

Quilter



Investing to meet your income needs

*Your guide to the
Monthly Income Portfolios*



Suitable for retail clients.

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Need additional help reading documents?

More and more of our investors are using screen reading software as a quick and easy way to read their documentation if they are blind, partially sighted, or dyslexic. Alternatively, we can write to you in several alternative formats, such as large print, braille, audio, and OpenDyslexic font.

Find out more about screen readers, accessing your documents online, and our alternative format options at quilter.com/document-help.

The power of our multi-asset approach

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

This means we use our expertise to blend the money you invest across different investment types, countries, and industries with the aim of improving performance and managing risk.

Please contact to your financial adviser before reading this guide. Your financial adviser is responsible for understanding your specific investment objectives and determining your appetite for risk. They will work closely with you to determine if the Cirilium Portfolios are right for you.



Our multi-asset approach to investing gives you:



Expertise

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



Diversification

An established way to invest across different types of investments, countries, and regions to manage your investment risk, making sure that you have your eggs in multiple baskets.



Choice

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

To find out more about multi-asset investing, please read your guide to multi-asset investing available at quilter.com or open the camera app on your phone and scan the QR code.



Giving you a choice of two portfolios

Our Monthly Income Portfolios offer you a choice of two portfolios designed to meet your income needs and grow your investments whilst being managed in line with your risk level.

The two portfolios are the **Monthly Income Portfolio** and the **Monthly Income and Growth Portfolio**.

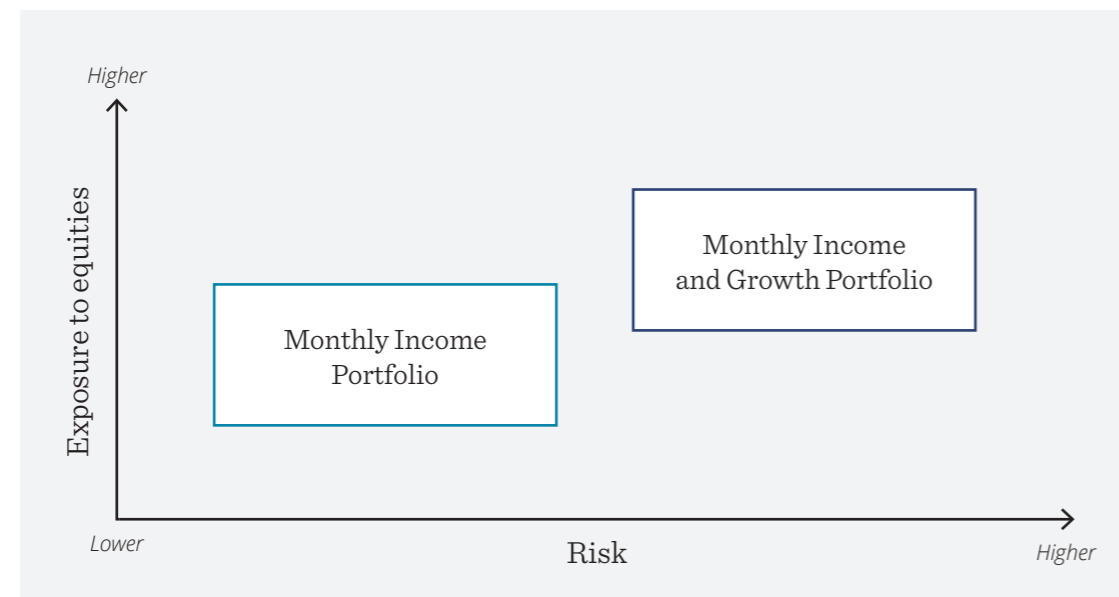


Your risk level refers to the level of investment risk you are comfortable with. If an investment's value fluctuates a lot in a short period, hitting new highs and lows, it is described as higher risk. Your financial adviser will assess your appetite for risk and discuss this with you before making an investment.

How your money is invested

Equities (company shares) are one of the most 'risky' asset classes. This means they offer greater potential for long-term rewards than other asset classes, but also the greater potential for losses in the short-term.

You can see from the illustration below how the higher level of equity exposure in the Monthly Income and Growth Portfolio increases the risk.



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

Delivering a smoothed monthly income

Our research tells us that most income investors are seeking a regular, predictable income, so the Monthly Income Portfolios are designed to deliver you an income each month that you can rely on.

A regular, smoothed income

We spend a great deal of time assessing the income from the different holdings within your portfolio. A key focus is to ensure the income is diversified by both investment type and payment frequency.

