



Remuneration Guide

for our technology platform

This Remuneration Guide relates to products on our technology platform provided by:

- **Quilter Investment Platform Limited**

- Individual Savings Account (ISA)

- Junior Individual Savings Account (JISA)

- Collective Investment Account (CIA)

- **Quilter Life & Pensions Limited**

- Collective Retirement Account (CRA)

- Collective Investment Bond (CIB)

This Remuneration Guide comes into effect 16 September 2026.

It should be read together with our current Financial Adviser Terms of Business.



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1. Introduction

- 1.1** This Remuneration Guide provides details of the **remuneration** options available for **products** provided by Quilter Investment Platform Limited and Quilter Life & Pensions Limited.
- 1.2** Words that appear in **bold** are explained in the glossary set out in the Financial Adviser Terms of Business.

2. Who to contact for more information

- 2.1** If you require more information about anything in this guide, please contact your Quilter Business Consultant or our Customer Service Centre either by email to ask@quilter.com or by telephone on 0808 171 2626.

3. Adviser charging

- 3.1** We may agree to facilitate the payment of **adviser fees** on behalf of **clients** for **accounts** or **bonds** subject to **Charge Basis 2** or **Charge Basis 3** provided that you submit an online declaration that the **client** has signed an **adviser fee authorisation form**.
- 3.2** We reserve the right to request a copy of the signed form at any time and to audit you in respect of this requirement upon reasonable notice. If you are unable to provide a copy of the signed authorisation form, then we will credit the **client's account** or **bond** (as the case may be) with the amount of any **adviser fees** deducted. We will debit your **remuneration account** with an amount equal to any **adviser fees** which we have had to credit to the **client's account** or **bond**.
- 3.3** We can facilitate the payment of the following types of **adviser fee**:

Type of fee	Description	Product
Adviser initial fee	A fee that you agree with your client for services connected to a lump-sum or cash transfer investment. It can be expressed as a specific amount of money or as a percentage of the investment. The initial fee is deducted from the gross amount (after adding tax relief where applicable), received before the investment is made into the client's account or bond. The initial fee is credited to your remuneration account at the same time the investment is applied to the client's account or bond. However, if the investment is made by cheque, the fee will be credited seven working days after the cheque has been banked, or when the investment is applied to the client's account or bond, whichever is later. We do not offer the facility to deduct an initial fee for transfers made by re-registration, however an ad hoc adviser fee can be deducted once all units have been successfully re-registered.	ISA JISA CIA CIB CRA
Adviser initial regular fee	A fee that you agree with your client for services connected to regular investments into the client's account. It is expressed as an amount of money and is deducted alongside the regular investments for a maximum of 24 months (or 2 annual collections for annual regular investments). For example, a fee of £1,200 paid over 12 instalments for advice given in relation to a regular monthly investment would be deducted in instalments of £100 per month. The fee is deducted on the day of the month on which the client's account was opened. If we are unable to deduct the fee on this date, due to other transactions in progress on the account, we will deduct it on the first working day after the other transactions are complete. If the client chooses to cancel the regular investment, the adviser initial regular fee linked to the regular investment will also be cancelled. If a regular investment fails to collect the adviser initial regular fee will still be deducted.	ISA JISA CIA CRA
Adviser ongoing servicing fee	An annual fee that you agree with your client for ongoing services in relation to the client's account or bond. It can be expressed as a specific amount of money or as a percentage of the client's account or bond value. The servicing fee is deducted monthly, quarterly, half yearly or yearly on the relevant account/ bond charge date. If we are unable to deduct the fee on the charge date, due to other transactions in progress on the account or bond, we will deduct it on the first working day after the other transactions are complete.	ISA JISA CIA CIB CRA
Adviser ad hoc fee	A one-off fee that you agree with your client . It is expressed as a specific amount of money.	ISA JISA CIA CIB CRA

3.4 All **adviser fees** are assumed to include VAT if applicable.

The **client** will need to sign a new **adviser fee authorisation form** if they want to increase an adviser ongoing servicing fee, adviser initial regular fee or initial fee, or when requesting a new ad hoc fee.

