Quilter Investors

The power of multi-asset investing

Your guide to the Cirilium Portfolios

Suitable for financial advice professionals only.

Inside your brochure

The power of our multi-asset approach

At Quilter Investors, we're experts in multi-asset investing. Everything we do is dedicated to creating and managing multi-asset investment portfolios for you and your clients.

We're part of Quilter, one of the UK's leading wealth managers. Our purpose is to create brighter financial futures for every generation.

Quilter manages £119.4bn* of assets supporting financial advisers and their clients as their financial requirements evolve throughout their lives.

Our multi-asset approach to investing gives you and your clients:

Expertise

Access to experienced portfolio managers who make informed, active investment decisions to deliver specific outcomes that meet your clients' investment needs.

Diversification

An established way to invest across different asset classes, sectors, and geographies to manage risk, making sure your clients have their eggs in multiple baskets.

Choice

An investment strategy with a range of different options that supports how your clients want to invest and helps them achieve their financial goals.

The Cirilium Passive Portfolios only invest in passive funds, so some of the benefits listed in this brochure do not apply to those portfolios.

*as at 31 December 2024.

Our multi-asset investment portfolios

We crafted the Cirilium Portfolios in collaboration with financial advisers like you to deliver a multi-asset investment solution that matches their clients' individual risk appetites whilst aiming to deliver long-term growth.

Over the years, the Cirilium Portfolios have evolved to meet the changing needs and preferences of investors. They now offer you a choice of 15 expertly-managed portfolios across three investment styles and five risk levels.

You and your clients get the choice of:

Three investment styles:

Active

Blend

Passive

Five risk levels:

Conservative

Balanced

Moderate

Dynamic

Adventurous

As the portfolio managers of the Cirilium Portfolios, we are humbled to be trusted with more than £10.5bn from tens of thousands of investors across the UK.*

This is a responsibility that we take very seriously; we use all of the resources available to us to ensure that we deliver the best investment outcomes for you and your clients.

Ian Jensen-Humphreys, Sacha Chorley, and CJ Cowan
Cirilium Portfolio Managers

*AUM as at 31 December 2024.

Giving you a choice of portfolios

The Cirilium Portfolios offer you a risk-targeted, multi-asset investment solution that can help your clients achieve their financial goals.

You can choose the right portfolio for your clients in just two simple steps.

Step 1: Choosing a suitable investment style

We have three investment options – Cirilium, Cirilium Blend, and Cirilium Passive. Your first decision is selecting one of these, allowing you to recommend a portfolio that meets your clients' needs.

All the portfolios share a common goal: to deliver long-term value for you and your clients.

The portfolios differ in two ways: their management style and what is in their investment toolkit.

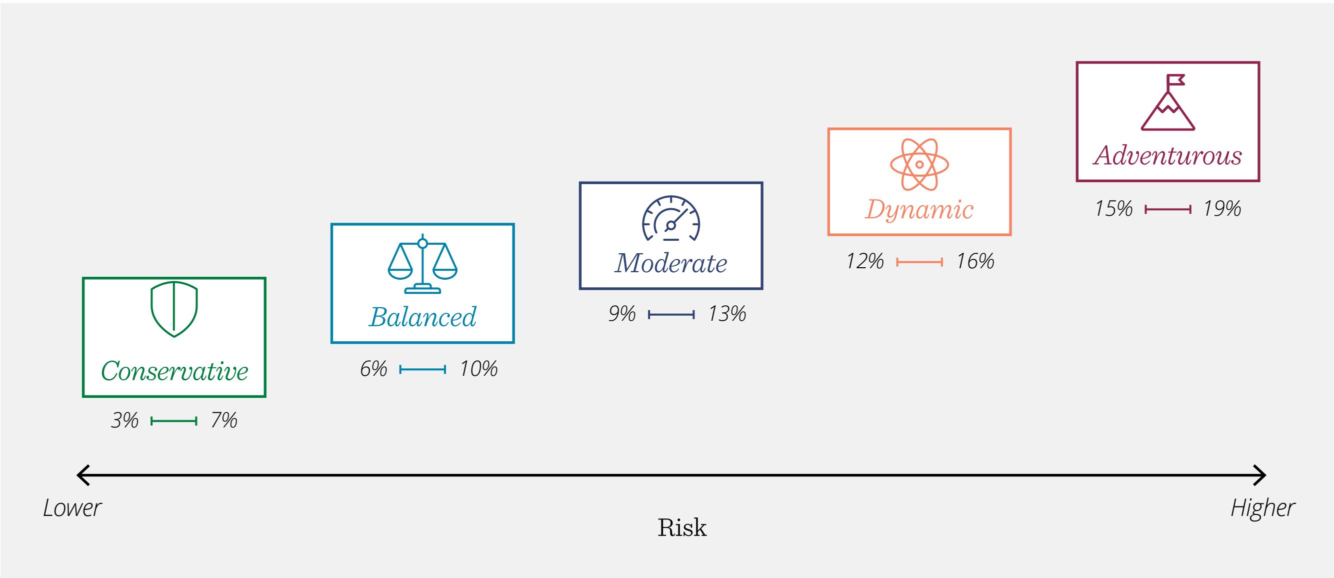
	Cirilium Passive	Cirilium Blend	Cirilium
Multi-asset approach			
Strategic asset allocation	✓	✓	✓
Tactical asset allocation		✓	✓
Investment toolkit			
Passive funds and ETFs	✓	✓	✓
Active funds		✓	✓
Investment trusts			✓
Great value			
Fixed ongoing charge*	0.38%	0.74%	0.90-1.03%

*as at 31 December 2024.

