

Choose an onshore bond that stacks up

Don't regret your bond choice. Discover the Quilter difference and why thousands of advisers trust our bond.

Quilter

Suitable for financial advice professionals only.

Ongoing support throughout the life of the policy

With Quilter's extensive experience in servicing bonds, you can confidently recommend us. Our renowned technical expertise is backed by a technical team and helpline, regional tax and trust specialists, and a dedicated trust and bond servicing hub.

Lifestyle Trust

Since 2016 we've offered the Lifestyle Trust, popular for its remarkable flexibility and IHT efficiency. With a selection of 10 trusts, each providing varying levels of access, tax efficiency and accessibility, we ensure a range of solutions to meet your clients' needs.

Time saving tools

Our adviser tools can save you valuable time and help support your advice recommendations. We know chargeable events can be complex, which is why we provide a dedicated chargeable events hub with technical support and a useful calculator to assist.

Platform integrated

Our fully integrated wrappers simplify your financial planning by making it easy to move money between products. Funds are transferred directly to the new wrapper, eliminating unnecessary admin, reducing the risk of clients not reinvesting, and minimising time out the market. Your clients also benefit from no additional wrapper charges and Family Linking.

Flexible assignments

A key benefit of a bond is the ability to tax efficiently assign segments to loved ones, or into trust tax. With Quilter:

- ▶ clients can seamlessly place bond segments into trust* at any point, providing maximum flexibility to meet their future IHT needs
- ▶ any segments assigned to another individual can be run independently, meaning you can have different portfolios with different withdrawal instructions for each family member.

*except the Loan Trust

Wide asset choice

Unlike traditional life company bonds, our bond offers a broad selection of assets with consistent pricing across wrappers, allowing you to manage and align investment portfolios across all wrappers (subject to asset restrictions within each wrapper). Movements between wrappers or investments can involve market and tax considerations, while access to a broader range of assets can increase exposure to investment risk and volatility and may not be suitable for all clients.



Visit [Quilter.com/bonds](https://www.quilter.com/bonds) to find out more

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