

Money needs a plan.

Here's where to start.

Quilter

Pensions | Investments | Advice



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Why money needs a plan

As a general rule, we're not always good at making our money work as hard as it could. Did you know, nearly a quarter of people doubt their financial management skills? And only 16% of people hold a stocks and shares ISA.*

But it could be different. Keep your money on the right track, put it through its paces, and it will pay you back – and then some. It just needs a little expertise to set it on the right course, and a close eye to help it grow.

*Figures are based on a nationally representative survey of 2,000 UK adults, conducted by Opinium for Quilter in September 2025.

We're here to make it easy to give your money a plan

At Quilter, we believe you should have a plan for every pound. Planning money is our thing. It has been for nearly 250 years. Our team helps craft personalised plans for our customers' money, focused on their unique goals.

Above all we make lazy money work harder. We put it through its paces for you. Because most of all... We believe a brighter financial future is made now, not later.



Brighter financial futures for every generation

Quilter is one of the UK's leading wealth managers. We're here to help you plan and manage your finances, enabling you and your family to live the life you want.

Our experienced, FCA-registered advisers, investment products, and personalised wealth management services make it easy to give your money a plan - whether you're just starting out or you have some investments already.



**Left to their own devices,
neither will reproduce.**

Money needs a plan

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Typical British saving and investing habits

£610_{bn}

*15 million adults
hold £610 billion of
'possible investments'
in cash savings*

25%

*A quarter of people admit
to not knowing how or where
to get started in investing.*

20%

*One in five people would feel
more confident if they could access
more personalised information to
inform their thinking.*

Barclays: THE UK INVESTMENT GAP | UK Unlocked | Barclays, 2025 and Final Report - Empowering retail savers to engage with investing (digital version).pdf, September 2024.

Top three saving and investing mistakes:



Dipping into savings too frequently



Playing it too safe



Forgetting or losing track of accounts.

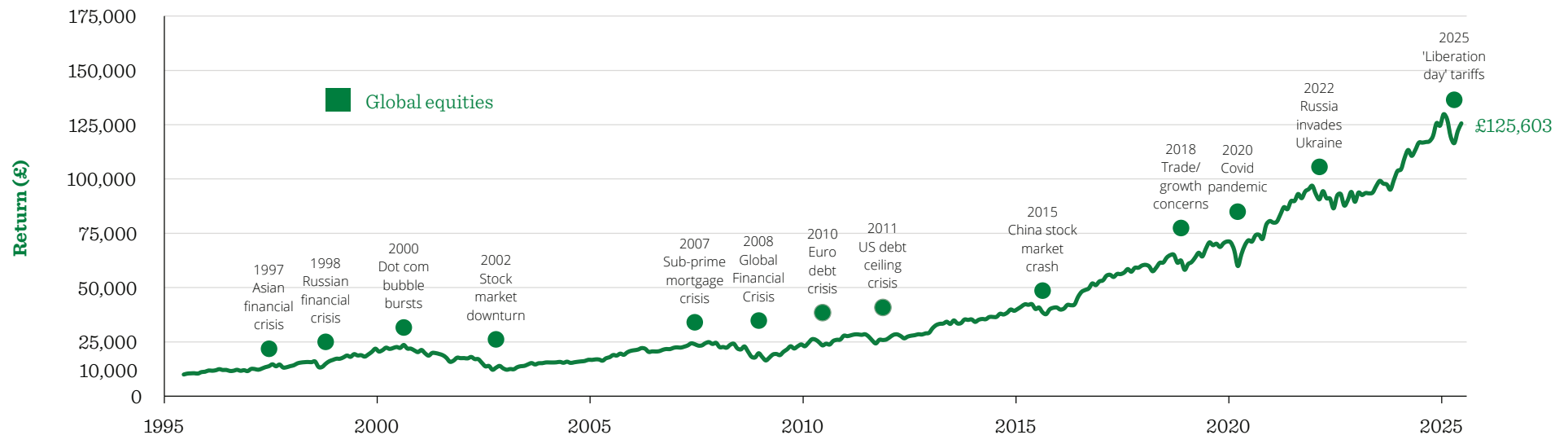
What do we miss out on – and how can we overcome it?

The above story might sound all too familiar. But the good news is, changing old money habits needn't be hard – it can be as easy as saving little and often, and sticking with it.