The diversified income is then smoothed throughout the financial year by managing the amounts paid out from the portfolios, i.e. holding back some income when we receive higher payments to smooth the income in the months when we receive lower payments. Any remaining income is then included with the final payment made at the end of the financial year.

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 you are likely to receive based on the number of shares you hold.

Whether you require a regular income or you are saving for something special, the Monthly Income Portfolios can help meet your needs.

Helen Bradshaw and CJ Cowan
Portfolio managers



An income solution you can trust

Our Monthly Income Portfolios offer you an investment solution built and managed with your income needs at its core.

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



Your portfolio will provide you with a transparent level of investment risk consistent with how they are described to you by your financial adviser.



Your portfolio will provide an investment solution that provides a regular, smoothed monthly income that you can rely on.

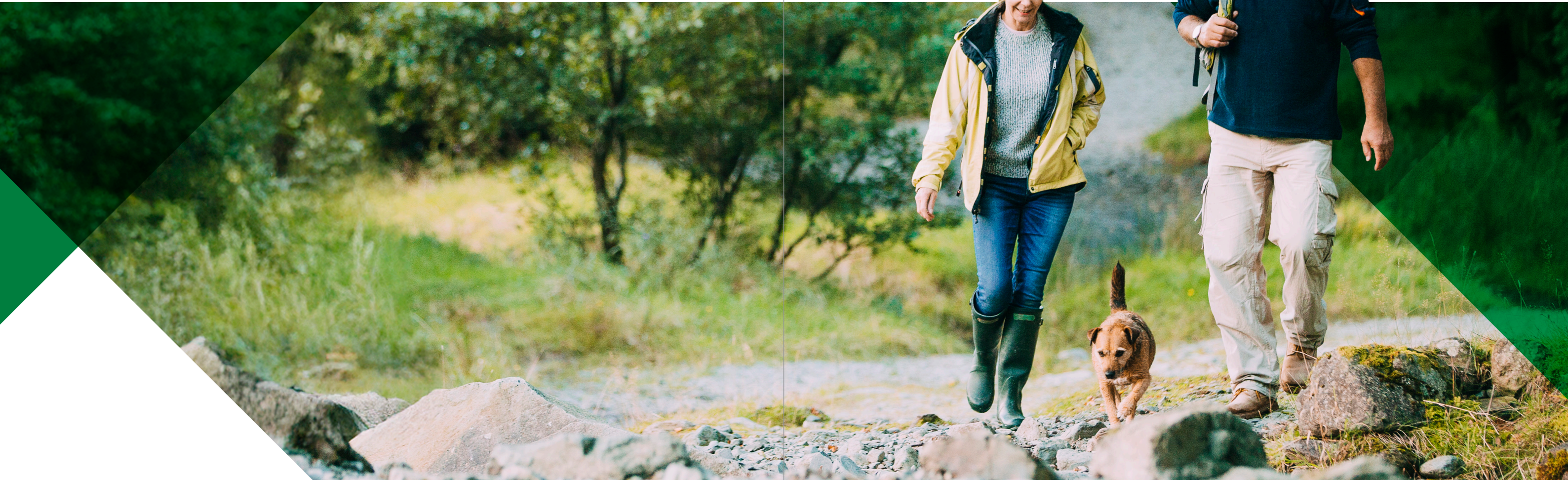


We will provide you with regular commentary and reporting about how the portfolios are delivering on their investment objectives.

Your next step

The Monthly Income Portfolios have been designed to meet your income needs and grow your investments whilst being managed in line with your appetite for risk.

Your financial adviser is responsible for understanding your specific investment objectives and appetite for risk. They will work closely with you to determine the portfolio that is right for you. If you have any further questions about the Monthly Income Portfolios, please speak to your financial adviser.



Important information

quilter.com

This communication is issued by Quilter, a trading name of Quilter Investment Platform Limited.

Quilter Investment Platform Limited is registered in England and Wales under number 01680071.

Registered office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB.

Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority under reference number 165359.

The Quilter Investors Monthly Income Portfolio and Quilter Investors Monthly Income and Growth Portfolio are sub-funds of Quilter Investors Multi-Asset OEIC, an investment company with variable capital incorporated in England and Wales. Quilter Investors Multi-Asset OEIC is authorised by the Financial Conduct Authority as a non-UCITS retail scheme and can be distributed to the public in the United Kingdom.

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