



Why Quilter

» Quilter is a specialist in bespoke investment management, offering services to private clients, pensions and approved retirement funds, trusts and charities. To provide a truly personal service we individually assign each client to an investment manager whose role is to draw on their personal needs and objectives to formulate an investment strategy.

Why Quilter?

- » Leading investment house specialising in bespoke investment management services.
- » Approximately €6.9 billion of funds under management as at 31 December 2009.
- » Provides services to private clients, trusts, charities and pension funds.
- » We construct portfolios to meet clients' financial objectives and personal risk requirements.
- » The company employs over 300 staff, including investment managers and assistants, a dedicated research team and support services, based in Dublin and at 9 offices throughout the UK, Northern Ireland and Jersey.
- » The company prides itself on the quality of its administration and the efficiency of its support and technology functions.

Products and services

- » The Discretionary Portfolio Service, offering bespoke portfolio service using a wide range of investment vehicles.

Working with financial advisers

- » Our investment managers work closely with financial advisers, recognising that a client's portfolio may form only part of an overall financial planning strategy.
- » A disciplined investment process is combined with the flexible approach needed in private client management.
- » The performance of portfolios is monitored against appropriate benchmarks.
- » Fee shares can be arranged with advisers and all paperwork can be sent directly to the adviser.

Contact

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The personal approach to investment management

- » Individual attention, first class administration and regular communication are of utmost importance.
- » The company provides comprehensive reports to keep both clients and their financial advisers fully informed about the progress and structure of the client's portfolio.

Accessibility

- » Regular six monthly summaries are provided.
- » A detailed tax summary is issued at the end of each financial year and includes a consolidated tax voucher in a format approved by the Revenue Commissioners and a fully itemised capital gains schedule that can be attached to a tax return.
- » Clients and their advisers can access account valuations and transactions through our secure website.

Investment approach

- » Our investment managers follow a structured and disciplined approach to portfolio management using a top-down process.
- » Within the Discretionary Portfolio Service, each client's individual circumstances and objectives are taken into account in the portfolio construction process.

Risk

- » Generally, we offer a low risk long-term approach with emphasis on diversification, benchmarking and focus on risk management.
- » The aim is to achieve performance with control - above average returns without undue risk within a process of constant monitoring.

Security

Eligible clients of Quilter are included under the supplemental account insurance policy Morgan Stanley has effected with certain underwriters at Lloyd's and various insurance companies. This insurance provides eligible clients with supplemental account protection over and above the protection provided in the UK by the Financial Services Compensation Scheme. The supplemental protection has an aggregate loss limit of US\$1 billion (for the period 10/12/09 - 10/12/10) and a per client cash loss limit of up to US\$1.9 million. This policy becomes available if the following series of unlikely events were to occur:

- » A liquidation of Quilter
- » With the liquidation, client account assets are not fully recovered
- » The UK Financial Services Compensation Scheme limits were paid and exceeded

Key client benefits

- » An investment process that is flexible and adaptable to the client's specific needs.
- » Highly personalised service by a dedicated investment manager.
- » Access to specialist investment vehicles such as funds of hedge funds,

Key benefits to Professional Advisers

- » Quilter covers all investment compliance issues.
- » Accurate, reliable and cost efficient processing and transaction support systems.
- » Security of large, global parent company.
- » Simple and straight forward paperwork.
- » Quilter responsible for day-to-day investment decisions.
- » Benchmarking is an integral part of portfolio management.
- » Offices located in Ireland, the UK, Northern Ireland and Jersey - ideally placed to provide a local, personal approach.