

Quilter

Investing to meet your clients' income needs

*Your guide to the Monthly
Income Portfolios*



*Suitable for financial advice
professionals only.*

Contents

1. Introducing the Monthly Income Portfolios

The power of our multi-asset approach **3**

A choice of two portfolios **4**

2. How we manage your clients' money

Our approach to income investing **5**

Investing to meet your clients' income needs **6**

An income solution you can trust **8**

3. Investing with us

Your next step **10**

Important information **12**



The power of our multi-asset approach

At Quilter, we are experts in multi-asset investing. We are dedicated to creating and managing multi-asset investment portfolios for you and your clients.

We use our expertise to diversify your clients' investments across different asset classes, sectors, and regions, with the aim of improving performance and managing risk.

Our multi-asset approach to investing gives you and your clients:



Expertise

Access to experienced portfolio managers who make informed, active investment decisions to deliver specific outcomes that meet your clients' investment needs.



Diversification

An established way to invest across different asset classes, sectors, and geographies to manage risk, making sure your clients have their eggs in multiple baskets.



Choice

An investment strategy with a range of different options that supports how your clients want to invest and helps them achieve their financial goals.

The value of investments and the income they produce can fall as well as rise. Your clients may get back less than they invested.



A choice of two portfolios

The Monthly Income Portfolios offer you and your clients the choice of two different portfolios designed to deliver a regular income alongside capital growth within a risk-targeted framework.

1. Monthly Income Portfolio

The portfolio aims to provide income with the potential for some capital growth over a period of five years or more, with between 20% and 60% invested in equities and the remainder in other asset classes. The portfolio targets a volatility of between 6% and 10%¹.

2. Monthly Income and Growth Portfolio

The portfolio aims to provide income and capital growth over a period of five years or more, with between 40% and 85% invested in equities and the remainder in other asset classes. The portfolio targets a volatility of between 9% and 13%¹.



■ Equities ■ Fixed income ■ Alternatives ■ Cash

The asset allocation shown for each portfolio is for illustration purposes only.

¹The volatility range is a target based on long-term actuarial assumptions and the portfolio is managed to stay within this range most of the time. The volatility range is regularly reviewed and may change from time to time due to changes in these assumptions but will remain within the limits laid out in the prospectus.

Our approach to income investing

We use an income investing lens to find the best investment opportunities across a wide range of different asset classes, sectors, and styles.



Active core approach

The portfolios are actively managed, with a core of active investments at their heart. We use passive strategies to complement these core active holdings with smart beta strategies allowing us to tailor exposure to factors or styles in a cost-efficient way.

Having a broad investment toolkit, including active managers, smart beta strategies, and traditional index trackers, provides us with the flexibility to tilt the portfolios towards the best opportunities available.



Smart beta strategies allow us to gain passive exposure to specific investment strategies or styles.

There are a number of smart beta strategies that track a subset of specific dividend stocks. These can provide us with an additional tool to capture an income or style exposure we require.



Dynamic asset allocation

To help us navigate changing market conditions, we employ a dynamic investment approach. We actively invest in a broad range of asset classes depending on the market environment and opportunity set.

Our pragmatic approach allows us to take advantage of the best income and total return opportunities, whilst ensuring the portfolios remain within their risk-targeted framework.



Diversified investing

We invest across the entire market, blending different asset classes, regions, and sectors. This broad opportunity set provides diversification of both the total return and income streams.

With so much choice available, we draw on our own expertise and research to drill down into the philosophy, strategy, process, and performance of the underlying fund manager to ensure the fund is the right fit for the portfolios.





Investing to meet your clients' income needs



Investing with a focus on income

The portfolios do not have a specific yield target, and this is by design. Yield is a function of price and as such will move around as the value of the holdings in the portfolios change.

Instead, we focus on the income generated from each unit of the portfolio. This is a more reliable measure when planning the income the portfolios are likely to generate for your clients.



Ensuring diversification of income

We spend a great deal of time assessing the underlying income streams within the portfolios.

A key focus for us is to ensure the income streams are sufficiently diverse, with contributions from a range of sources across different asset classes. We also focus on the distribution profile of each holding, blending different payment frequencies and cycles to enable the portfolios to deliver a smoothed monthly income.



Providing a clear forecast

At the start of each financial year, we provide a forecast of the income in pence per share that the portfolios are likely to generate over the coming year. Providing this forecast offers you a better indication of what your clients are likely to receive based on the number of shares they hold.





Income forecasts and income distributions since launch

The below tables show the income forecast and the income distribution of the portfolios over the past five years.

Monthly Income Portfolio

	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
Income forecast per share	3.50-3.85p	3.25-3.65p	3.10-3.50p	3.00-3.40p	2.70-2.90p
Income distribution per share	4.14p	3.79p	3.75p	3.52p	3.15p

Monthly Income and Growth Portfolio

	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
Income forecast per share	3.40-3.80p	3.25-3.65p	3.00-3.40p	2.90-3.30p	2.60-2.80p
Income distribution per share	4.29p	3.77p	3.75p	3.41p	2.98p

Source: Quilter as at 30 June 2025. Income forecast and income distributions in pence per share from the U1 (GBP) Income Shares over period 30 April 2020 to 30 April 2025.