Research from Quilter shows that investing for the long term is the best way to reduce the impact of stock market fluctuations and grow your investments over time.

The chart below shows how an investment into global equities **could have grown to be worth more than 13 times its original value** over the past 30 years.

Performance of global equities over 30 years



The performance figures shown refer to past performance. Past performance is not a reliable indicator of future performance. The value of investments and the income they produce can fall as well as rise. You may get back less than you invested.

Key takeaways

- ▶ Do not let short-term blips distract you from your long-term plan.
- ▶ People who stay invested are more likely to see their investments recover.
- ▶ Investing over the longer term (five years or more) is more likely to be successful.

Source: Quilter and Morningstar as at 30 June 2025. Total return, percentage growth over period 1 July 1995 to 30 June 2025. Based on an initial investment of £10,000. Global equities are represented by the MSCI All Country World Index, global bonds are represented by the Bloomberg Global Aggregate Index, and cash is represented by the Bank of England Base Rate. The information provided is for illustrative purposes only and doesn't represent the past performance of any particular investment. It is not possible to invest directly into an index.

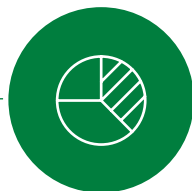
How having a plan can put your money to work

We've seen how lazy money can be if it's left to its own devices. Here are six different ways having a plan can benefit your pocket and your priorities.



Gain clarity on your purpose

Having a plan can help you better understand and prioritise your objectives so you can achieve the lifestyle you want.



Get your money in the right place

Including investments in your plan means a portion of your money is in the right place to potentially benefit from inflation-beating growth.



Know where you're at

Knowing the exact figures in your financial life eliminates guesswork, so you can make smarter choices about your financial future.



Enjoy quicker and easier admin

You can reduce the time you spend on financial admin and worry less about things slipping through the cracks or missing out on opportunities.



Lower your stress levels

Taking control of your money can lead to greater peace of mind, knowing you have a step-by-step roadmap to achieve your purpose.



Benefit from working together

Involving your family or a professional financial adviser in your plan can help you keep sight of what's important and you could benefit by investing as a collective.

How to start your plan

We've covered the benefits of having a plan for your money. But how do you make a plan? Here are some simple steps to start putting your money plan in place.

1

Define your purpose

Identify your short-term and long-term purpose for your money. A short-term purpose might include clearing a credit card balance or saving for a house deposit, while a long-term purpose could involve saving for retirement or paying off your mortgage.

Here are some questions you might want to consider:

- ▶ Are you planning for a specific event?
- ▶ Do you have extra money to invest?
- ▶ How much risk are you willing to take with your money?
- ▶ How long do you want to invest your money for?

2

Plan your savings and investments

Create a savings plan based on your purpose. As a first step, it's advisable to maintain an emergency fund with three months' living expenses. For short-term savings, find accounts with easy access and high interest rates. For a longer-term purpose, consider investments like stocks or bonds, but be aware of the risks involved.

3

Automate your savings

Take advantage of regular savings features from your financial providers, such as a regular ISA subscription or asking your bank to automatically transfer any surplus money to a savings account.

4

Get professional financial advice and review your plan regularly

Getting professional financial advice can mean you're more likely to achieve your purpose. Your adviser can help you to regularly review your financial plan to ensure you are meeting your targets and adjust it as needed.



Why it's never too late to make your money work harder

There's a saying that goes 'it's never too late to start, but it's always too late to wait'. When it comes to your money, the sooner you start to invest, the sooner your money can start to grow.

