

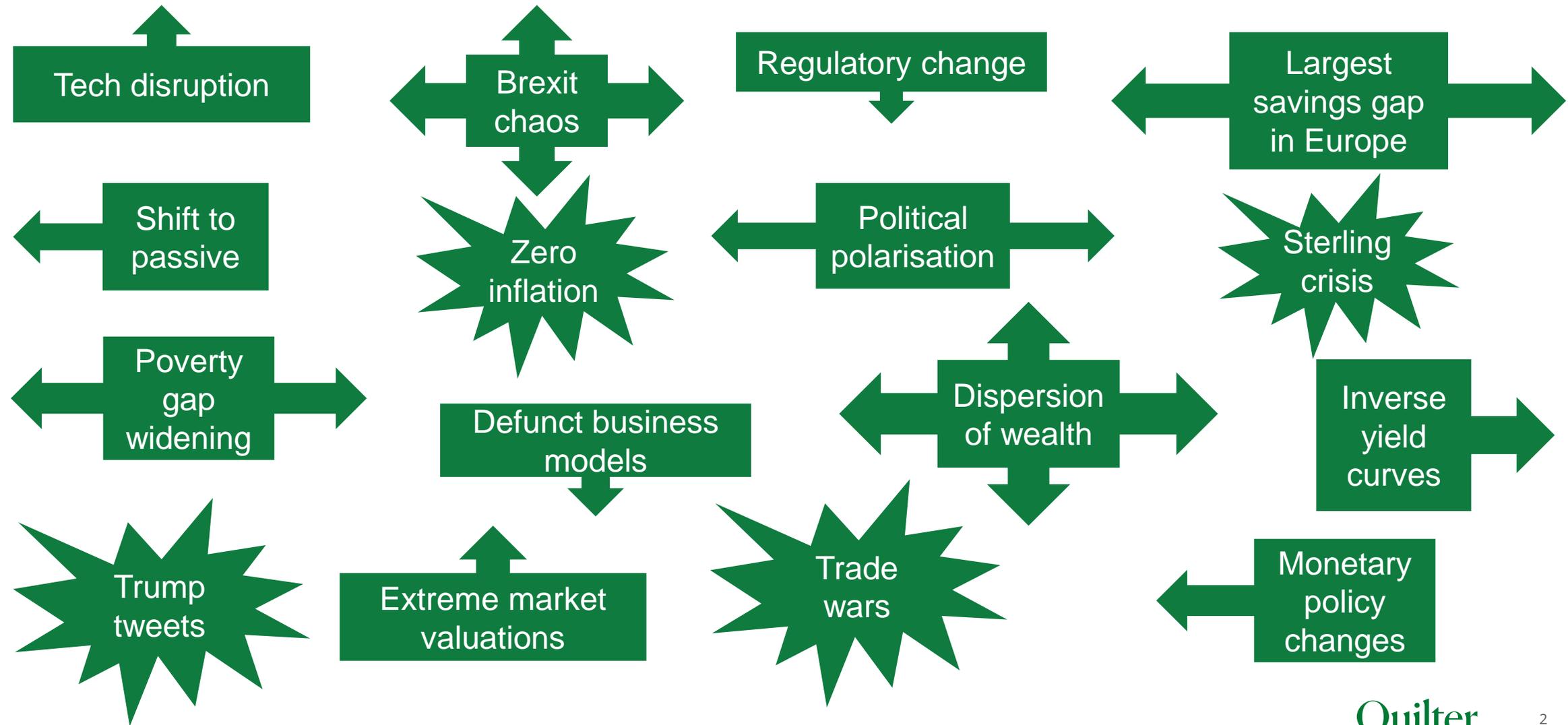


BAML Financials CEO Conference: “Delivering in a world of extremes”

