

Quilter



The power of multi-asset investing

Your guide to the Cirilium Portfolios

*Suitable for financial advice
professionals only.*

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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 Cirilium Passive Portfolios only invest in passive funds, so some of the benefits listed in this brochure do not apply to those portfolios.

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

Our multi-asset investment portfolios

We designed the Cirilium Portfolios in collaboration with financial advisers like you to deliver a multi-asset investment solution that matches clients' individual risk appetites while aiming to deliver long-term growth.

Over the years, we have evolved the Cirilium Portfolios to meet the changing needs and preferences of investors. We now offer you a choice of 15 expertly-managed portfolios across three investment styles and five different risk levels.

You and your clients get the choice of:

Three investment styles:



Active



Blend



Passive

Five risk levels:



Conservative



Balanced



Moderate



Dynamic



Adventurous

As the portfolio managers of the Cirilium Portfolios, we are humbled to be trusted with more than £10.8bn from tens of thousands of investors across the UK.*

This is a responsibility that we take very seriously. We use all of the resources available to us to ensure that we deliver the best investment outcomes for you and your clients.

Ian Jensen-Humphreys, Sacha Chorley, and CJ Cowan
Cirilium Portfolio Managers



*AUM as at 31 December 2025.

Giving you a choice of portfolios

The Cirilium Portfolios offer you a risk-targeted, multi-asset investment solution that can help your clients achieve their financial goals.

You can choose the right portfolio for your clients in just two simple steps.

Step 1: Choosing a suitable investment style

We have three investment options – Cirilium, Cirilium Blend, and Cirilium Passive. Your first decision is selecting one of these, allowing you to recommend a portfolio that meets your clients' needs.

The portfolios differ in their management style and what is in their investment toolkit. However, all the portfolios share a common goal to deliver long-term value for you and your clients.

	Cirilium Passive	Cirilium Blend	Cirilium
Multi-asset approach			
Strategic asset allocation	✓	✓	✓
Tactical asset allocation		✓	✓
Investment toolkit			
Passive funds and ETFs	✓	✓	✓
Active funds		✓	✓
Investment trusts			✓
Great value			
Fixed ongoing charge*	0.38%	0.74%	0.90-1.03%

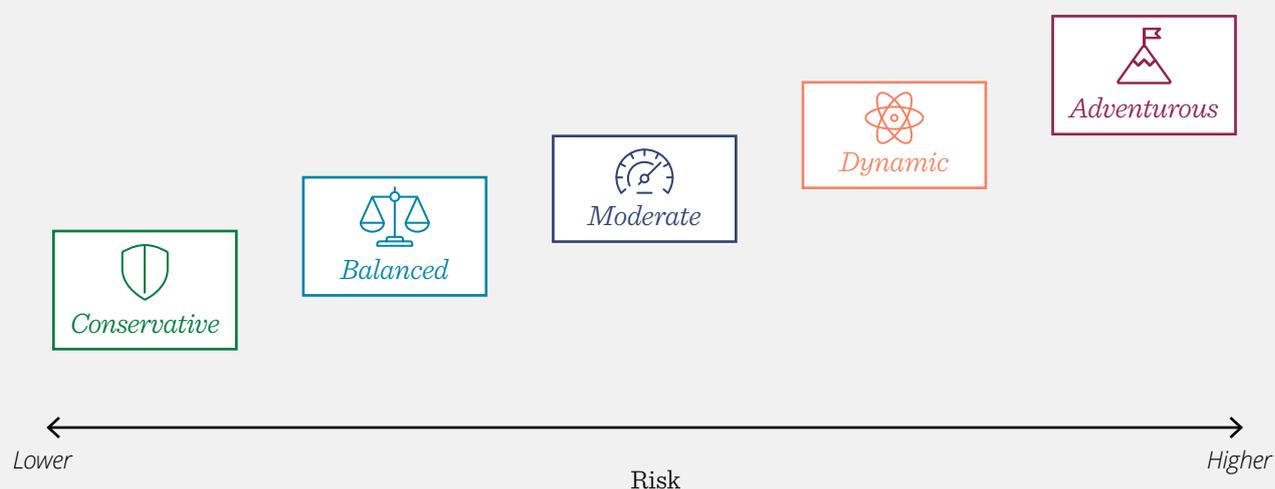
*as at 31 December 2025.