Step 2: Choosing an appropriate level of risk

Your second decision is selecting the volatility range that best suits your clients' appetite for risk. We manage the Cirilium Portfolios to one of five risk levels by targeting specific volatility ranges.

By targeting specific ranges of volatility, you can be sure the portfolios are managed to the level of risk you have agreed with your clients.



A robust and considered approach

The cornerstone of our portfolio construction is our strategic asset allocation. This is our overarching guide of what we need to deliver on the long-term growth objectives of the portfolios.

To this framework, we add our expertise, experience, and the investment analysis of our dedicated research team to build portfolios designed to deliver long-term growth.

Our four-step process

1 Risk

How much risk do we want to take?

First, we start with a top-down perspective. We decide how much risk we want to have in the portfolios to achieve their investment objectives. This is informed by our view of macroeconomic factors.

2 Allocation

Where do we want to take that exposure?

Second, we consider where we want to hold that risk, such as the specific equities we want to own and the types of bonds we want to hold.

3 Implementation

How do we hold that in the portfolios?

Third, we consider how we'll access the investments we have chosen. This can involve deciding whether to access a certain investment style, and if we need to invest through a particular type of investment vehicle.

4 Review

What happens if we are wrong?

Finally, we consider each position we take, as well as its weight in the portfolio. This protects us from an overall negative impact on a portfolio if an asset does not perform as expected.

A depth and breadth of investment expertise

Accessing the right asset classes, sectors, and geographies is central to how the Cirilium Portfolios can generate long-term wealth for your clients.

To build our globally-diversified Cirilium Portfolios, we partner with some of the most successful investment managers from around the world.

You and your clients can be confident that:

✓ Your investments are managed by market leaders

We select expert partners who can demonstrate a competitive edge in their asset class, region, and investment style.

✓ You have access to some of the world's top investment talent

Our investment partners are home to some of the world's best-known investment managers.

✓ We have the scale and reach to craft new investment solutions

Thanks to our size and scale, we can ask leading managers from around the globe to create specialist investment funds that help deliver on a portfolio's objective.

Our investment partners include:

An investment solution you can trust

The Cirilium Portfolios offer you a multi-asset investment solution built and managed with the needs and preferences of your clients at its core.

You can trust our risk-targeted portfolios for three key reasons:

1

Portfolios designed with you and your clients in mind

The Cirilium Portfolios give your clients a risk-targeted investment solution designed to meet their financial goals from day one. We'll work with you to carefully match your clients' goals, risk appetite, and price preference to a suitable portfolio.

You have the choice and flexibility to meet the needs of your clients and help them achieve their financial goals.

2

Expert portfolio management

When you choose the Cirilium Portfolios for your clients, you'll both get the highest standards of investment management. We use our expertise, experience, and the investment analysis of our dedicated research team to build portfolios designed to deliver long-term growth.

You and your clients can be confident that we are using the most appropriate toolkit to drive investment returns while managing risk.

3

World class investment partners

We partner with some of the most successful investment managers from around the world. We select expert partners who can demonstrate a competitive edge.

You and your clients can be assured that their investments are being managed by a team of market-leading investment experts.

Your next step

We look forward to showing you how our Cirilium Portfolios can meet the needs of you and your clients.

Contact your Quilter investment director:

Scan me

1. Simply open the camera app on your phone and scan the QR code.

2. Tap to open the website.

3. Call their direct number.

The Cirilium Portfolios have evolved to offer you and your clients a fantastic range of choice across two vital portfolio elements: investment style and risk.

Marcus Brookes
Chief Investment Officer

Thank you for considering our Cirilium Portfolios for your clients.

Important information

Investment involves risk. The value of investments may go down as well as up and investors may not get back the amount originally invested.

There are also other risks shown below of which investors should be aware. For more information on these risks, investors should read the key investor information document(s) (KIID(s)).

The portfolios are denominated in one currency, but may hold assets denominated in other currencies, which means exchange rate changes may cause the value of investments to rise or fall. The portfolios may invest in a range of assets such as bonds, equities (company shares), and other investment funds. This means the portfolios will be subject to the collective risks of those investments and, in the case of other investment funds, the collective risks of those investment funds as well as their underlying investments. The portfolios deduct the charges from the capital of the portfolios, which means there is the potential for capital erosion if insufficient capital growth achieved to cover the charges. The portfolios may use derivatives, which means there may be a higher level of risk. The portfolios may invest more than 15% in cash, which could reduce returns in rising markets and reduce losses in falling markets. The portfolios may hold investments that may be more difficult to sell, which may affect the ability of investors to withdraw their money. The portfolios invest in emerging markets, which may be more volatile than investments in developed markets.

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Published: June 2024

Last reviewed: April 2025