Paul Feeney – Chief Executive

Quilter

A sea of extreme conditions are hard to navigate

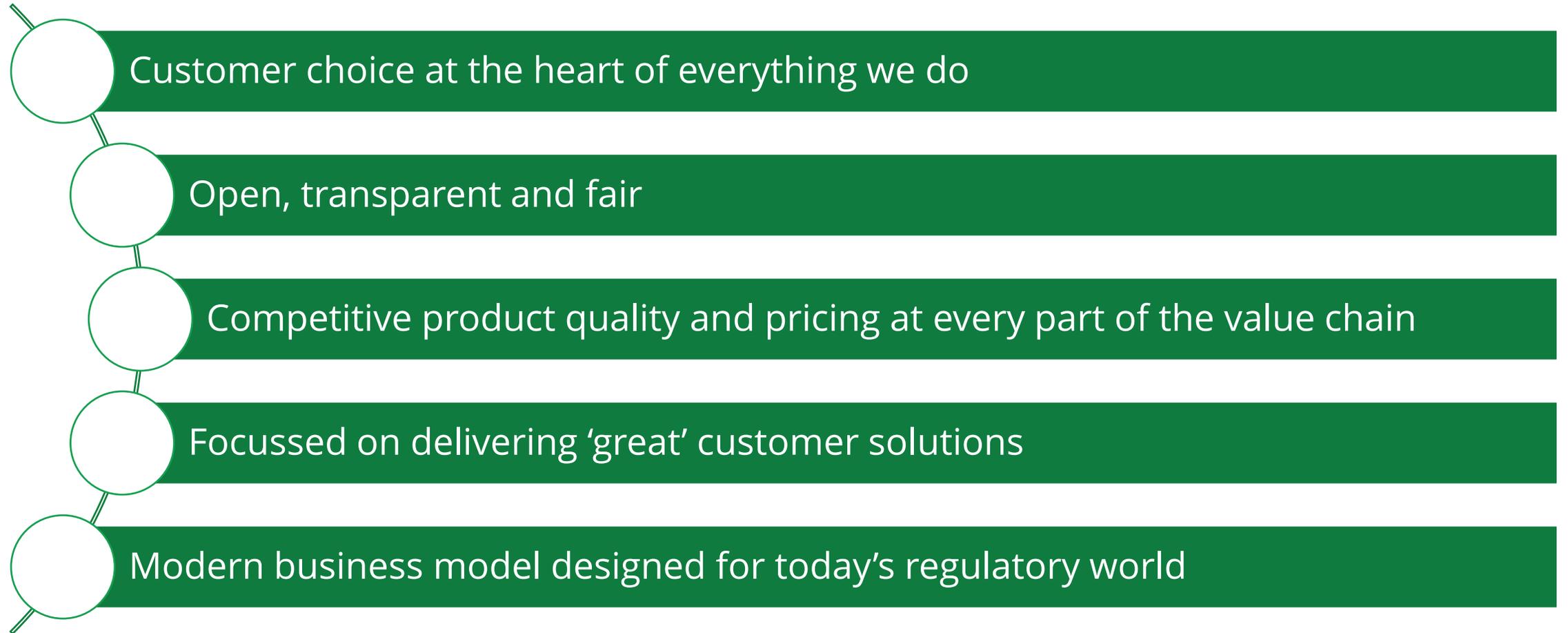


What do customers need?