Step 2: Choosing an appropriate level of risk

Your second decision is selecting the portfolio that best suits your clients' appetite for risk. We manage each of the portfolios to an annualised volatility target stated as a percentage range of the expected annualised volatility of global equities.

By targeting a specific range of volatility, you can be sure the portfolios will be managed to the level of risk you have agreed with your clients.

Risk-targeted portfolios



A robust and considered approach

The cornerstone of our portfolio construction is our strategic asset allocation. This is our overarching guide of what we need to deliver on the long-term growth objectives of the portfolios.

To this framework, we add our expertise, experience, and the investment analysis of our dedicated research team to build portfolios designed to deliver long-term growth.

Our four-step process



A depth and breadth of investment expertise

Accessing the right asset classes, sectors, and geographies is central to how the Cirilium Portfolios aim to generate long-term wealth for your clients.

To build our globally-diversified Cirilium Portfolios, we partner with some of the most successful investment managers from around the world.

You and your clients can be confident that:

✓ Your investments are managed by market leaders

We only partner with investment managers who can demonstrate a competitive edge in their asset class, region, and investment style.

✓ You have access to some of the world's top investment talent

Our investment partners are home to some of the world's best-known and most successful investment managers.

✓ We have the scale and reach to craft new investment solutions

Thanks to our size and scale, we can ask leading managers from around the globe to create specialist investment funds that help deliver on a portfolio's objective.

Our investment partners include:



BlackRock



J.P.Morgan
ASSET MANAGEMENT

Janus Henderson
INVESTORS



WELLINGTON
MANAGEMENT®



An investment solution you can trust

The Cirilium Portfolios offer you and your clients a multi-asset investment solution built and managed with their needs and preferences at its core.

You can trust our risk-targeted portfolios for three key reasons:



1

Portfolios designed with you and your clients in mind

The Cirilium Portfolios give your clients a risk-targeted investment solution designed to meet their financial goals from day one. We will work with you to carefully match your clients' goals, risk appetite, and price preference to a suitable portfolio.

You have the choice and flexibility to meet the needs of your clients and help them achieve their financial goals.



2

Expert portfolio management

When you choose the Cirilium Portfolios for your clients, you will both get the highest standards of investment management. We use our expertise, experience, and the investment analysis of our dedicated research team to build portfolios designed to deliver long-term growth.

You and your clients can be confident that we are using the most appropriate toolkit to drive investment returns while managing risk.



3

World class investment partners

We partner with some of the most successful investment managers from around the world. We select expert partners who demonstrate a competitive edge in their specific asset class.

You and your clients can be assured that their investments are being managed by a team of market-leading investment experts.



Your next step

We look forward to showing you how our Cirilium 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 Cirilium Portfolios have evolved to offer you and your clients a fantastic range of choice across two vital portfolio elements: investment style and risk.



Marcus Brookes
Chief Investment Officer



Thank you for considering our Cirilium Portfolios for your clients.

Important information

quilter.com

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

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The Quilter Investors Cirilium Conservative Portfolio, Quilter Investors Cirilium Balanced Portfolio, Quilter Investors Cirilium Moderate Portfolio, Quilter Investors Cirilium Dynamic Portfolio, Quilter Investors Cirilium Adventurous Portfolio, Quilter Investors Cirilium Conservative Blend Portfolio, Quilter Investors Cirilium Balanced Blend Portfolio, Quilter Investors Cirilium Moderate Blend Portfolio, Quilter Investors Cirilium Dynamic Blend Portfolio, Quilter Investors Cirilium Adventurous Blend Portfolio, Quilter Investors Cirilium Conservative Passive Portfolio, Quilter Investors Cirilium Balanced Passive Portfolio, Quilter Investors Cirilium Moderate Passive Portfolio, Quilter Investors Cirilium Dynamic Passive Portfolio, and Quilter Investors Cirilium Adventurous Passive Portfolio are sub-funds of Quilter Investors Cirilium OEIC, an investment company with variable capital incorporated in England and Wales. Quilter Investors Cirilium 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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