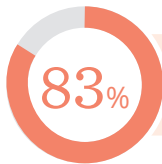


Avoid pension payment panic with Quilter

Quilter

Suitable for financial advice professionals only.

With unused pension funds and death benefits due to come into scope for IHT from 6 April 2027, the need for reliable pension income has never been greater.



Our recent research shows that 83% of advisers consider 'flexible and reliable pension income' to be the most important feature they need from their platform.

Source: Quilter research, 774 responses, Q4 2025.

We have already seen demand for pension income payments increase by 20% compared to a year ago*; despite this, we continue to achieve excellent service levels.

**Dec-Feb 2025 compared to Dec-Feb 2026*



We successfully deliver almost 100% of pension income payments

Over a 3-month period from 1 December 2025 to 28 February 2026, our platform delivered over 240,000 pension income payments with a success rate of 99.4% and 98.6% for automated regular income and drip-feed drawdown payments respectively.

This impressive success rate is further enhanced by the manual intervention of our expert pensions administration team, who help ensure that payments are processed accurately and on time.

Our commitment to delivering regular pension income payments on time, every time

Enjoy peace of mind for yourself and your clients thanks to the outstanding reliability and functionality of our platform:

- ✔ Set up automatic income payments for your drawdown clients and we take care of managing their cash accounts on your behalf.
- ✔ By automatically disinvesting when required, we ensure there are always sufficient funds available to meet their pension income needs.



Don't have remainers' regret! Switch to our platform today

Advisers who switch to Quilter's platform enjoy:

- ✔ Less time making trades, disinvesting funds, and managing cash.
- ✔ Less monthly stress ensuring pension clients get paid.
- ✔ Less risk of a rebalance causing an income payment to fail and clients being disappointed.



In just a few clicks, your client's pension income is set up ready to go.

Benefit from sophisticated trading technology

Our effortless, automated cash management system does the heavy lifting for you:

1. The system is fully automated to sell down just enough cash to cover 6 months' fees and charges (on average 0.23%).
2. Because you don't have to manage your clients' cash accounts each month, you save time and money. So, you could potentially reduce your servicing costs and retain this extra profitability, or lower the end cost for your client.

Better outcomes for your clients, less work for you

Our automated cash management means **you don't have to hold mandatory balances in clients' cash accounts** – so your client's money is invested for as long as possible, with maximum potential to grow.



Without Quilter

Many other platforms require 2% of a client's assets to be held in cash, meaning the potential returns from this cash are lost.

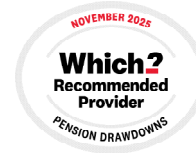


With Quilter

With no minimum cash balance on our platform, this will typically result in **a 0.09% (9bps) a year** increase in investment returns.

Calculations are based on an assumed net growth rate of 5% per annum after all fees and charges. Please speak to your usual Quilter contact for full details of the calculations.

Plus, manage and crystallise pension assets online with our market-leading Collective Retirement Account



► Flexible income payments dates.

We give you the freedom to choose from days 1 to 28 of each month so that your clients can enjoy a pension that works around them.

► Multiple portfolios in one pension.

We give you the flexibility to mix and match so that you can tailor your pension advice to your client's needs.

► Tax-efficient regular income options.

We give you the control to make your client's pension fund last longer by providing a source of retirement income with no income tax liability.

► Full death benefit flexibility.

We give you all the options possible to help you pass on the right pension to the right person at the right time.

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

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