



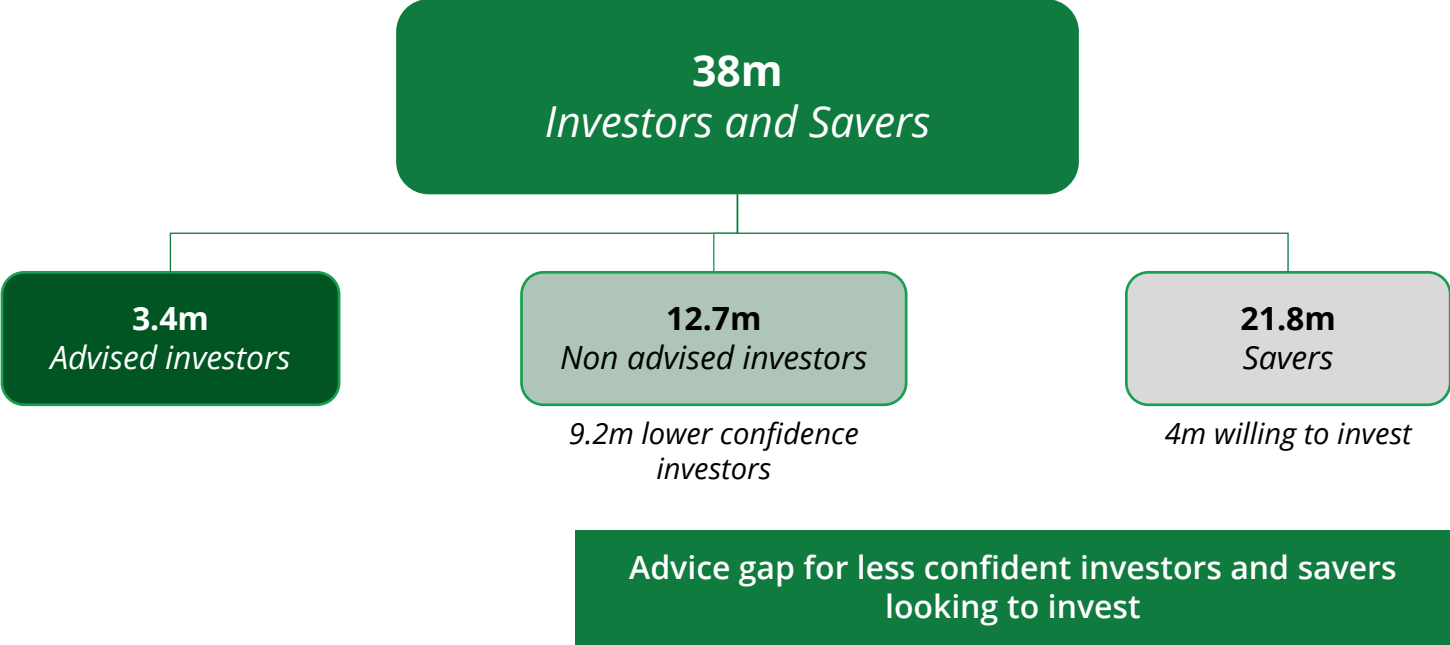
# Investec in Fintech thematic call – The Future of Savings

