



UBS: virtual reverse investor tour

18 June 2021

Quilter

Disclaimer

This presentation should be read in conjunction with announcements published by Quilter plc on 10 March, 1 and 23 April 2021.

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.

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Nothing in this presentation should be construed as a profit forecast.

Nothing in this presentation shall constitute an offer to sell or the solicitation of an offer to buy any securities.

Afternoon's agenda

Time (UK)	Session host
12.00-12.20pm	Paul Feeney – CEO, Quilter plc
12.20-12.50pm	Stephen Gazard – CEO, Quilter Financial Planning
12.50-1.35pm	Steven Levin – CEO, Quilter Investment Platform and Quilter Investors
<i>1.35-1.45pm</i>	<i>Comfort break</i>
1.45-2.15pm	Andy McGlone – CEO, Quilter Cheviot
2.15-3.00pm	Mark Satchel – CFO, Quilter plc; Karin Cook – COO, Quilter plc
3.00-3.30pm	<i>Quilter investment platform demonstration</i>



Paul Feeney

Chief Executive Officer
Quilter plc

Quilter

Modern, UK-focused wealth manager, positioned for growth

Our transformation since IPO has delivered:

A modern wealth manager with two broad distribution channels



One of the largest, leading advice forces across the UK



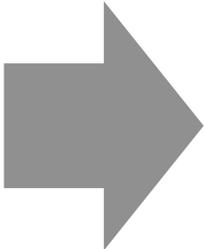
Most technologically advanced, multi-award-winning adviser Platform



Full breadth of investment management solutions, covering active, passive and blend



A model underpinned by quality-assured choice, flexibility and transparency



Strong foundation for our next phase of growth and efficiency

Positioned front-and-centre in an industry with significant secular growth opportunity



Stephen Gazard

Chief Executive Officer
Quilter Financial Planning

Quilter

One year in role as CEO: reflections on Quilter Financial Planning

A strong franchise of significant scale and reach

Delivered

- Second largest advice businesses in the UK
- Strong record of both organic and inorganic growth
- Proven ability to migrate IFAs to a restricted proposition
- Driven adoption of group solutions (linked to performance)

Strong foundation for driving growth and efficiency

Significant opportunities from

- Improving adviser productivity and profitability
 - Aligning interests will lead to fewer RFPs in short-term
- Increased penetration into Quilter solutions
- Unlock Platform exclusivity



