

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.

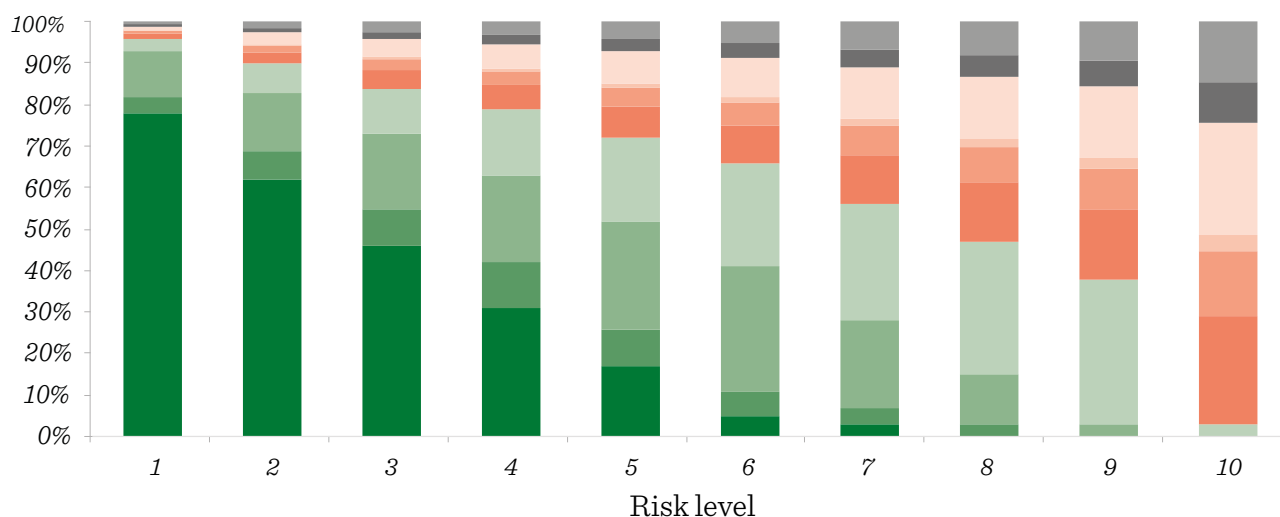
From your answers to a number of questions the Risk Profiler is able to calculate your appetite for risk and produce a risk score between 1 and 10, with 1 being the most averse to risk. Compared to other risk-profiling solutions, we believe the Quilter Risk Profiler is able to determine the level of 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 26 March 2024



Asset allocation (continued)

Asset class	Risk level									
	1	2	3	4	5	6	7	8	9	10
Cash / Money Markets	78.00%	62.00%	46.00%	31.00%	17.00%	5.00%	3.00%	-	-	-
Property	4.00%	7.00%	9.00%	11.00%	9.00%	6.00%	4.00%	3.00%	-	-
UK Fixed Interest	11.00%	14.00%	18.00%	21.00%	26.00%	30.00%	21.00%	12.00%	3.00%	-
International Fixed Interest	-	-	-	-	-	-	-	-	-	-
UK Equity	3.00%	7.00%	11.00%	16.00%	20.00%	25.00%	28.00%	32.00%	35.00%	3.00%
North America	1.08%	2.70%	4.32%	5.67%	7.56%	9.18%	11.88%	14.31%	16.74%	26.19%
Europe	0.64%	1.60%	2.56%	3.36%	4.48%	5.44%	7.04%	8.48%	9.92%	15.52%
Japan	0.16%	0.40%	0.64%	0.84%	1.12%	1.36%	1.76%	2.12%	2.48%	3.88%
Far East ex Japan	1.12%	2.80%	4.48%	5.88%	7.84%	9.52%	12.32%	14.84%	17.36%	27.16%
Emerging Markets	0.40%	1.00%	1.60%	2.10%	2.80%	3.40%	4.40%	5.30%	6.20%	9.70%
Global Specialist	0.60%	1.50%	2.40%	3.15%	4.20%	5.10%	6.60%	7.95%	9.30%	14.55%
<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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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.

Standard asset allocations – for yield investors

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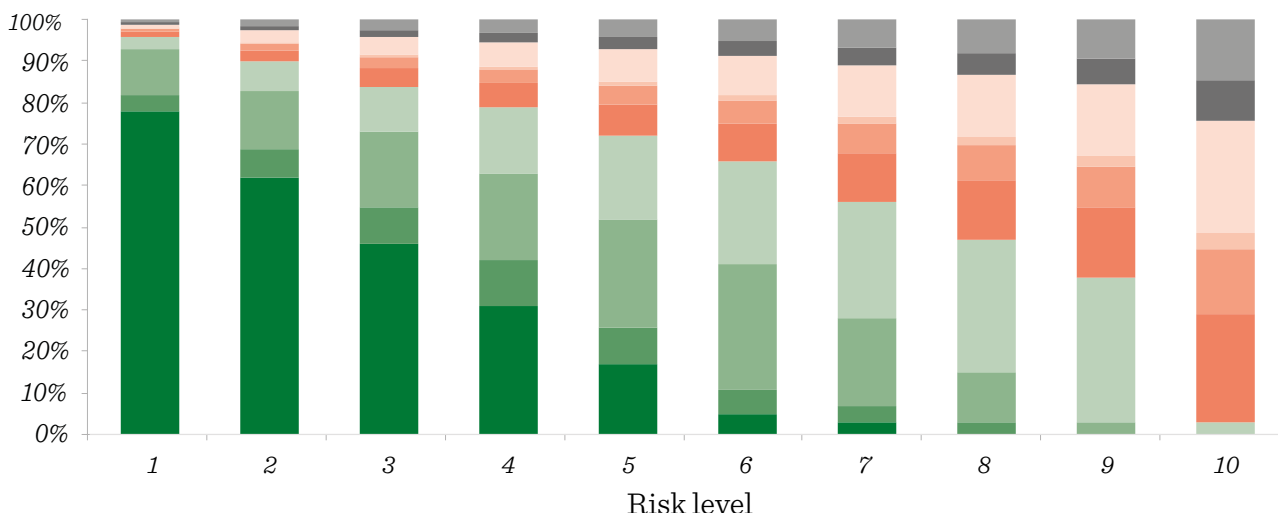
Once your risk score has been established, the next step is to ensure that the mix of the different asset classes in your portfolio, known as the 'asset allocation', is the one that is the most likely to produce the highest mathematically expected returns for your particular risk profile (the major asset 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.

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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 26 March 2024



Asset allocation (continued)

Asset class	Risk level									
	1	2	3	4	5	6	7	8	9	10
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UK Fixed Interest	11.00%	14.00%	18.00%	21.00%	26.00%	30.00%	21.00%	12.00%	3.00%	-
International Fixed Interest	-	-	-	-	-	-	-	-	-	-
UK Equity	3.00%	7.00%	11.00%	16.00%	20.00%	25.00%	28.00%	32.00%	35.00%	3.00%
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