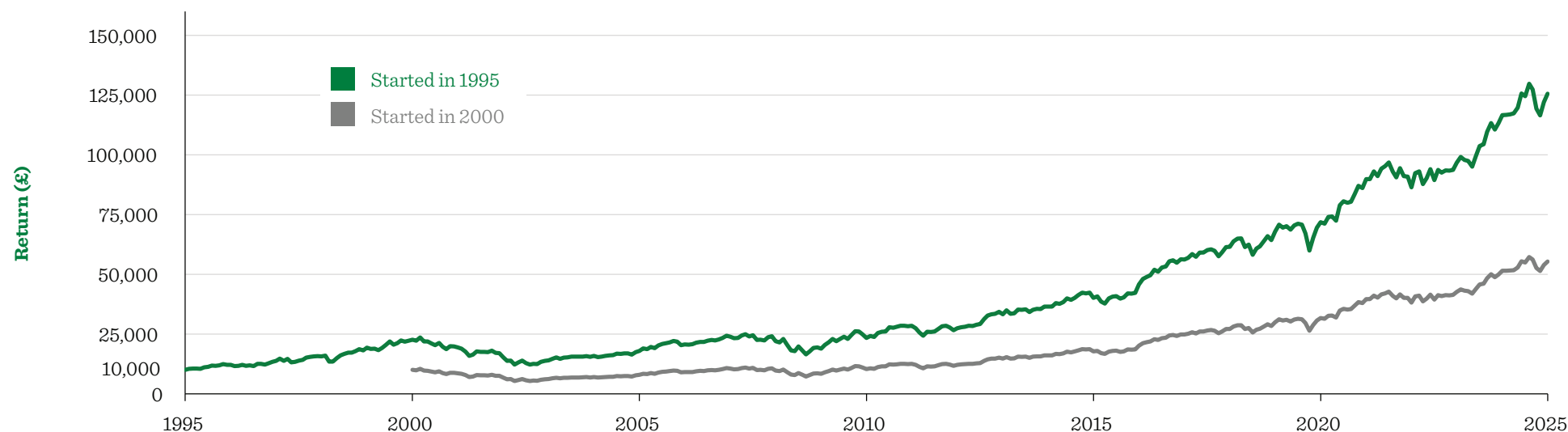
Investing early – the snowball effect

The earlier you invest, the sooner you benefit from compound interest. This means when you earn interest on both the capital you've invested, and the interest you've already received.

Lazy money, limber up!

As the chart below shows, over the past 30 years, if two people invested £10,000, the person who started investing five years earlier (the green line) could have accumulated £70,186 extra compared to the one who waited (the grey line).

The benefit of investing earlier



The performance figures shown refer to past performance. Past performance is not a reliable indicator of future performance.

Key takeaways

- ▶ Invest as early as you can.
- ▶ Grow your investments quicker by earning interest on your interest.
- ▶ Avoid withdrawing money to boost the effects of compound interest.

Source: Quilter and Morningstar as at 30 June 2025. Total return, percentage growth over period 1 July 1995 to 30 June 2025. Based on an initial investment of £10,000 into the MSCI All Country World Index. This information provided is for illustrative purposes only and doesn't represent the past performance of any particular investment. It is not possible to invest directly into an index.



Your money needs a kick up the ISA.

Money needs a plan

Three other great reasons to start investing as soon as possible:

- 1 The more time you can give your money to grow, the better your chances of it increasing over time.
- 2 You'll worry less about any short-term ups and downs if you have longer to save.
- 3 Your savings will have a better chance of keeping up with inflation, which erodes the value of money over time.

What used to cost

£7,176

in 2015

Now costs

£10,000

in 2025

Inflation is the rate at which the price of goods and services rises, causing the purchasing power of your money to fall. In simpler terms, it means that over time, you will need more money to buy the same things.

What you could buy for £7,176 in 2015 would cost you £10,000 today*.

*August 2025. Bank of England inflation calculator.