Our conversations with financial advisers like you highlighted the interest in compounding income for their clients, so both portfolios offer accumulation as well as income share classes.



An income solution you can trust

We have designed the Monthly Income Portfolios in collaboration with financial advisers like you to deliver an income solution you can trust.

You can trust our Monthly Income Portfolios for three key reasons:



1

Designed with you and your clients in mind

The Monthly Income Portfolios offer you and your clients the choice of two different portfolios designed to target a specific range of volatility within a risk-targeted framework. This means they will carry a level of risk consistent with how you describe them to your clients allowing you to choose the most appropriate portfolio for your clients' needs.



2

A depth and breadth investment expertise

We invest across the whole of the market in different asset classes, regions, and sectors using a broad toolkit of investment approaches including active management, smart beta strategies, and traditional index trackers. This allows us to take advantage of the best income and total return opportunities for your clients, whilst ensuring the portfolios remain within their risk-targeted framework.

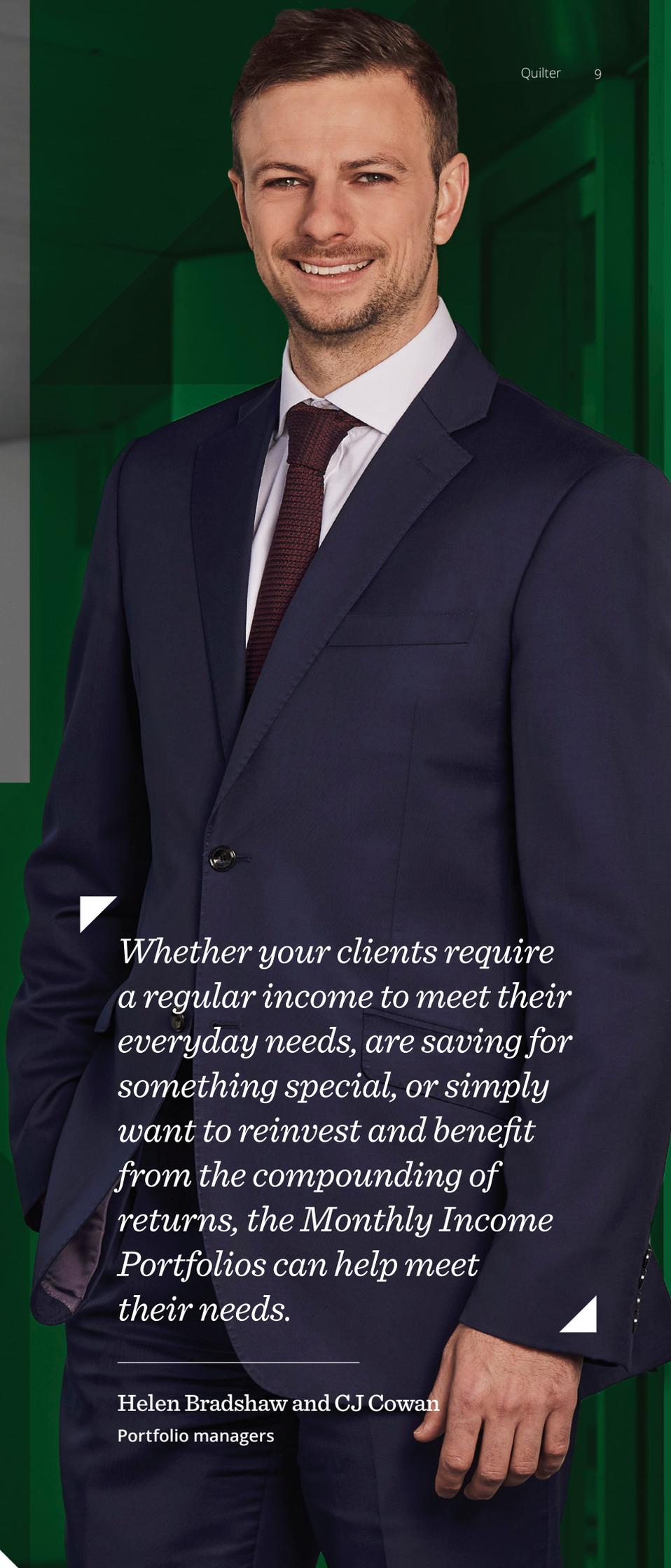


3

A consistent monthly income

We provide you with a forecast at the start of each financial year to help you to understand how much income your clients are likely to receive. In addition, the income payments are smoothed throughout the year, reducing the differences in the payments made to your clients and delivering a consistent level of income that you can count on.





Whether your clients require a regular income to meet their everyday needs, are saving for something special, or simply want to reinvest and benefit from the compounding of returns, the Monthly Income Portfolios can help meet their needs.

Helen Bradshaw and CJ Cowan
Portfolio managers

Your next step

We look forward to showing you how our Monthly Income Portfolios can meet the needs of you and your clients.

Contact your Quilter investment director:



1. *Open the camera app on your phone.*
2. *Scan the QR code.*
3. *Tap to open the website.*
4. *Call their direct number.*

The Monthly Income Portfolios have been designed and built for you and your clients. We believe they offer an innovative solution to providing a consistent, regular income.

Marcus Brookes
Chief Investment Officer



Thank you for considering our Monthly Income Portfolios for your clients.

Important information

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