Reduce complexity



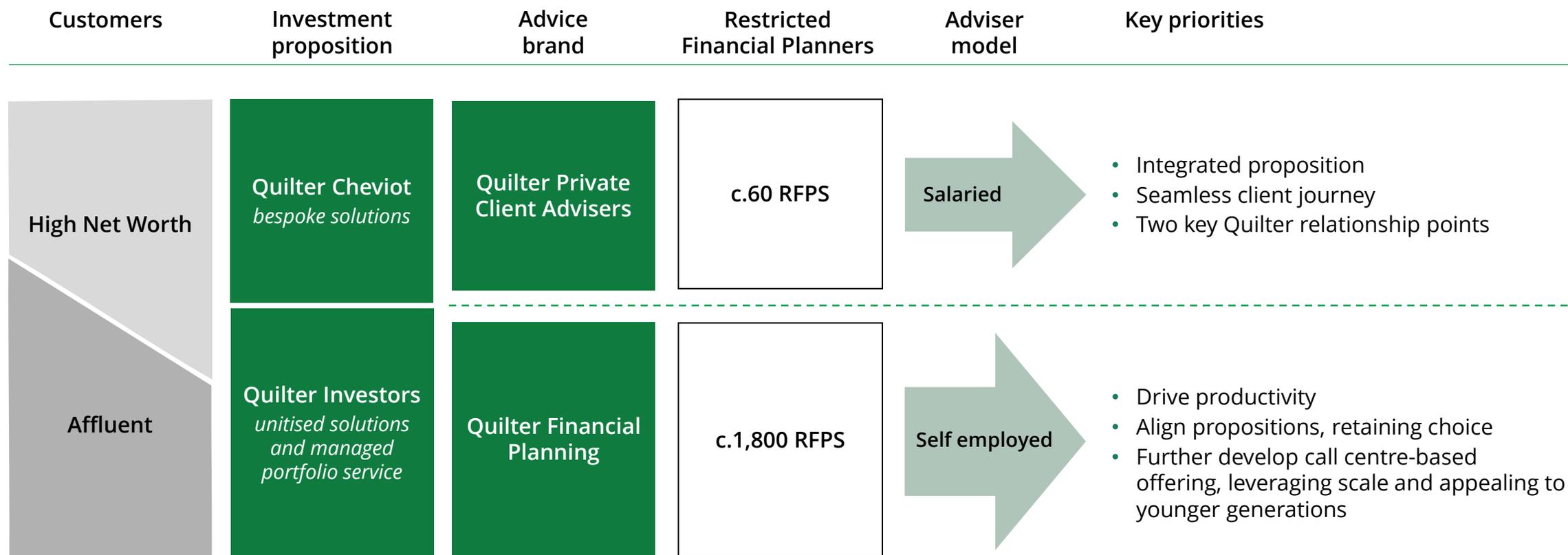
Maximise margin



Strengthen control

Simplifying our Advice proposition, organising around our customers

Disciplined adviser growth, driving integrated flows and delivering value across business areas



Quilter Investment Platform the connecting technology, providing tax-efficient wrappers



Steven Levin

Chief Executive Officer
Quilter Investment Platform and Quilter Investors

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New platform well received – beginning to build momentum with advisers

New platform functionality enhances our award-winning capabilities

Products: Supporting growth across the generations		
➤ Junior ISA		New
➤ Pension		Enhanced
➤ ISA		Enhanced
➤ General Investment Account		Enhanced
➤ Bond		Enhanced

Functionality: Market-leading, attractive to broader adviser base		
➤ Arrange withdrawals and income online		New
➤ Flexi ISA capability		New
➤ Flexible income and regular withdrawal dates		New
➤ Flexible Direct Debit collection dates		New
➤ New adviser MI and reporting suite		New

Investments: Opportunity to reengage with inactive firms		
➤ Option to invest in ETFs and Investment Trusts		New
➤ Access to cash accounts		New
➤ Range of available discretionary IMs		Enhanced
➤ Adviser model portfolio management		Enhanced

Ease of use: Single-source potential for Quilter RFPs		
➤ Online user experience		Enhanced
➤ Cross browser functionality		Enhanced
➤ Mobile and tablet optimised		New
➤ Improved view & control of investments through online Customer centre		Enhanced

Positioned to capture growth and bring closer together with Quilter Investors

Our Platform priorities for 2021 and beyond

	Deepen relationships		Broaden relationships	Innovate
	Attracting back-books	Drive incremental flow		Developing strategic plans
Our focus	RFPs with client assets on peer platforms	Capturing share of flows from RFPs to our platform	IFAs who use QIP as secondary or tertiary platform	The future of integrated, digital, advice
Our positioning	Award-winning adviser tools and service, on market-leading technology, broadened product range and improved ease of use			Explore strategic options not feasible for old platform
The opportunity	c.50% RFP-advised assets on peer platforms	Capture greater share of c.50% flow away to peers	£461bn ¹ advised Platform market projected CAGR: 8% ²	
Operate within a market with strong tailwinds – Quilter’s best-in-class proposition set to capture increasing share of market				