Investing myth buster

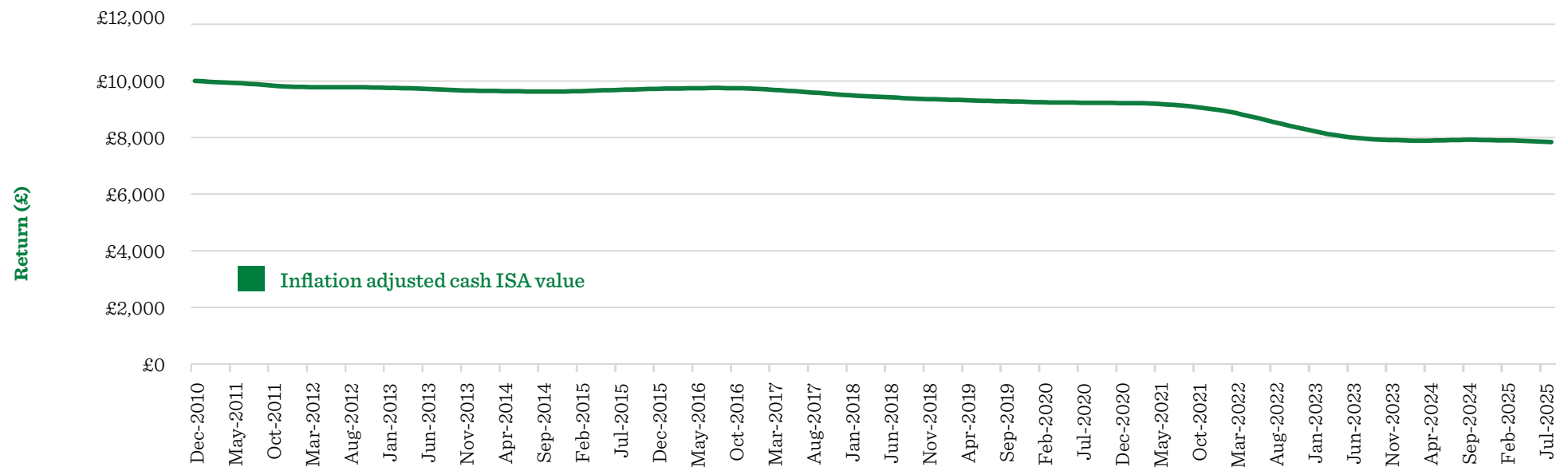
Myth number one

Leaving money in cash is a safe bet

It's tempting to see cash as a safe haven against stock market volatility, but leaving savings in cash can be very damaging to the value of your money.

The chart below shows that if you'd put £10,000 into a cash ISA in December 2010, its purchasing power would only be around £7,800 in August 2025 when taking inflation into account. This is because inflation has been higher than the interest rates* paid on cash ISAs over the past 15 years.

Real return of £10,000 cash ISA over time

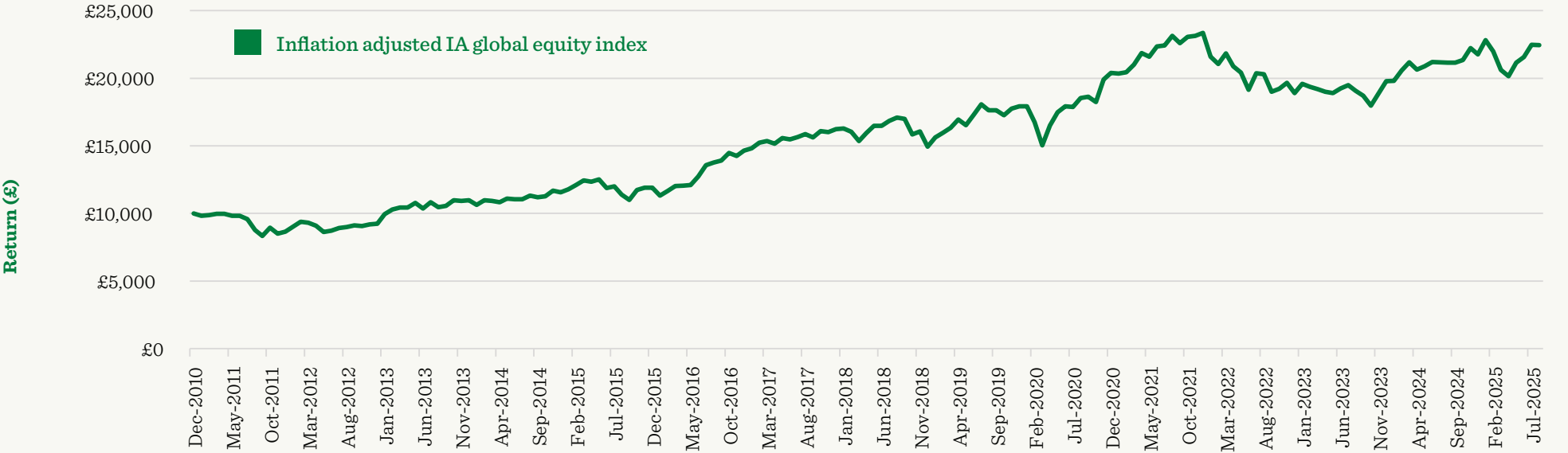


The performance figures shown refer to past performance. Past performance is not a reliable indicator of future performance.

*Cash ISA rates from the Bank of England (IUMB6VL | Bank of England | Database). Graph shows performance of inflation adjusted returns on a cash ISA, 31 December 2010 – 31 August 2025.

