

Standard asset allocations – for growth investors

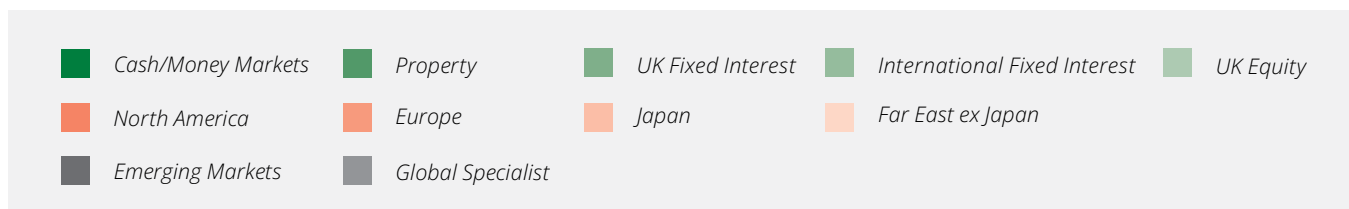
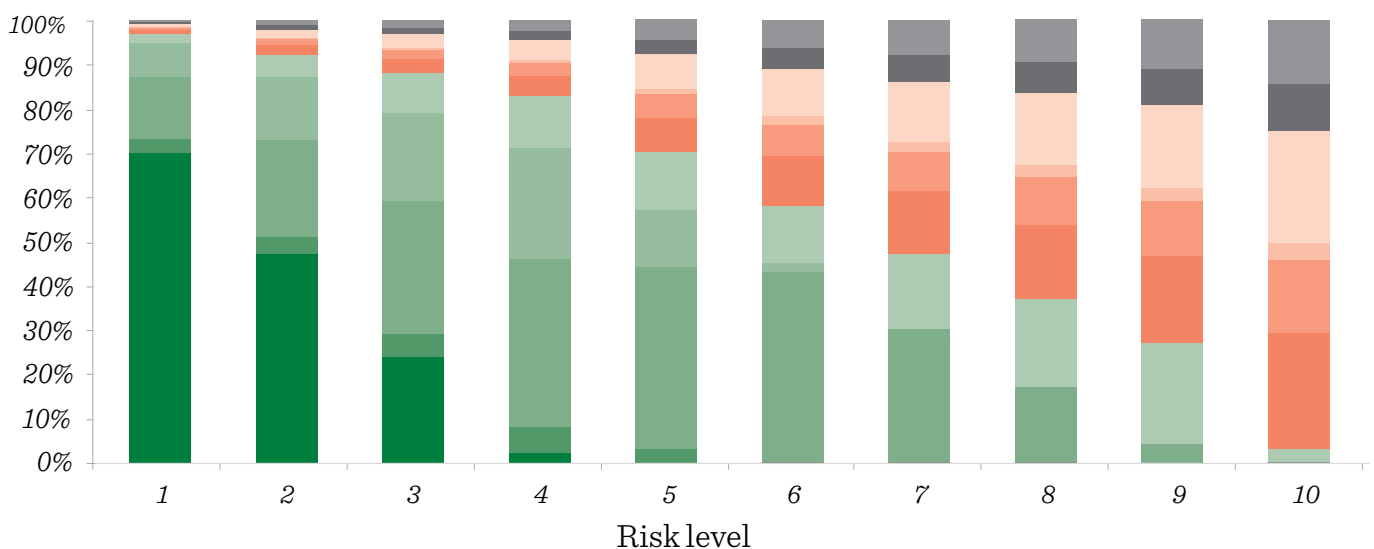
The Quilter Risk Profiler is a tool we developed with leading investment consultancy Willis Towers Watson & Co (Willis Towers Watson) (authorised and regulated by the Financial Conduct Authority) which enables your financial adviser to determine your attitude to investment risk. This is in addition to the fact find your financial adviser will complete with you.

From your answers to a number of questions the Risk Profiler is able to calculate your appetite for risk and produce a risk score between 1 and 10, with 1 being the most averse to risk. Compared to other risk-profiling solutions, we believe the Quilter Risk Profiler is able to determine the level of risk acceptable to you with greater consistency and sophistication.

Once your risk score has been established, the next step is to ensure that the mix of the different asset classes in your portfolio, known as the 'asset allocation', is the one that is the most likely to produce the highest mathematically expected returns for your particular risk profile (the major asset classes involved are shown in the table below). The asset allocation for a lower risk level portfolio will have a greater exposure to lower risk asset classes such as cash, whilst still providing some exposure to higher risk asset classes such as international equity. Similarly, a higher risk level portfolio will be more focused towards higher risk asset classes.

The graphs and corresponding tables below show the current standard Quilter asset allocations for each risk score. They take into account a set of economic and expense assumptions that are reviewed periodically.