1. Source: Fundscape, The Platform Report Q3 2020.

2. Source: Oliver Wyman, Deloitte and RBC estimate of advised market sales growth 2020 to 2023.



Comfort Break

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Andy McGlone

Chief Executive Officer
Quilter Cheviot

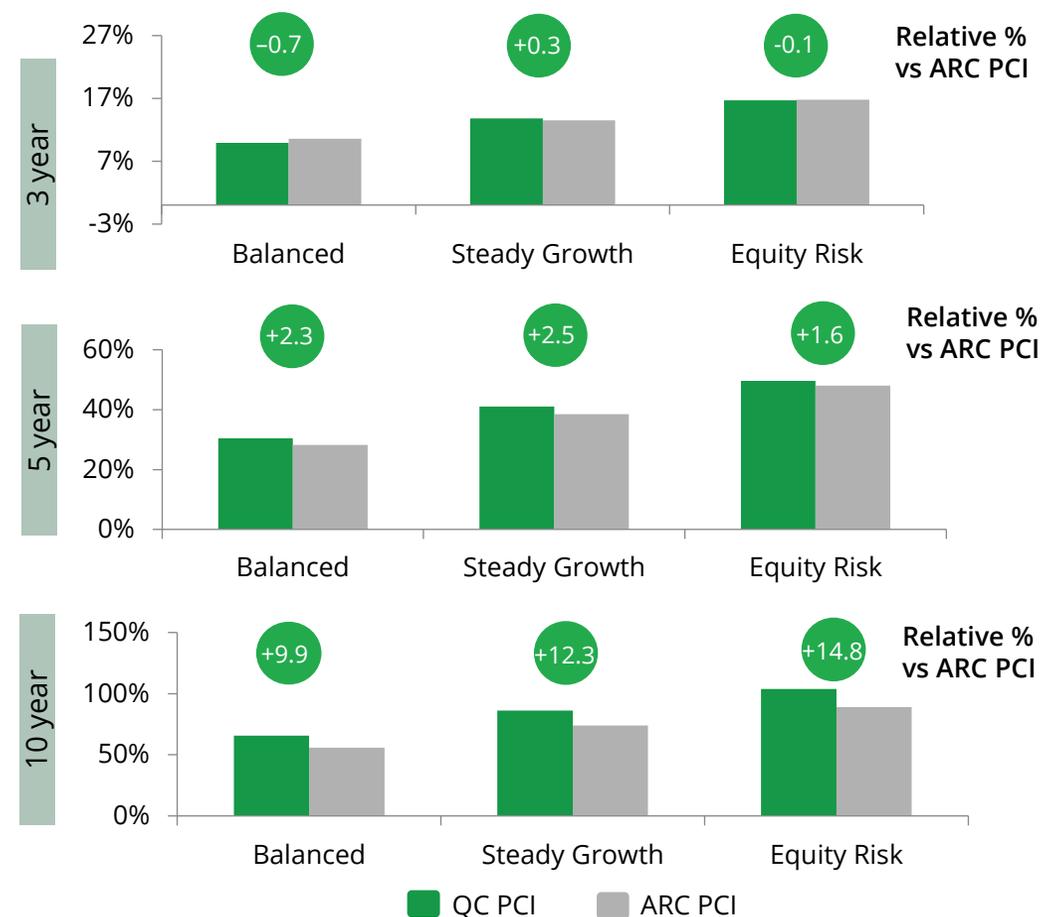
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250 year anniversary: 2021 a pivotal year for Quilter Cheviot

- Celebrating the past and present, looking to future and opportunities to grow
- A relationship-driven business, 2020 focused on supporting clients through unprecedented markets
- Growth momentum building as lockdown restrictions ease
 - 2021 seen improvement in net flows supported by improved retention
- Focused on improving cohesion across business by bringing advice and investment management closer together

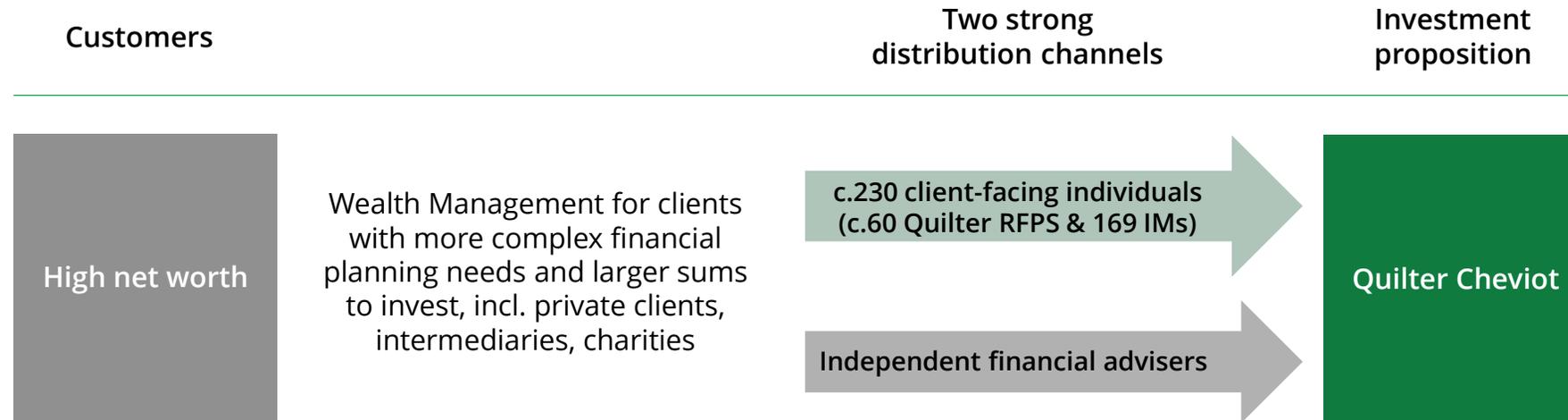
Quilter Cheviot returns

Quilter Cheviot performance vs. ARC Sterling PCI, as at 31 Dec' 2020



Note: Past performance is not a guide to future performance and may not be repeated. UK: Suitable for professional clients.