On the other hand, investing could help you to beat inflation over the long run. As the chart below shows, if you'd invested £10,000 in an average global equity fund at the same time, it would be worth almost £22,500 in August 2025, even after taking inflation into account.

Real return of £10,000 global equity investment over time



The performance figures shown refer to past performance. Past performance is not a reliable indicator of future performance.

* Graph shows performance of inflation adjusted returns from the IA Global Equity index, 31 December 2010 – 31 August 2025.

Myth number two

Stock markets go down more than they go up

Taking all the significant (20% or more) drops and increases in the stock market from the last 30 years, as the chart below shows, stock market increases have been bigger and lasted for longer than the drops. The key is sticking with your investment plan for the long term and riding out any short-term lows.

Significant stock market increases and drops



Source: Quilter and Morningstar as at 30 June 2025. Total return, percentage growth over period 1 July 1995 to 30 June 2025. Global equities are represented by the MSCI All Country World Index. This information provided is for illustrative purposes only and doesn't represent the past performance of any particular investment. It is not possible to invest directly into an index.

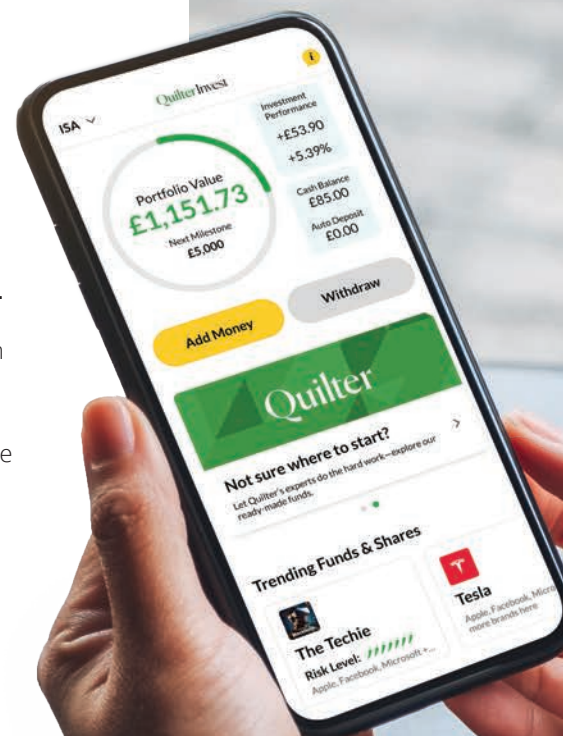
Myth number three

Successful investing is about buying investments when they're doing well and selling them when they start to fall

Trying to time the stock market successfully – jumping in and out based on short-term movements – is almost impossible, even for experts.

What matters more is staying invested over the long term. This approach, often called 'time in the market' (rather than 'timing the market'), gives your money the best chance to grow, as markets tend to rise over time despite occasional dips.

If you buy when prices are high and sell when they're low, you risk locking in losses. A steadier way to invest is by drip-feeding your money – putting in smaller amounts regularly. This means you buy at a mix of prices, which helps smooth out the ups and downs and can lead to better results over time.



Myth number four

You need a lot of money/knowledge to start investing

Investing is for everyone. Even small, regular contributions can grow significantly over time through compound interest. The key is to be consistent and to start as soon as possible.

Put your money to work with Quilter Invest

- ▶ Open an investment account in minutes from £10.
- ▶ No jargon or hidden fees.
- ▶ Choose from individual companies or expertly-managed funds to help grow your money.

Ways to invest with Quilter

Invest confidently with financial advice

When it comes to investing, there's a lot to consider. Knowing what to achieve and how to achieve it can be daunting. Financial advisers are qualified experts who help you cut through the complexities.

Our expert advisers can make sure your money is working harder for you. They'll advise you on which investment products to use and where to invest.