October 2022

Quilter

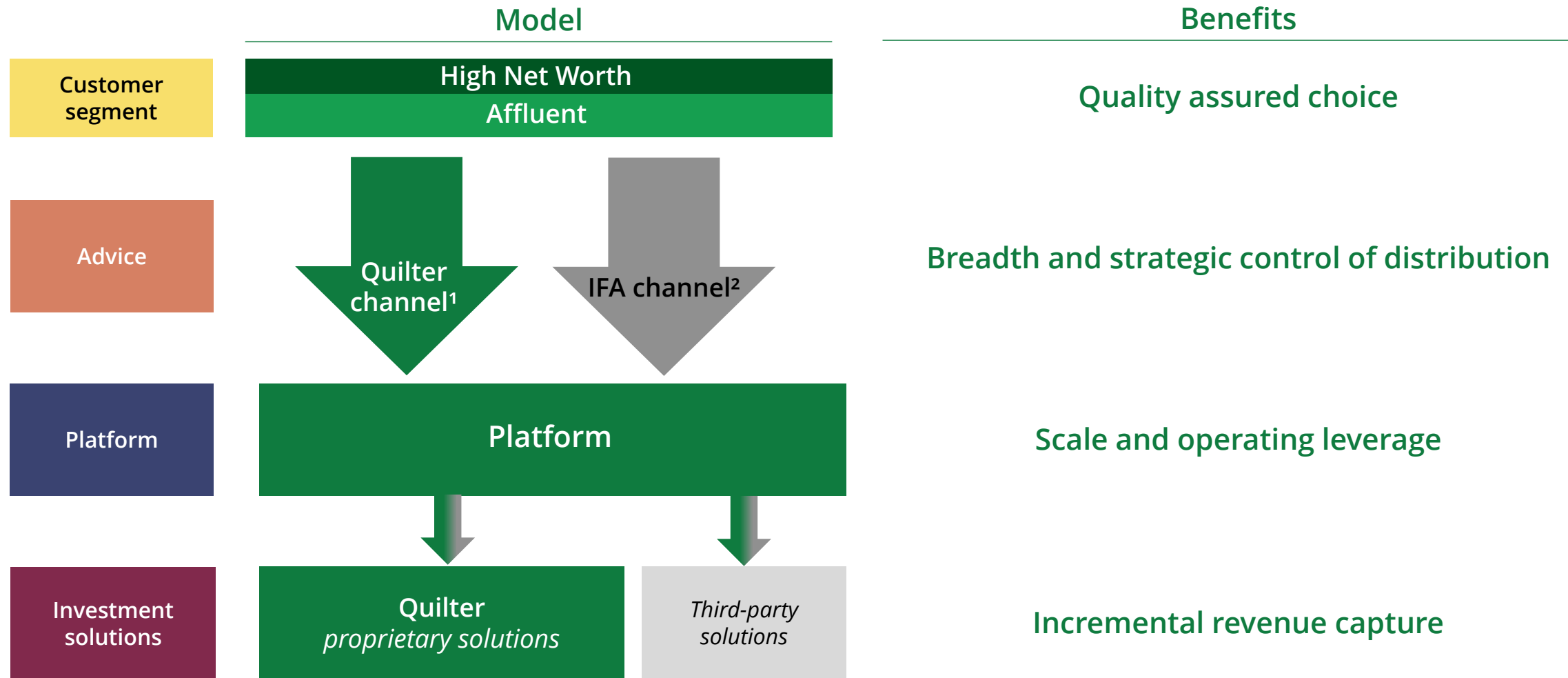
# Large UK Wealth market with different client needs

## UK Investors and savers (numbers of individuals)



Source: Boring Money Advice Report 2022.

# Quilter differentiated model with clear benefits to clients and shareholders



1. Restricted financial planners (“RFPs”) within Affluent and High net worth segments:  
2. Channel includes Direct clients within High Net Worth.

# Dual Advice distribution channels

	Affluent	High Net Worth
Quilter channel	<ul style="list-style-type: none"><li>➤ Capture greater share of flow onto our Platform</li><li>➤ Manage back-book opportunity</li><li>➤ Increase use of our investment solutions</li></ul>	<ul style="list-style-type: none"><li>➤ Grow numbers of client-facing individuals</li><li>➤ Build out integrated advice/ investment management proposition</li></ul>
IFA channel	<ul style="list-style-type: none"><li>➤ Broaden and deepen relationships with large IFAs</li><li>➤ Retain strong relationship with smaller IFAs</li><li>➤ Greater use of our investment solutions</li></ul>	<ul style="list-style-type: none"><li>➤ Build on existing strong IFA relationships</li><li>➤ Quilter Cheviot discretionary fund management available to Platform IFAs</li></ul>

# New Platform: a best in class proposition

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## Exceptional client service

### We help advisers to deliver an exceptional service to clients

- The most comprehensive suite of products and trusts
- 75% of funds are at the best available price in the market<sup>1</sup>
- Complete flexibility for clients taking an income

## Efficiency and scalability

### We help build efficient and scalable adviser businesses

- The most intuitive platform with more digital processes
- Unique automated cash management feature
- Best in class client reporting