3.5 We will credit or pay **adviser fees** on all **business** arranged by you or your **appointed representatives** and accepted by us, unless:

- a) you are no longer servicing the **client**
- b) the **client** notifies us that they have withdrawn, revoked or terminated their arrangement to pay **adviser fees** to you
- c) the **adviser fees** are no longer permitted under **FCA rules** or if we are no longer permitted by the **FCA** to facilitate the payment of **adviser fees**
- d) if we terminate the **terms** with you for any reason.

3.6 If we agree to pay an initial regular fee, ongoing servicing fee or ad hoc fee in respect of:

- a) an ISA, JISA, CIA or CIB, we will meet these payments by using cash held within the **client's** relevant **account** or **bond**. If there is insufficient cash, we will meet the shortfall by selling units from all of the **client's** assets (including model portfolios) proportionally, based on the value of the **client's account** or **bond** at the time of sale. The fee will be credited to your **remuneration account** once the proceeds from any unit sales are realised
- b) a CRA:
 - i) for an initial regular fee, we will meet these payments by using cash held within the **client's** uncrystallised sub-account. If there is insufficient cash, we will meet the shortfall by selling units from all of the **client's** assets (including model portfolios and managed portfolios) proportionally, based on the value of the **client's** uncrystallised sub-account at the time of sale
 - ii) for an ad hoc fee, we will meet these payments by using cash held within the **client's** relevant sub-account. If there is insufficient cash, we will meet the shortfall by selling units from all of the **client's** assets (including model portfolios and managed portfolios) proportionally, based on the value of the **client's** relevant sub-account at the time of sale.
 - iii) for an ongoing servicing fee, we will meet these payments in respect of the uncrystallised sub-account from the **client's** largest valued crystallised sub-account. Where there are no crystallised sub-accounts or insufficient value in the **client's** crystallised sub-account to meet the payment, we will deduct from the uncrystallised sub-account. We will meet these payments by using cash held within the **client's** relevant sub-account or where there is insufficient cash by deducting units proportionally from all the assets (including model portfolios and managed portfolios) in the **client's** relevant sub-account to meet the shortfall.

The fee will be credited to your **remuneration account** once the proceeds from any unit sales are realised.

4. Adviser fees that we will facilitate

4.1 We reserve the right to refuse to facilitate the payment of any **adviser fee** for any reason. We may undertake due diligence on the nature and amount of the **adviser fee** (including the advice services to which it relates) as appropriate in line with our internal procedures. You shall co-operate with any request for additional information and shall promptly provide copies of any and all documents, information and/or records requested by us.

When determining the appropriate level of **adviser fee**, you should consider:

- a) the other **adviser fees** the **client** is already paying and the total cost of advice to ensure the **client** is receiving fair value
- b) the complexity of the advice being provided
- c) the age of the **client** and the time the **client** is likely to have the money invested
- d) the vulnerability of the **client**
- e) any foreseeable harm for the **client**.

This list is not exhaustive and does not replace the need to exercise professional judgement. You must be able to demonstrate how the level of **adviser fee** is reasonable, proportionate and consistent with delivering good outcomes for the **client**.

4.2 We will only facilitate the payment of **adviser fees** where there is an adviser-**client** relationship between separate legal or natural persons. Accordingly, we will not facilitate the payment of an **adviser fee** where the named adviser and the **client** are the same individual or entity in relation to the relevant **account** or **bond**.

