anytime, anywhere.

✓ Trust

We always have an open-door policy. That's why, you will have the direct contact details of your dedicated Investment Manager so you can get in touch with them whenever you need to.



Actively managed



Dedicated team



Investments from £40,000

Managed Portfolio Service (MPS)

MPS offers a choice of five actively managed discretionary strategies, each designed to deliver a different investment objective. Our five MPS strategies range from Conservative (lower to medium risk) to Global Growth (higher risk).

The strategies are constructed using our 'Building Blocks', a range of eight funds exclusive to Quilter Cheviot which invest in a combination of direct equities, bonds and external fund holdings,

dependent upon the exposure being sought. Building the MPS strategies in this way enables us to provide access to a broader range of investment asset classes and opportunities than is possible within a 'traditional' MPS. This approach also ensures we can harness the full extent of our research expertise, be agile in our management of strategy exposures, and keep a keen eye on the costs of investing.

Why choose our Managed Portfolio Service?

✓ Award-winning MPS

Since 2001, Quilter Cheviot has pioneered the development of MPS by providing clients with access to a straightforward, cost-effective way to benefit from our investment experience. That's why Defaqto rate our service as Gold, and for the last 5 years have awarded our Discretionary and Managed Portfolio Services 5 stars.

✓ Great value at competitive cost

Our in-house research and Building Blocks approach enables us to incorporate direct investments in equities and bonds, significantly reducing costs for our clients.

✓ Flexibility

If your circumstances or risk appetite change, you have the flexibility to switch seamlessly between strategies.





Choice of funds



Experienced managers

Climate Assets Funds

As an investor you don't need to compromise returns when investing sustainably. The Climate Assets Balanced Fund and Climate Assets Growth Fund focus on investment opportunities arising from the convergence of climate change, resource management and population shifts. They aim to deliver either growth or a combination of growth and income through an actively managed multi-asset investment approach. The Funds aim to make a positive impact on our environment and society measured using the UN Sustainable Development Goals.

There are five positive investment themes at the heart of the stock selection process:

Investments are only selected if they offer solutions to ongoing problems and challenges within these themes.

Clean energy

Non-Nuclear Power, Renewable Energy, Efficient Engines, Public Transport, Efficient HCAV

Food

Non-GMOs, Organic Farming, Agriculture Supplies, Food Packaging, Food Testing

Health

Healthcare, Vaccines, Diagnostic Medical Technology, Hospitals

Resource efficiency

Sustainable Timber, Recycling & Waste, Safety & Protection, Lighter Materials, Waste to Energy

Water

Environmental Tech, Water Infrastructure, Desalination, Efficient Pumps, Smart Metering

Why choose our Climate Assets Funds?

✓ **Straightforward investing**

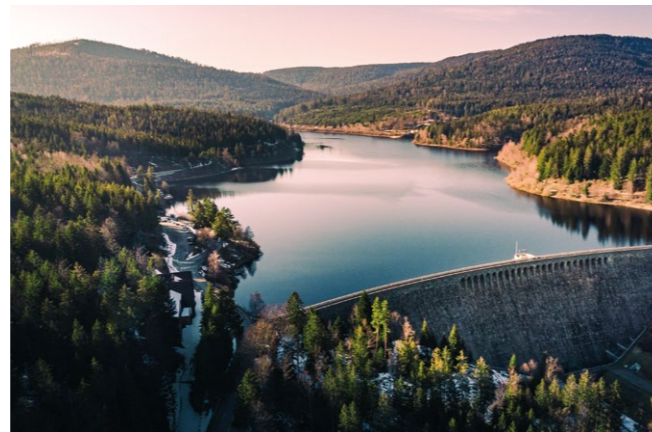
the Climate Assets Funds offer a well-diversified solution to investing sustainably through its multi-asset mix of companies and bonds that align with the five investment themes, government bonds for protection and liquidity and alternative assets like renewable energy infrastructure.

✓ **Strong investment history**

Our track record shows strong performance both through challenging times and favourable market conditions.

✓ **Sustainable investing expertise**

An experienced team with specialist expertise in sustainable, ethical and responsible investment management.



More ways we support our clients



Advice and Dealing Service

For a more hands on approach to investing, we offer tailored support and advice through our Advisory or our Advice and Dealing Services.



Tax wrappers

To help protect your wealth, we work with a number of ISA, Self-Invested Personal Pension (SIPP) and offshore bond providers to create a tax-efficient portfolio.

Start your investment journey with us today



1 Book your initial meeting

Simply call us on **020 7150 4000** or email **enquiries@quiltercheviot.com** today and we'll arrange a meeting with you to discuss everything we need to make sure you get the best value from our service.

2 Review your bespoke investment proposal

After getting a thorough understanding of your goals and expectations, your Investment Manager will tailor and send you a bespoke proposal of the investments that suit your attitude to risk and objectives.

3 We'll set up your portfolio for you

After reviewing our investment proposal, simply let us know if you would like to invest with us. We'll set up your portfolio for you and take you through the next steps.

1

2

3

“ When clients appoint us as their Investment Manager they expect us to take care of their wealth. For each client, this means something different. This level of individual attention is increasingly rare, but defines the standard of personal service we provide to every one of our clients. ”



Andrew McGlone
Chief Executive Officer



Speak to our team today, to explore your financial future.



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[quiltercheviot.com](https://www.quiltercheviot.com)

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.

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