## Driving adviser growth

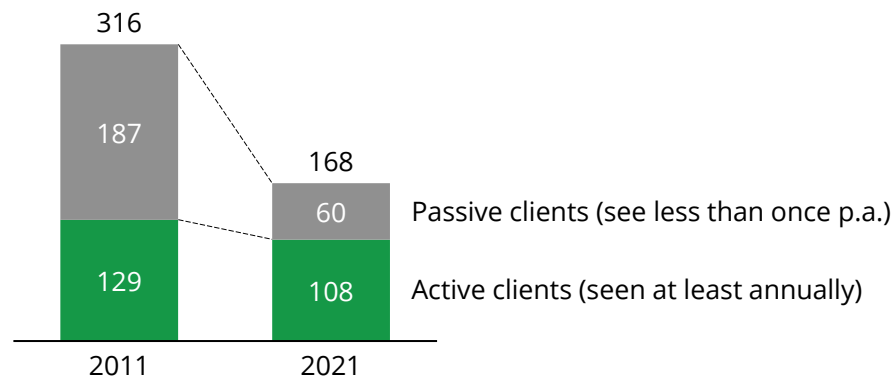
### We are the growth engine for advisers

- Smarter investment options to attract a broader base of clients
- Straight through processing to power efficient client asset consolidation
- Widest family discount structure to capture intergenerational wealth transfers

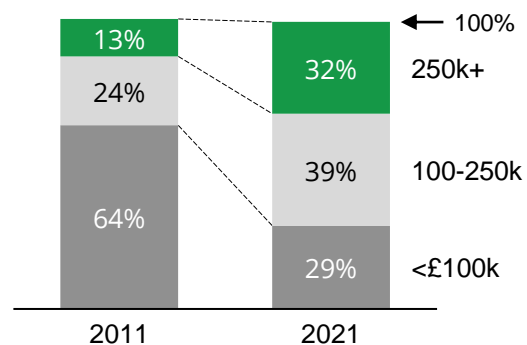
1. According to Adviser Asset Analytics Report, March 2020.

# Focus on supporting our Advisers, providing tools to make them more productive and better serve their clients

UK traditional Face-to-Face Adviser average client portfolio<sup>1</sup>



UK Face-to-Face Adviser AuM per client<sup>1</sup>



Benefits of technology enabled Advice process<sup>2</sup>



1. Source: Investment Trends. March 2021 UK Adviser Technology & Business Report, based on a survey of 943 advisers. Passive clients considered to be those the adviser sees less than once a year; Active clients considered to be those the adviser sees as least annually.  
 2. Benefits achieved by Advised Digital Hybrid journeys

# Investing for the generations of tomorrow

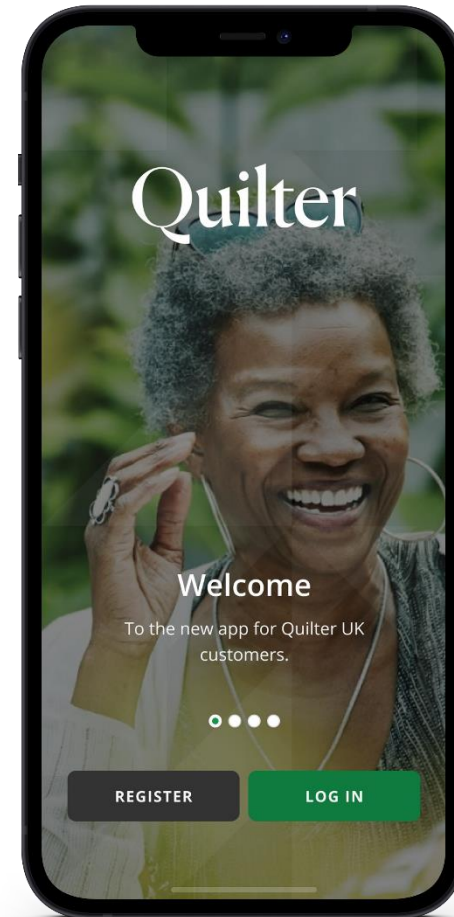
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Digital accessibility

Digital solutions

Hybrid advice

Responsible Investing





Quilter