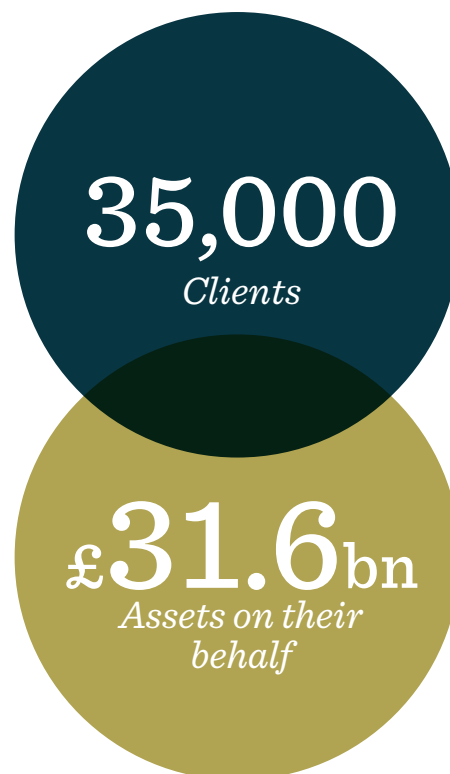
Bespoke wealth management for people with complex situations and higher levels of wealth

Quilter Cheviot helps individuals and families grow, protect, and pass on their wealth. Whether your financial needs are straightforward or more complex, their wealth management services are designed to help you capitalise on your financial position.

Quilter Cheviot's discretionary investment management services and financial planners' expert advice can help private clients, charities, trustees, and professional partners looking for highly personalised wealth management services.

Quilter Cheviot looks after 35,000 clients*, managing £31.6 billion** assets on their behalf.

*Source: Quilter Cheviot, Q2 2025 **as at end of September 2025



Quilter Invest

Want to start investing but don't need financial advice?

Quilter Invest helps you save and invest in your future today through an easy app and simple, accessible investment options.

► Backed by a leading group

Quilter Invest is part of the award-winning and FTSE 250-listed Quilter plc.

► Start simply, invest confidently

Open an investment account in minutes from £10, with no jargon or hidden fees. Choose from individual companies or expertly managed funds.

► Save and invest for your future

Access competitive savings rates from £500 and explore features like auto invest and round up to help you stay consistent.

► Learn as you go

Build your confidence with articles on saving, investing, and managing your money.

► Invest in a portfolio aligned to your goal

Available through Quilter Invest, MyGoal funds hold a collection of assets, making them an easy way to get exposure to major stock market indices, like the S&P 500 or FTSE All-Share with one simple trade. When you invest in a MyGoal portfolio, you'll have a dedicated team of experts at Quilter focused on consistently meeting your investment needs.

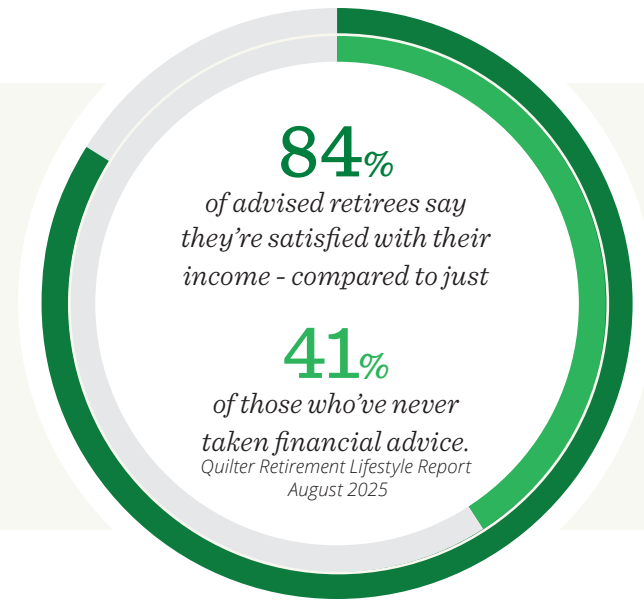
► Quilter Invest doesn't offer guaranteed returns

Investing always carries risk. The value of investments can go up and down and you may get back less than you invested.

When to get professional financial advice

Just like money needs a plan, sometimes your plan needs some expertise.

A financial adviser can help you create a plan for your money so you can make more confident choices, and your money can work harder.



What is financial advice?

Just like using the services of a solicitor or accountant, financial advice is a regulated, personalised service from a qualified professional. A financial adviser makes recommendations so you can make informed decisions about your money. Your adviser will consider your wider circumstances and recommend actions tailored to the purpose you want to achieve.

Financial advice can cover:

- ▶ Building up your money through saving and investing.
- ▶ Helping to arrange a mortgage.
- ▶ Tax planning – ensuring you are managing your money tax-efficiently.
- ▶ Planning for retirement.
- ▶ Protecting your standard of living against the unexpected.
- ▶ Preserving the wealth that you've built up for when you don't want to work so hard.
- ▶ Passing on your wealth to your loved ones.