4.3 In particular, we will not facilitate any **adviser fee** that exceeds the following levels:

Type of fee	Maximum amount of adviser fee that we will facilitate	Product
Adviser initial fee	7% of the value of the investment.	ISA JISA CRA CIB
Adviser ongoing servicing fee	1.5% each year, based on the value of the account or bond at the date of deduction. The maximum rate is apportioned equally based on the number of payments to be made each year. This fee can also be charged on a tiered basis - see below.	
Adviser ad hoc fee	£10,000	
Adviser initial regular fee	50% of the value of the regular investment for a maximum of 24 months.	ISA, JISA, CRA
Adviser initial fee	- Where the fee relates to services provided in connection with a lump-sum investment into a CIA, the total initial fee must not exceed 7% of the value of the lump-sum investment into the CIA. - Where the fee relates to services provided in connection with lump-sum investments into one or more accounts or bonds, the total initial fee must not exceed 7% of the aggregate value of those investments. Where any part of that initial fee is deducted from a CIA, the amount deducted must not exceed 50% of the value of the lump sum investment into the CIA.	CIA
Adviser initial regular fee	50% of the value of the regular investment for a maximum of 24 months.	
Adviser ongoing servicing fee	- Where the fee relates to ongoing services provided in connection with a single CIA, 1.5% each year, based on the value of the CIA at the date of deduction. The maximum rate is apportioned equally based on the number of payments to be made each year. - Where the fee relates to ongoing services provided in connection with one or more accounts or bonds, the total ongoing servicing fee must not exceed 1.5% of the aggregate value of those accounts or bonds. Where any part of that ongoing servicing fee is deducted from a CIA, the amount deducted must not exceed 50% of the value of the CIA. This fee can also be charged on a tiered basis, up to a maximum of 1.5% each year - see below.	
Adviser ad hoc fee	£10,000	

The maximum limits shown above apply whether the **adviser fee** is expressed as a specified amount of money or as a percentage. Monetary **adviser fees** will be facilitated based on the **account** or **bond** value at the time of application. Overall **adviser fee** levels will be regularly monitored.

Tiered adviser ongoing servicing fees

Tiered adviser ongoing servicing fees can only be charged on a percentage basis and work like tax bands using the percentages in the tier structure(s) that you create. They are calculated daily using the total **account** or **bond** values held under the same Customer Reference as at the date of deduction, multiplied by the annual fee percentages and divided by 365.25*. (The Customer Reference starts with AC and is followed by seven numbers, eg AC1234567.)

*We use 365.25 to account for leap years.

The percentage rate used to calculate the maximum amount of a tiered fee will take into account the value of all investments the **client** holds with us under the same Customer Reference.

Tiered fees can be illustrated by way of an example tier structure created as follows:

Total amount invested under the Customer Reference	Percentage fee each year
First £100,000	1.00%
From £100,000 to £500,000	0.75%
More than £500,000	0.50%

So, in this example, if a **client** has £125,000 invested in an ISA and £300,000 invested in a CRA, the adviser ongoing servicing fee for the ISA would be calculated on the total Customer Reference investment value of £425,000:

- the first £100,000 is charged at 1.00% and
- the next £325,000 is charged at 0.75%

creating an overall charge of 0.81%.

This means that the adviser ongoing servicing fee that we would apply to the ISA would be:

- $(0.81\% \times £125,000) / 365.25$ or £2.76 a day.

- 4.4** You are responsible for ensuring that you comply with the requirements of the **FCA** and **HMRC** in relation to any **adviser fee**. The fact that we may facilitate an **adviser fee** does not mean that we believe that it complies with **FCA** or **HMRC** requirements. We reserve the right not to facilitate any **adviser fee** if we reasonably believe it is in breach of the **FCA rules** or **HMRC** rules.
- 4.5** Any dispute relating to an **adviser fee** is a matter for you and your **client**. We will not be liable to you for the payment of any **adviser fee** not received by us from a **client**, whether or not due and payable to you.

5. Commission

- 5.1** This section only applies to **CRA**s or **CIB**s subject to **Charge Basis 1**.

Type of commission	Description
Fund-based trail commission	– This is the default type of trail commission. – This is not available where nominated trail commission has been selected. – The rate of fund-based trail commission for each fund is published in the Assets Lists. – The typical yearly rates are: 0.50% for Equity, Managed and Property funds 0.35% for Fixed interest funds 0.25% for Tracker funds – You cannot select a different rate of fund-based trail commission. – We calculate fund-based trail commission daily, so the yearly percentage rate is divided by 365.25 to calculate the daily amount. – Calculations for fund-based trail commission are based on the value of funds held at the end of each day, excluding any transactions that are in progress.
Nominated trail commission	– This is the alternative to fund-based trail commission. – This requires a client instruction to pay nominated trail commission. – We calculate nominated trail commission daily, so the yearly percentage rate is divided by 365.25 to calculate the daily amount. The daily amounts are then added together at the end of each month. – Calculations for nominated trail commission are based on the value of the account or bond held at the end of each day, excluding any transactions that are in progress. – If the amount of nominated trail commission payable at the end of any month is more than the fund-based trail commission, we make up the shortfall from cash held within the client's account if they have a CRA. If the product is a CIB or if there is insufficient cash in a CRA we will meet the shortfall by selling units proportionally from all assets within the relevant account or bond. Commission will be credited to your remuneration account once the proceeds from any unit sales are realised. – If the amount of nominated trail commission payable at the end of any month is less than the fund-based trail commission the surplus is invested into CRA Cash (for the CRA) or Blackrock Cash (for the CIB).

