

# WealthSelect MPS within Quilter's onshore bond: a powerful combination

*More advisers are now turning to onshore bonds as a way to wrap their clients' investments tax efficiently. However, as with all wrappers, a key decision is what investments to hold within the wrapper.*

By choosing WealthSelect Managed Portfolios Service (MPS) within Quilter's Collective Investment Bond (CIB) your clients will benefit from:

## 1. Greater tax efficiency



- ▶ WealthSelect is offered as a product feature of the CIB by Quilter Life and Pensions Limited. The MPS charge is taken as part of the bond's product charge and NOT from the 5% tax deferred allowance.
- ▶ This is the only MPS that delivers this benefit within Quilter's CIB.

## 2. Intergenerational planning



- ▶ With a choice of 56 portfolios, your client will be invested in a portfolio that aligns with their individual needs and appetite for risk.
- ▶ If bond segments are assigned to loved ones or placed in trust, the portfolio for the assigned segments can be changed to meet the investment needs of subsequent generations.

### 3. Effective support for trustees



- ▶ For bonds placed in trust, WealthSelect can help trustees fulfil their duties under the Trustee Act 2000, ensuring investments held satisfy the 'standard investment criteria'.
- ▶ Every WealthSelect portfolio is diversified and risk targeted which can help meet the trustee's obligations.
- ▶ Regular and ad hoc rebalancing to keep it on track.

#### Standard investment criteria

Trustees must make sure that any investment is suitable for the trust and, where appropriate, ensure the diversification of investments.

Additionally, trustees are obliged to review the trust portfolio regularly considering whether the investments still satisfy the criteria.

Trustees can delegate the management of the investments to a discretionary fund manager.

Find out more [here](#).

### 4. Assurance of a trusted name



- ▶ WealthSelect provides the most comprehensive managed portfolio service on the market and is one of the most popular in the UK.
- ▶ WealthSelect is trusted with more than £18.4bn\* of assets under management from 116,954\* investors.

\* as at 31 December 2024

#### Invest without compromise

Launched in 2014, WealthSelect was one of the first in the UK to offer access to a range of actively managed, risk targeted multi-asset portfolios.

Managed by an experienced team of investment professionals, WealthSelect is an industry-leading managed portfolio service with an enviable performance track record.

Find out more [here](#).



**Get in touch with your Quilter consultant to find out more**

This document is based on Quilter's interpretation of the law and HM Revenue and Customs practices as at February 2025. We believe this interpretation to be correct but cannot guarantee it. Your clients' investments may fall or rise in value, and they may not get back what they put in.

Investment involves risk. The value of investments may go down as well as up and investors may not get back the amount originally invested. Exchange rates may cause the value of overseas investments to rise or fall.

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

*Please be aware that calls and electronic communications may be recorded for monitoring, regulatory, and training purposes and records are available for at least five years.*

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