A financial adviser can help you make a plan by:

- ▶ Determining your financial objectives.
- ▶ Evaluating your current financial situation.
- ▶ Assessing how much risk you're comfortable taking with your money.
- ▶ Choosing the right investment solutions.
- ▶ Providing ongoing support.

How financial advice pays off

1 Advising how and where your money is held

The basis of any advice is how and where your money is held: whose name is it in to make the most of tax-efficiencies, who will benefit from it, and what product it should be held in for flexibility and cost effectiveness.

£ *Using tax allowances* £ *Choosing cost-effective products*

2 Giving boosts to your money's potential

The impact of not spreading your money widely enough, or choosing the incorrect investments, or not rebalancing your investment portfolio when the stock market shifts can all add up. This is where financial advice can add real value to your money.

£ *Selecting investment opportunities* £ *Keeping your portfolio balanced*

3 Giving an objective view – making you 'stop and think'

A financial adviser can provide an objective view, ensuring you do the right things at the right time to realise the purpose named in your plan. Your adviser can help ensure that you don't panic sell and reassure you when no action is required.

£ *Avoiding unwise decisions*

4 Accessing your money

Many financial products, including pensions, have tax implications when you withdraw money, with different withdrawal options. Your financial adviser can make sure the timing, amount, and withdrawal method aims to give you maximum value.

£ *Minimising tax when money is withdrawn* £ *Timing withdrawals for best effect*

Tax treatment varies according to individual circumstances and is subject to change.

9.5%

Research from Quilter shows that taking financial advice can make you around 9.5% better off. This is achieved through a combination of an adviser recommending how your money is held, choosing an appropriate investment solution, and helping you make the right decisions at the right time.

Please note, this research was originally conducted in June 2019. The figures quoted are likely to have changed over time and should not be used as advice. It is intended for illustrative purposes only.

Quilter Adviser Delta report, June 2019. <https://media.quilter.com/siteassets/documents/adviser-delta/adviser-delta-report-highlights.pdf>



Making a plan with a financial adviser – *questions and answers*

1 What does financial advice cost?

The cost of financial advice depends on factors like how complex your situation is, how much money you need your adviser to manage, and what type of service you'd like them to do for you.

Based on these factors, after your free initial consultation, your adviser will give you a clear explanation of the service they'll offer you, how much and when you'll pay if you go ahead, and how the fees and charges are calculated.

2 I don't have a financial adviser – how can I find one?

If you don't already have an adviser, it's easy to get your plan on a professional track with Quilter. Visit our website to book a free initial financial advice consultation and we'll match you with a Quilter adviser who can help. Alternatively, you can use the free tool on our website to choose from an expert group of advisers who work with Quilter.

3 What should I prepare for my financial advice consultation?

To get the most out of your financial consultation, it may be worth gathering the information you have on:

- ▶ your income and outgoings
- ▶ your current mortgage details, if you have one
- ▶ any savings you have
- ▶ any pensions you have
- ▶ any other existing investments.

4 Is financial advice a one-off event?

It depends what you need help with. Most financial advisers offer a range of services including advice on one-off transactions such as securing the right mortgage, through to reviewing and managing all your plans and investments.

If you create your plan with a financial adviser, they'll usually offer you the option to choose an ongoing service where they review and monitor it at regular intervals. As well as updating your plan if your life changes, they'll also help keep it on track by:

- ✓ Explaining how any **new announcements in the UK Budget or tax rules** could impact you.
- ✓ Giving you important reminders to **avoid missing out on valuable tax allowances**.
- ✓ Telling you about **new financial solutions or opportunities** that could benefit you.

Maintaining and adapting your plan

Sticking with your plan is an important part of achieving it. But there may be times you need to adapt your plan to make sure it still fits with your life and objectives. Your financial adviser can help with this, if you have one. For example, it might be sensible to tweak your plan because of:

- ▶ Job and income changes
- ▶ Changes in family life and responsibilities
- ▶ Getting ready for retirement
- ▶ Health and lifestyle changes