Organising proposition around our clients



- Moving Quilter Private Client Advisers under organisational management of Quilter Cheviot creates a fully integrated wealth management proposition: financial planning, platform wrapper, investment solution
 - Seamless journey for clients, offering truly personal service, with two key Quilter relationship points
 - Available nationwide, providing local service
 - Builds powerful, trusted, brand
- Remain committed to servicing independent financial advisers
- Organisational efficiency providing good value to clients, delivering a relevant and sustainable model



Mark Satchel

Chief Financial Officer
Quilter plc

Karin Cook

Chief Operating Officer
Quilter plc

Quilter

Finance update

Sale of Quilter International continues to be in line with expected timeline

- Shareholders overwhelmingly approved transaction at yesterday's General Meeting
- Regulatory approvals and antitrust filings made to relevant authorities
- Board minded to return majority of net cash proceeds to shareholders – method subject to shareholder consultation

Focused on driving growth and efficiency

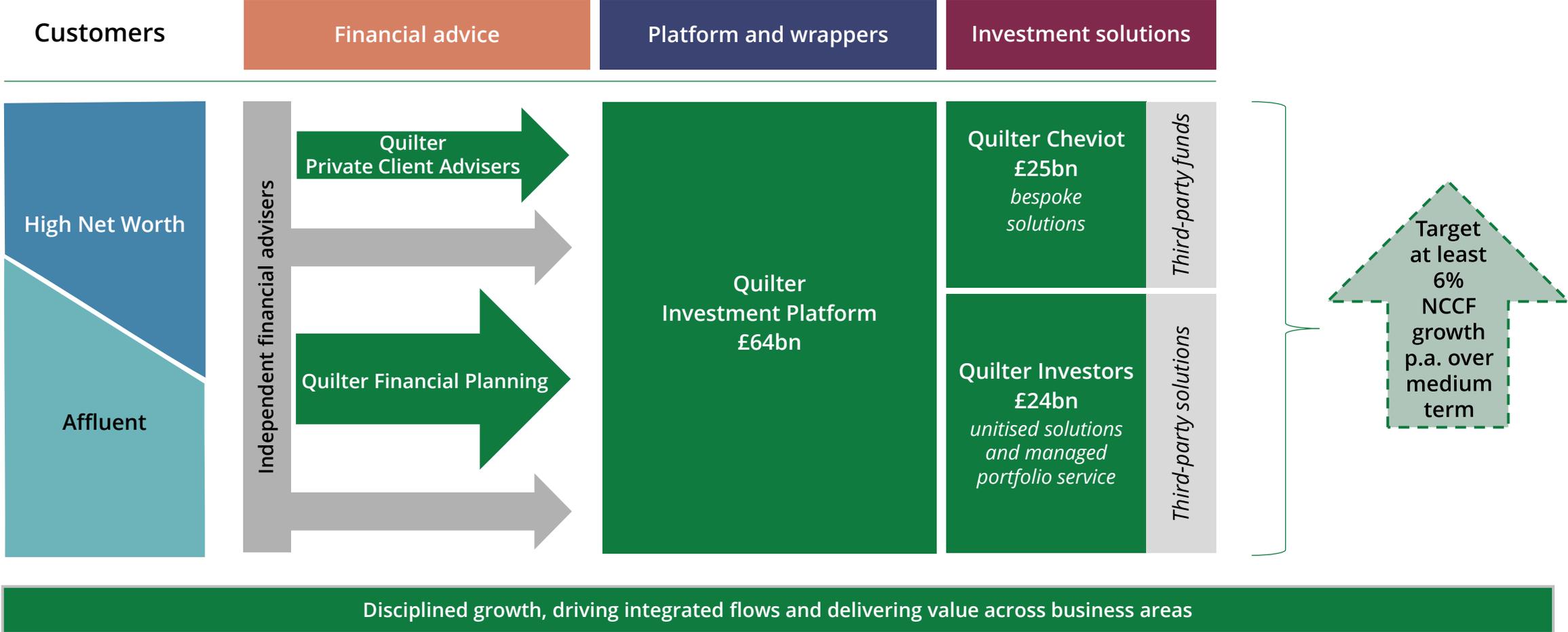
- 2021 guidance remains unchanged
- Delighted with significant improvement in Q1 2021 gross and net flows
- Preparing Q4 2021 Capital Markets Day
 - Opportunity to provide detail of Quilter's next phase focused on growth and efficiency



Appendix

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Focus on leveraging strengths and capabilities, organised around customers



AuMA as at 31 March 2021.



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