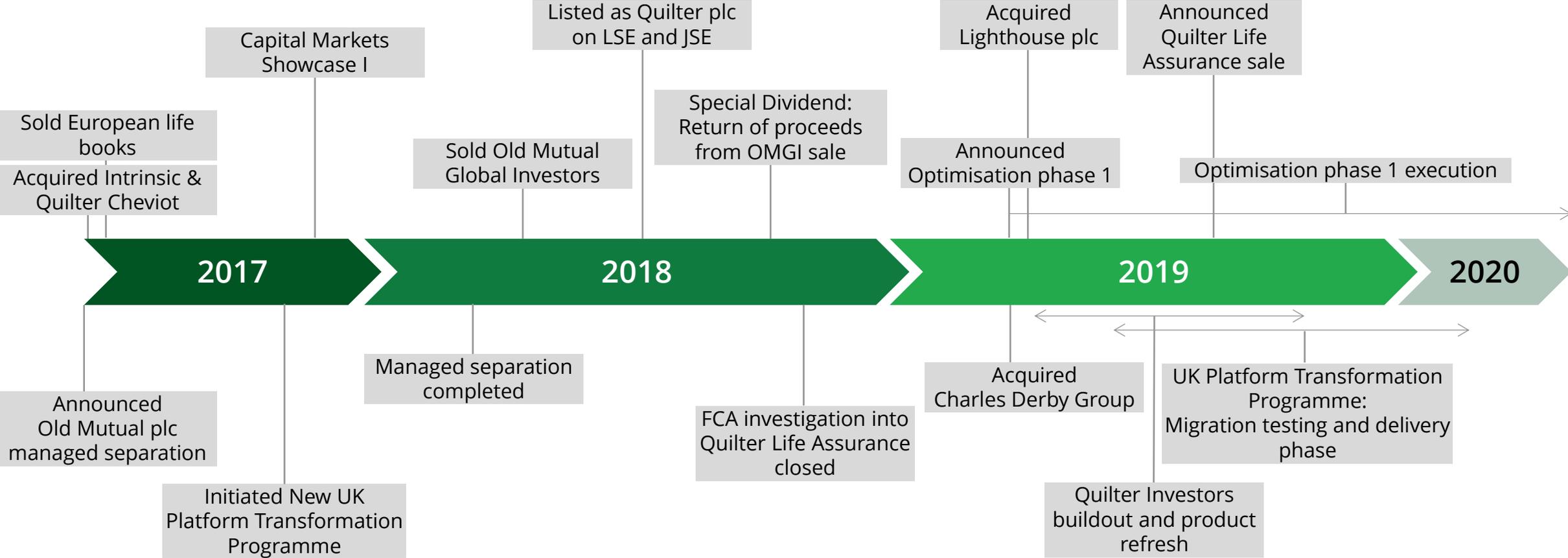
Trusted Advice

Everyone is looking for a better map. Build a stronger ship

Quilter's positioning: The best place for trusted financial advice in the UK

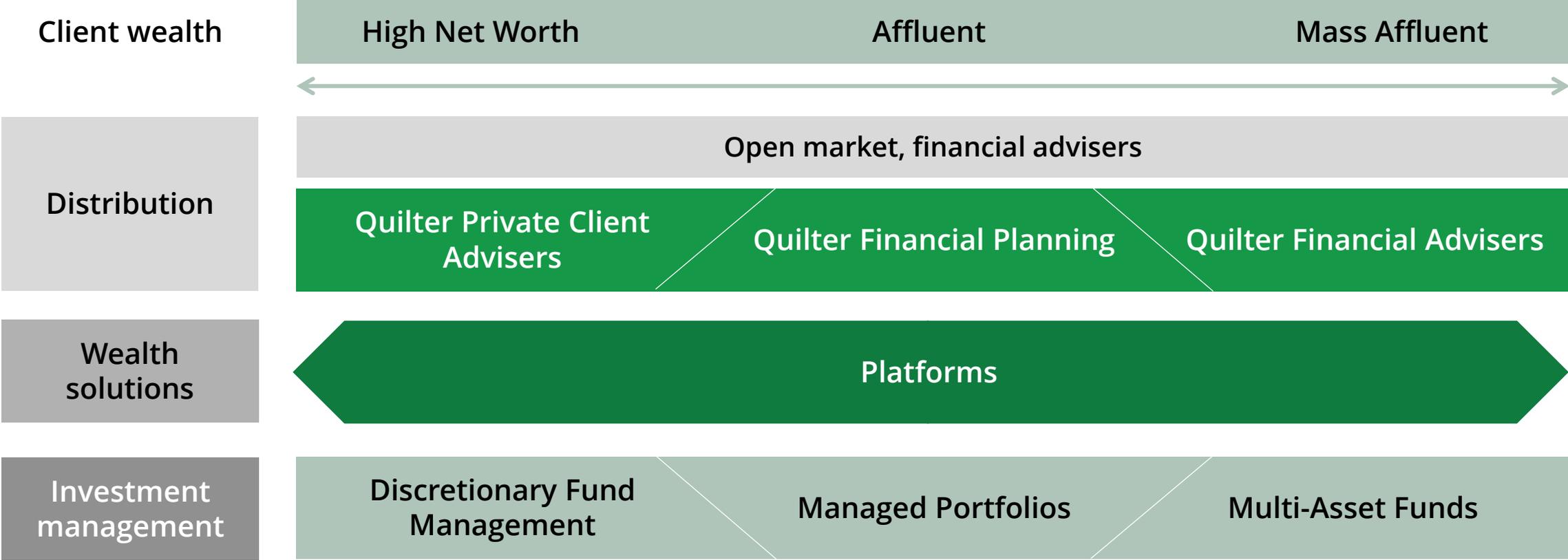


Our journey to deliver a focussed UK wealth management business



Our destination: Quilter's multi-channel advice-led model

An open, transparent, full-service model serving customers across the wealth spectrum



H1 2019 Results: Solid performance

- ✓ Adjusted profit growth of 5% to £115m
- ✓ Adjusted diluted earnings per share of 5.5p in line with prior year
- ✓ Interim dividend of 1.7 pence per share¹
- ✓ NCCF of £0.3bn²
- ✓ Integrated flows of £1.3bn²
- ✓ Good growth in RFPs

Key Performance Indicators from continuing operations including QLA		H1 2019	H1 2018	Δ
Financial:				
NCCF/opening AuMA ²	%	1	6	(5pp)
Integrated flows ²	£bn	1.3	2.8	(54%)
AuMA	£bn	118.4	116.5	+2%
- Of which QLA	£bn	12.1	14.5	(17%)
Adjusted profit before tax	£m	115	110	+5%
- Of which QLA	£m	26	27	(4%)
Operating margin	%	29	29	-
- Excl. QLA	%	26	25	+1pp
Non-financial:				
Restricted Financial Planners ('RFPs')	#	1,803	1,590	+13%
Investment Managers ('IMs')	#	163	168	(3%)

1. Inclusive of 0.43 pence per share in respect of QLA's first half profit contribution.
 2. Excluding Quilter Life Assurance (QLA).
 3. Represents total IFRS (loss)/profit including discontinued operations.

Key tasks for H2 2019 and 2020



Confident in prospects for 2020 and beyond

Quilter investment case

A unique combination of capabilities, scale and market positions built to deliver in a world of extremes

- 1 Full service wealth manager providing choice and delivering good customer outcomes
- 2 Leading positions across one of the world's largest wealth markets with strong structural growth drivers
- 3 Multi-channel proposition and investment performance driving integrated flows and long term customer and adviser relationships
- 4 Attractive top-line growth and the opportunity for operating leverage
- 5 Strong balance sheet and a meaningful proportion of net surplus from QLA sale to be returned to shareholders

Q&A



Disclaimer

This presentation should be read in conjunction with the announcement published by Quilter plc on 5 August 2019.

This presentation may contain certain forward-looking statements with respect to certain Quilter plc's plans and its current goals and expectations relating to its future financial condition, performance and results.

By their nature, all forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which are beyond Quilter plc's control including amongst other things, international and global economic and business conditions, the implications and economic impact of several scenarios of the UK leaving the EU in relation to financial services, market related risks such as fluctuations in interest rates and exchange rates, the policies and actions of regulatory authorities, the impact of competition, inflation, deflation, the timing and impact of other uncertainties of future acquisitions or combinations within relevant industries, as well as the impact of tax and other legislation and other regulations in the jurisdictions in which Quilter plc and its affiliates operate. As a result, Quilter plc's actual future financial condition, performance and results may differ materially from the plans, goals and expectations set forth in Quilter plc's forward looking statements.

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