

Quilter

Champion value for your client, with our Family Linking discount

*Discover how Quilter helps you add real value
to you and your clients' entire families.*



For financial advisers only.

Value for the whole family

At Quilter, we put good customer outcomes at the heart of our business and always strive to make sure we're always supporting you to do what's best for your clients.

This includes helping you achieve and maximise value for your clients in a way that is consistent with the FCA's new Consumer Duty standards.

Our multi-family member discount - known as 'Family Linking' – can help create value:



For your clients:

- ✓ Exclusive discounts to reduce the cost of investment.
- ✓ Full death benefit flexibility to preserve wealth for their loved ones.
- ✓ Maximising returns because more money remains invested.



For you:

- ✓ Grow your client network by adding family members.
- ✓ Save time by managing family investments on one convenient platform, so you can focus on what matters most.
- ✓ Reduce operating costs because of lower investment fees.



“

Family Linking changed the conversations I have with my clients. Families started collaborating and with so much choice in the market it helped to focus my clients' minds on a strategy that was cost-effective.

Andy, adviser with over 30 years' experience.

”

How does Family Linking work?

Our Family Linking benefit means we reflect the total value of the whole family's investments held on our platform in the percentage charge each family member pays. Because of our tiered charging structure, the higher the total investment value, the lower the charge rate for everyone invested.

Family Linking is particularly powerful when you use it in conjunction with products like our Junior ISA (JISA), allowing you to secure big reductions for smaller value investments.

This could be as much as 46% for a grandchild.

Who can you link?

You can link up to four generations of family members, if they have the same adviser firm:

Grandparents



Parents (in-law)

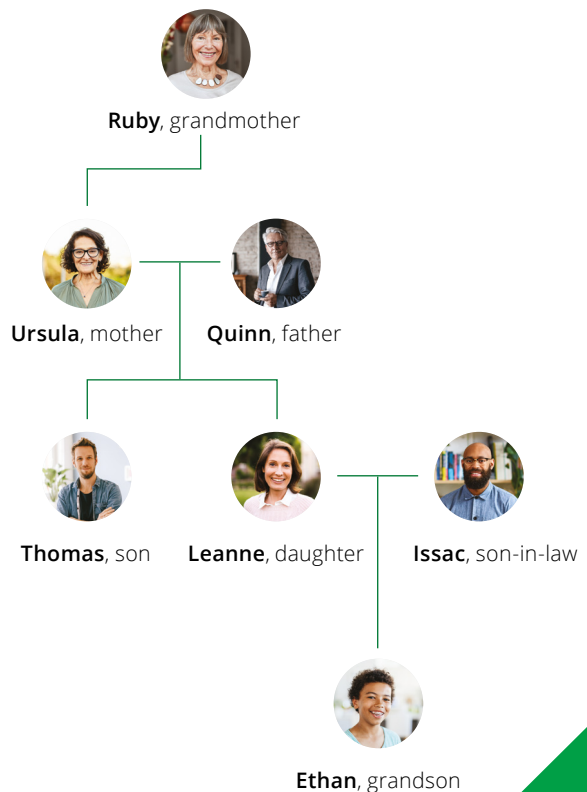


*Spouse/civil partner/
brother/sister*



*Children/step-children
and children in-law*

Meet the Quilter family



An example case study



Imagine Quinn (67) is your client.

You have already provided Quinn with excellent service and advice, so he has introduced you to the rest of his family. You soon find out that they all have financial planning needs but are paying different rates due to the size of their investments, which means that they are not getting the best returns possible.

With Quilter's Family Linking, you have a solution to offer the best possible investment value for the whole family.

How your clients can save with Family Linking

With Family Linking, you can easily go from one to six clients and save them a total of £908 in charges per year, which is 23% total savings.

In this example, the investment costs of all family members go down as follows:



Quinn

Ursula

Isaac

Leanne

Thomas

Ethan

Individual asset value	£662,800	£676,800	£100,000	£58,000	£125,750	£6,000
Linked asset value	£1,629,350	£1,629,350	£1,503,600	£1,629,350	£1,523,350	£1,503,600
Charge without linking	0.23%	0.23%	0.30%	0.34%	0.29%	0.35%
Charge with linking	0.18%	0.18%	0.19%	0.18%	0.19%	0.19%
Annual saving (£)	£283	£285	£113	£88	£130	£10
Annual saving %	18.85%	18.64%	37.53%	45.12%	35.71%	46.45%

All percentages in the table are shown to the nearest two decimals.



Without Family Linking

The family, especially Ethan, are not receiving the best value from smaller investments because of proportionally high costs of investing.



With Family Linking

The investment costs for all family members go down. Family Linking especially benefits Ethan as he gets a reduction of 0.16% in charges and saves 46.45% annually.



Differences in linked asset value

The value of the linked assets is based on which members in the family can (or cannot) be linked together to benefit from the Family Linking discount. We figure this out for you automatically when you apply for Family Linking.

Here is an example of members who **cannot** be linked in the Quilter family:



Brothers-in-law: Isaac and Thomas



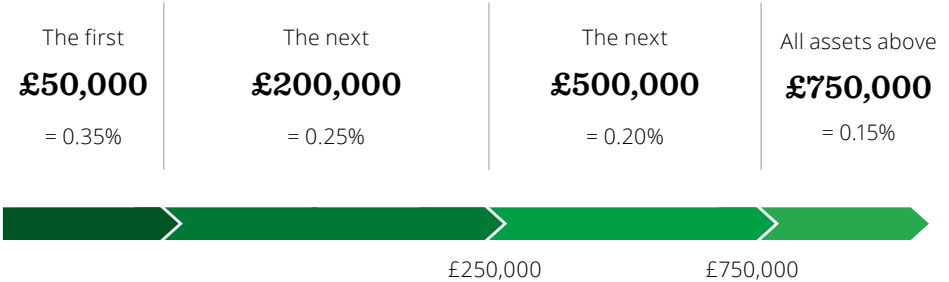
Uncle and nephew: Thomas and Ethan

Everyone else in the Quilter family can be linked with one another, so they have the same linked asset value.



Our charging structure

Our tiered charging structure is based on the value of all products held on our investment platform. This means the percentage charge reduces as the overall assets grow.

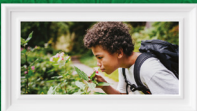


This is known as the 'Service Charge' for the ISA and Collective Investment Account, and the 'Product Charge' for the Collective Investment Bond and the Collective Retirement Account.

Make the most of Family Linking today

With our simple and open application process, you can help drive down the cost of investment for your clients' families instantly.

Visit our website to get started now:
[Family linking](#) | [Quilter](#)



Please remember that past performance is not a guide to future performance.

The value of your client's investments may fall as well as rise and they may not get back what they put in.

Investment involves risk. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested. Because of this, an investor is not certain to make a profit on an investment and may lose money. Exchange rates may cause the value of overseas investments to rise or fall.

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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.

This document is based on Quilter's interpretation of the law and HM Revenue & Customs practice as at June 2023. We believe this interpretation is correct, but cannot guarantee it.

Tax relief and the tax treatment of investment funds may change.

The value of any tax relief will depend on your individual circumstances. The tax treatment and efficiency of these options will depend on your individual circumstances. Tax rules and their application may change in the future.

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.

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