Asset allocation as at 18 June 2026



Asset allocation (continued)

Asset class	Risk level									
	1	2	3	4	5	6	7	8	9	10
Cash / Money Markets	70.00%	47.00%	24.00%	2.00%	-	-	-	-	-	-
Property	3.00%	4.00%	5.00%	6.00%	3.00%	-	-	-	-	-
UK Fixed Interest	14.00%	22.00%	30.00%	38.00%	41.00%	43.00%	30.00%	17.00%	4.00%	-
International Fixed Interest	8.00%	14.00%	20.00%	25.00%	13.00%	2.00%	-	-	-	-
UK Equity	2.00%	5.00%	9.00%	12.00%	13.00%	13.00%	17.00%	20.00%	23.00%	3.00%
North America	0.81%	2.16%	3.24%	4.59%	8.10%	11.34%	14.31%	17.01%	19.71%	26.19%
Europe	0.51%	1.36%	2.04%	2.89%	5.10%	7.14%	9.01%	10.71%	12.41%	16.49%
Japan	0.12%	0.32%	0.48%	0.68%	1.20%	1.68%	2.12%	2.52%	2.92%	3.88%
Far East ex Japan	0.78%	2.08%	3.12%	4.42%	7.80%	10.92%	13.78%	16.38%	18.98%	25.22%
Emerging Markets	0.33%	0.88%	1.32%	1.87%	3.30%	4.62%	5.83%	6.93%	8.03%	10.67%
Global Specialist	0.45%	1.20%	1.80%	2.55%	4.50%	6.30%	7.95%	9.45%	10.95%	14.55%
Total:	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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Approver: Quilter June 2026

QIP 06239/206/17067

Standard asset allocations – for yield investors

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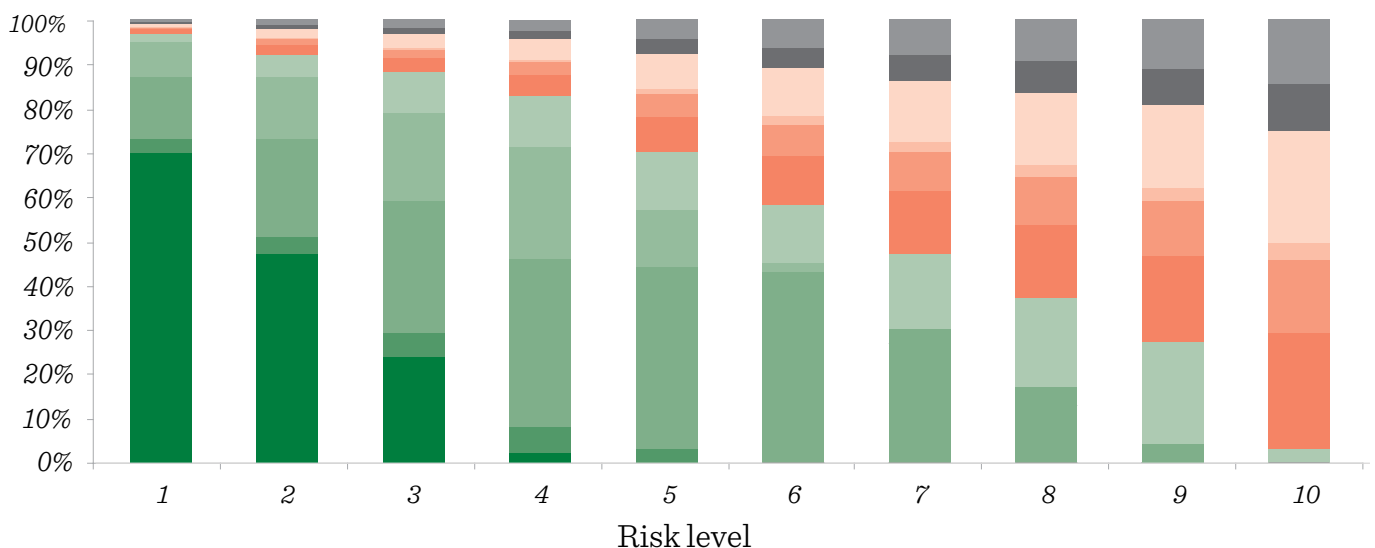
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International Equity is now included within the yield portfolios because of the increase in the number of specialised income funds available in recent years.

Asset allocation

as at 18 June 2026



Asset allocation (continued)

Asset class	Risk level									
	1	2	3	4	5	6	7	8	9	10
Cash / Money Markets	70.00%	47.00%	24.00%	2.00%	-	-	-	-	-	-
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UK Fixed Interest	14.00%	22.00%	30.00%	38.00%	41.00%	43.00%	30.00%	17.00%	4.00%	-
International Fixed Interest	8.00%	14.00%	20.00%	25.00%	13.00%	2.00%	-	-	-	-
UK Equity	2.00%	5.00%	9.00%	12.00%	13.00%	13.00%	17.00%	20.00%	23.00%	3.00%
North America	0.81%	2.16%	3.24%	4.59%	8.10%	11.34%	14.31%	17.01%	19.71%	26.19%
Europe	0.51%	1.36%	2.04%	2.89%	5.10%	7.14%	9.01%	10.71%	12.41%	16.49%
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<i>Total:</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

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