

# Your technology platform

# Quilter

*Our platform ticks many boxes, and this makes us confident that it will make a real difference to your clients.*

<i>Platform Features</i>	<i>Quilter</i>
All pension income withdrawal methods available	✓
Pension - separate management of accumulation and decumulation assets	✓
Hold multiple portfolios in the same tax wrapper	✓
Full income date flexibility	✓
Fully regular contribution date flexibility	✓
CGT reporting tool	✓
Online customer centre	✓
Flexi-ISA	✓
Junior ISA	✓
Family linking	✓
Full pension death benefit flexibility	✓
Onshore Bond	✓
Online withdrawals and crystallisations	✓

## Three ways we deliver value

### 1. Family linking

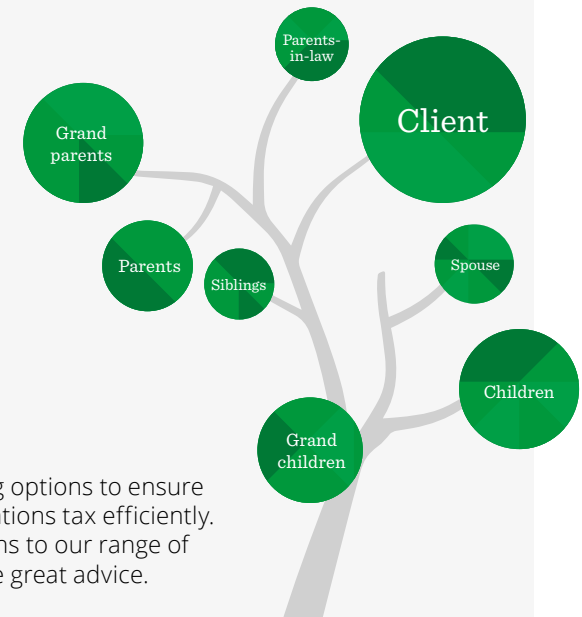
Link the assets of family members, invested on our platform to reduce the cost of investment for your clients.

### 2. More online processes

Run your business more efficiently, with our quick and easy online processes. Over 93% of withdrawal requests can now be placed online, including income amendments. Plus, you can authorise your fees online, saving you time.

### 3. Wealth cascade options

We provide a host of financial planning options to ensure wealth can be passed between generations tax efficiently. From our pension death benefit options to our range of trusts, we give you the tools to provide great advice.



*For financial advisers only*

# 1 My clients want the most tax efficient pension drawdown options.

## ✓ *Tax Efficient Regular Income Options (TRIO)*

This automated phased drawdown solution means your clients can crystallise the optimal level of assets to achieve their desired income requirement, whilst leaving the rest of their assets invested to grow.

### **Benefit**

This feature will help manage longevity risk by reducing the amount of tax paid on pension withdrawals. The instruction can be quickly placed online, saving you time and minimising administration.

**Plus, ask us about our small pots feature and how it can make a difference to your clients.**

# 2 My pension clients want a separate investment strategy when drawdown begins.

## ✓ *Accumulation and decumulation within the same Pension*

The Collective Retirement Account enables you to manage uncrystallised and crystallised pension monies separately within the same pension.

### **Benefit**

This structure means the client's pension can be tailored specifically to their client's needs, enabling an investment strategy to be run for accumulation and decumulation purposes.

For example, the client's objectives may be to leave a legacy for their children via their pension, whilst also continuing to draw an income from their pension.

# 3 My client has multiple investment objectives and I need to manage these in the same wrapper.

## ✓ *Mix and Match in one wrapper*

Run multiple investment strategies and blend solutions within the same wrapper combining in-house models and discretionary portfolios.

### **Benefit**

Tailor each investment strategy to the required investment time horizon of your client whilst ensuring the level of risk is appropriate for the individual investment objective.

# 4 My client wants to receive their income or invest regularly on a day of their choosing.

## ✓ *Full payment date flexibility for income and regular contributions*

You can now select any day between the 1st to the 28th of the month, for income to be paid to your client or for direct debits to be collected from their account.

### **Benefit**

Tailor your client's income or Direct Debits payments to suit their own personal circumstances.

## 5 My client wants to ensure they are making the most of their annual CGT exemption.

### ✓ *Access to a comprehensive CGT management tool*

Carry out 'what if' scenario planning and record and save book costs, gains or losses, and carried forward losses from previous tax years, plus include 'off platform' assets in calculations. Can be used with all client types including trusts and corporates.

#### **Benefit**

Provide a simple yet comprehensive CGT management service, no matter what type of investor you are advising, safe in the knowledge that you can model a wide range of scenarios, to ensure your clients achieve the best outcome.

## 6 My client wants online access to their investments and to be able to monitor their performance.

### ✓ *Access to a high-quality Online Customer Centre*

Access detailed information on their investments, including documents, transaction histories, valuations and performance tracking. Plus, you have the option to allow clients to request withdrawals and top up existing ISA and CIA accounts online.

#### **Benefit**

Reduce calls into your business and free up your time. Reduce the paper that is sent to your clients and give them easy access to account information, or to carry out simple transactions (if you choose).

## 7 My clients want short-term access to ISA money, without sacrificing tax efficiency.

### ✓ *The ISA is a Flexi-ISA*

This enables money to be withdrawn and replenished within the same tax year without it affecting your client's ISA allowance. Withdrawals also include adviser fees.

#### **Benefit**

A flexi-ISA can help reduce the risk of reducing the amount of assets held outside tax efficient wrappers.

Your client's ISA investments will be set up to meet any short-term cash flow needs. Advice fees taken from the ISA wrapper can be replenished helping to maximise the assets held tax efficiently.

## 8 My clients want me to advise their wider family in a cost effective way.

### ✓ *Family linking, Junior ISA*

Parents and grandparents can invest tax efficiently for their children's future via our Junior ISA, or our Collective Retirement Account. Plus link the assets of family members to reduce the overall cost of your clients' investments.

#### **Benefit**

Linking a family's assets means that the total value of all assets held on the platform are used when calculating the Service/Product Charge the client pays. This can significantly reduce your client's charges and helps you to promote intergenerational financial planning.

*The value of your client's investments may fall as well as rise and they may not get back what they put in. This document is based on Quilter's interpretation of the law and HM Revenue and Customs practice as at March 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 the investor's individual circumstances.*

[quilter.com](https://www.quilter.com)

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