

Professional  
financial advice

*For you now and in the future*



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## Introduction

### *A plan to achieve your goals*

Everyone wants financial security. To achieve it you need a plan – without a plan you will arrive somewhere but the chances are it won't be where you want to be. For your plan to work it needs to consider your goals, the choices available to you to meet those goals, and how changing circumstances might influence how you achieve your goals.

To build your plan for financial security you need high-quality advice and access to the expertise, tools and products that are essential if you are to achieve your aims. As a member of Quilter Financial Planning we will work with you and give you the advice and support you need. It's what we do.

By choosing to partner with Quilter Financial Planning we are part of a network of more than 3,000 financial advisers. We provide the personal service, knowledge, and expertise to help you meet your goals. Quilter Financial Planning ensures we have access to the right products and the industry know-how to back that up.

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



## The best of both worlds

*Analysing and monitoring the enormous diversity of financial products such as funds, wrappers and platforms is a time consuming and costly process. And that is time that someone has to pay for. Ultimately, that's you.*

Having worked with a wide range of clients in all areas of financial planning, it became clear that using a tailored range of handpicked solutions could help with this.

Together with some of the most modern and efficient products available, this has proven to be the best way to cater for many of our clients' financial needs.

So, by restricting our comprehensive advice service to a carefully chosen range of products and providers, we are able to remove that complexity and therefore keep costs low, and focus on providing great service.

Furthermore, if an occasion ever arises where we are unable to meet any specific need you might have via our chosen providers, we are able to search the broader market for an appropriate solution.

We believe this approach offers our clients the best of both worlds: a first-class range of providers and products designed to meet the vast majority of their needs at a reduced cost, with the capability to look more widely should the need arise.

The analysis is carried out centrally at Quilter Financial Planning to ensure the offer is of the highest quality, and that it remains up-to-date and appropriate to meet your needs both now and in the future.



# Investment research and governance you can trust

*Before we give you investment advice we first make sure we clearly understand your current financial situation, your goals, and how much risk you are willing to take with your money. Only when we've done this can we recommend the right investment products so you can make an informed choice.*

It's comforting to know that the products we recommend undergo rigorous vetting, and continual oversight from Quilter Financial Planning's three tier approach to investment research and governance:

## 1. Oversight

The Quilter Financial Planning Investment Oversight Committee (IOC) meets on a quarterly basis. It's responsible for managing conduct risk and ensuring our investment panel provides good outcomes and fair treatment for customers. The committee consists of senior Quilter Financial Planning 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 Management Investment Group (MIG), which reports to the IOC. The MIG consists of senior Quilter Financial Planning executives and renowned industry experts from Square Mile, Morningstar, Defaqto and Moody's Analytics who are responsible for providing valuable additional research and opinion.

## 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 electronically monitored on a continual basis. If any fund moves outside its pre-set parameters Quilter Financial Planning's monitoring system automatically alerts the members of the MIG. The system also monitors fund performance by benchmarking it against its peers and reports any changes. As an adviser we have access to the latest Morningstar reports that cover the performance of every fund in detail.

This rigorous three tier approach means that making it onto Quilter Financial Planning's investment panel is one thing, staying there is another. By continually monitoring the investment funds on our panel we can make sure they continue to meet the needs of our clients.

**Square Mile** - an independent investment research and consulting business that undertakes detailed qualitative research, supported by quantitative analysis, aiming to identify funds that are 'best in class'.

**Morningstar** - an independent investment research and consultancy business with one of the largest and most experienced fund research teams in the UK.

**Defaqto** - a provider of independent financial product, fund and ratings information that maintain's the UK's largest retail financial product and fund database.

**Moody's Analytics** - a world leading organisation providing stochastic information to help clients understand the trade-off between investment risk and potential return.

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

## 1. Investment Oversight Committee



*Ken  
Lambden*



*Marianne  
Ismail*



*Chris  
Samuels*



*Andrew  
Clare*

## 2. Management Investment Group



**Senior Quilter Financial Planning executives including our:**

Chief Executive Officer

Proposition Director

Investment Director

Lead Investment Analyst

Executive Consultant

Senior Risk Consultant



## 3. Monitoring & 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.



## Restricted advice in practice

*Our investment approach is based on three core components:*

- ▶ Funds specifically designed for the needs of our clients, managed by Quilter Investors
- ▶ Funds carefully selected for our investment panel from the wider market
- ▶ Access to the wider market if our chosen providers don't meet your needs.







## *When investing your savings*

Our investment approach is based on three core components:

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▶ **Funds designed for our clients** – these funds have been created specifically with clients of Quilter Financial Planning advisers in mind. The range of multi-asset and multi-manager portfolios are managed on Quilter Financial Planning's behalf by Quilter Investors – experienced fund managers with proven track records.

These portfolios fit neatly with the way we manage your investment risk and have been designed to meet your needs when you are either accumulating savings or when you are ready to cash them in. They have been created to achieve the balance of delivering good performance while reducing risk.

▶ **Funds carefully selected for our investment panel** – our investment panel offers you a choice of high quality, accredited investment options. Each of these have been hand picked by our investment experts to suit specific customer objectives and risk profiles. They are monitored on an ongoing basis by our fund research specialists to ensure they continue to meet the standards we expect.

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▶ **Access to the wider market** – in the unlikely case that we can't meet your specific needs using our chosen providers then we have the option of searching the wider market for you.

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

# Restricted advice in practice

## (cont'd)

*Quilter Financial Planning provides the best advice to help you achieve your goals.*

### Managing your portfolio

We offer a choice of online services that help you and us to manage your investment portfolio; you may have heard these called platforms or wraps. You can choose from a number of options which include AEGON Retirement Choices (ARC) and Quilter's award-winning investment platform. When selecting these platforms, Quilter Financial Planning has used its considerable buying power, expertise and influence to negotiate the best possible terms for our clients.

### Protecting you and your family

Quilter Financial Planning designed its protection panel with the help of expert independent research firms. This approach has ensured the panel is representative of the whole of market, and only those providers who offer the most comprehensive products, service, and value for money feature.

As well as having access to great protection products, when you take out income protection or critical illness cover through Quilter Financial Planning you will have access to our health support line at no extra cost.

▶ **Quilter Financial Planning health support line** – this free service offers health advice and support from trained and experienced nurses or counsellors when you need it most.

### ▶ Borrowing to buy or remortgage

In 2020 Quilter Financial Planning advisers helped secure loans totalling more than £21 billion for over 101,000 borrowers.

When it comes to needing a mortgage you will find there are hundreds of lenders offering thousands of mortgage products. Only by using a qualified mortgage adviser with access to the necessary analysis tools can you hope to find the right mortgage for you. In addition, Quilter Financial Planning provides us with access to a range of exclusive deals not available anywhere else in the market place.

### ▶ Protecting your home and other assets

Quilter Financial Planning provides advisers with a choice of options for all household and landlords insurance, offering competitive pricing and full risk coverage and household names you can trust.

*Your home may be repossessed if you do not keep up repayments on your mortgage.*

*Plan for your goals with confidence*

**The service we offer you provides a winning combination of professional advice, choice and value.**

Whatever stage you are at in your financial life, we can give you the complete financial advice package that ensures you can plan for your financial future with confidence.





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](http://www.quilter.com/the-quilter-foundation)

[www.quilterfinancialplanning.co.uk](http://www.quilterfinancialplanning.co.uk)

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