Commission transaction dates

- a) This table is intended to give you a guide as to when commission is credited to your **remuneration account**.
- b) Transactions may be credited to your **remuneration account** later than shown for operational reasons. Where the transaction date is not a working day, it will be credited on the next working day.
- c) Transactions credited to your **remuneration account** will appear on your statement on your next payment date.

Commission type	Initial payment
Fund-based trail commission	Transactions are generated overnight on the first working day of the month and are available to be paid on the second working day of the month.
Nominated trail commission	

5.2 We will credit or pay **commission** on all CRAs or CIBs on **Charge Basis 1** arranged by you or your **appointed representatives** and accepted by us, unless:

- a) you have irrevocably relinquished your right to the **commission** for that **business** in favour of another **authorised firm**, or another **financial adviser firm** has a valid claim to the **commission**
- b) you are no longer servicing the **client**
- c) a dispute arises between you and any **financial adviser firm** about any **commission**. In the event of a dispute we will have discretion to decide to whom **commission** will be payable
- d) there is a **client** agreed **commission** arrangement in place and the **client** terminates the arrangement
- e) that **commission** is no longer permitted under **FCA rules**
- f) we terminate the **terms** with you for any reason.
- g) we reasonably determine that it is necessary or desirable to withhold, delay, suspend, refuse, or recover commission to comply with applicable laws, regulations, sanctions requirements or our internal policies and procedures. We may also take such action to manage legal, regulatory, financial crime, fraud, conduct, customer protection, or reputational risks.

Please see the following sections for details of what constitutes a conversion event and the impact.

6. Maximum commission

We will not pay **commission** on a CRA or CIB on **Charge Basis 1** in excess of 1.5% per year based on the valuation of the CRA or CIB at the date of deduction.

7. Conversion to adviser charging

7.1 In the event that your **client** has a CRA or CIB which is subject to **Charge Basis 1** and they wish to carry out one of the advised events set out in the table below, they will first need to convert their CRA or CIB to adviser charging under **Charge Basis 2**, as a result of which **commission** will be switched off.

Advised event	CRA	CIB
Client tops up CRA/CIB	•	•
Client makes a cash transfer into CRA	•	
Client pays new or increased regular investment into CRA	•	
Any requests to change the existing commission basis	•	•

7.2 **Clients** with a CRA may elect to convert from **Charge Basis 1** to **Charge Basis 2** or **Charge Basis 3** at any time.

7.3 **Clients** with a CIB may elect to convert from **Charge Basis 1** to **Charge Basis 2** at any time. A CIB cannot be converted to **Charge Basis 3**.

8. Payment on change of financial adviser firm

Charge Basis 2 and 3

8.1 If we are notified or become aware that a **client** with a **product** on **Charge Basis 2** or **3** has moved to another **financial adviser firm**, we will not deduct any further ad hoc fees or adviser initial regular fees and we will not accrue any further ongoing servicing fees.

8.2 There will be a proportional payment in respect of any ongoing servicing fees which have accrued during the period between the last payment date and the date we are notified or became aware that the **financial adviser firm** has changed.

Charge Basis 1

8.3 If we are notified or become aware that a **client** with a CRA or CIB on **Charge Basis 1** has moved to another **financial adviser firm**, payments for that CRA or CIB will be adjusted as shown in the table below.

Commission type	New financial adviser firm
Fund-based trail commission	Receives commission on the total value of the client's fund value.
Nominated trail commission	No further nominated trail commission is paid unless a new instruction is received from the client . Fund-based trail commission will be paid instead.

There will be a proportional payment in respect of fund-based trail **commission** and nominated trail **commission** which has accrued during the period between the last payment date and the date we are notified or became aware that the **financial adviser firm** has changed.

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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.

Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.

Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