When to hang tight

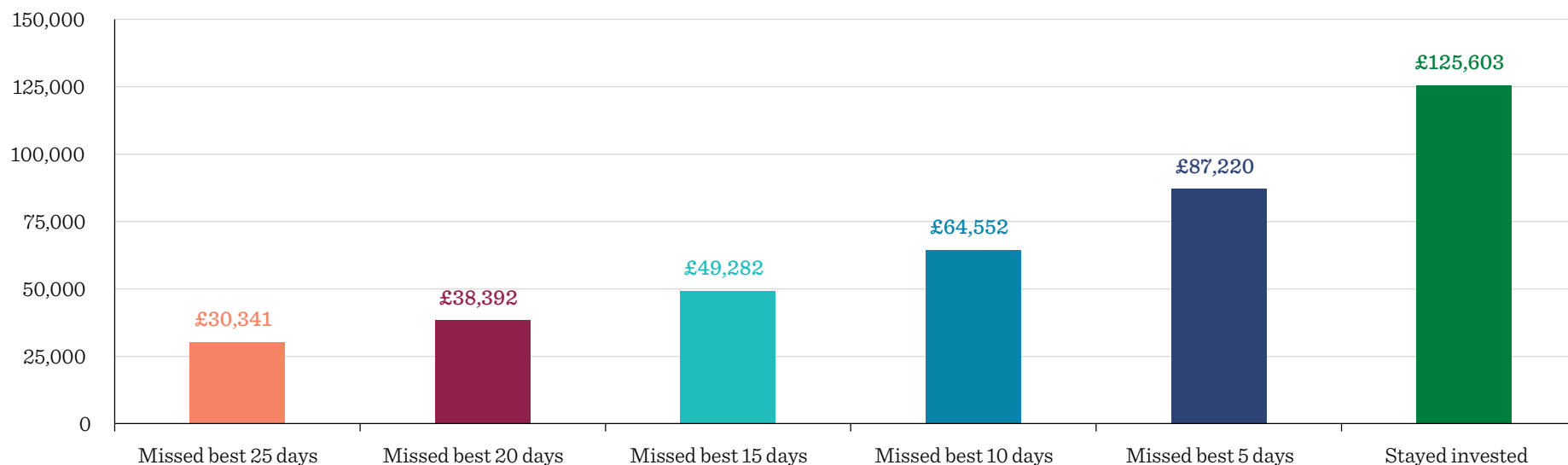
There are times when following your plan means it's better to sit tight and do nothing.

During periods of stock market volatility, it can be tempting to cash your investments in – but missing just a few of the best days can have a big impact on your overall return.

Why sticking with your plan pays off

The chart below shows that someone who invested £10,000 in global equities and stayed invested over the last 30 years (the green bar) could have received a potential return of more than four times greater than someone who missed the best 25 days (the orange bar).

The benefit of staying invested



The performance figures shown refer to past performance. Past performance is not a reliable indicator of future performance.

Source: Quilter and Morningstar as at 30 June 2025. Total return in pounds sterling over period 1 July 1995 to 30 June 2025. Based on an initial investment of £10,000 into the MSCI All Country World Index. The information provided is for illustrative purposes only and doesn't represent the past performance of any particular investment. It is not possible to invest directly into an index.

Ready to get started?

Speak to your financial adviser

If you already have an adviser, now could be a great time to check in. They can make sure your savings, pensions, and investments are all doing their bit as part of your plan.

Don't have an adviser?

To give your plan some expertise and kick your money into action, book your free initial financial advice consultation with us now.

Book a free consultation with Quilter Financial Advisers

- 1 Contact us**
Call us to discuss your initial consultation.
- 2 Match adviser**
We'll match you with an adviser suited to your financial goals.
- 3 Meet adviser**
You'll meet your adviser to talk about your financial requirements at a time and place which suit you.

Call our helpful team

0800 85 85 90

Before you call, think about the financial needs you would like to discuss with your financial adviser. This will help our experienced consultants to start the matching process for you.

Typically takes 5- 10 mins.

Opening hours:

Monday – Thursday: 9am – 7pm

Friday: 9am – 6pm

Saturday: 10am – 2pm

Manage investments yourself, with Quilter Invest

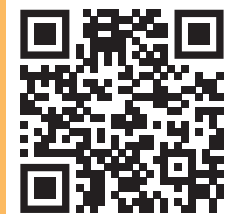
Our Quilter Invest app makes investing and saving easy. Set up an account from your phone in minutes.

Download the Quilter Invest app

Scan the QR code or click the appropriate app store logo opposite.



 Scan me



Approver Quilter Financial Services limited & Quilter Financial Limited October 2025.