



QED FINANCIAL ASSOCIATES MANAGED PORTFOLIO SERVICE



WHY CHOOSE THIS SERVICE?

The QED Financial Associates Managed Portfolio Service (MPS) in partnership with Quilter Cheviot is a model based discretionary management service investing exclusively in collective investments (“funds”). The service provides clients of QED Financial Associates with a straightforward, cost-effective way to benefit from Quilter Cheviot’s investment expertise and resources.

The service offers a broad range of strategies to choose from, each actively managed and designed to deliver a different investment objective. Operating within a defined risk framework, Quilter Cheviot’s experienced investment and research teams seek to analyse markets, identify future trends and position the portfolios to best exploit them. At the same time, the service remains cognisant of controlling cost, with each portfolio strategy incorporating the minimum allocation to index-tracking funds agreed with QED Financial Associates.

AVAILABLE VIA THE FOLLOWING PLATFORM PARTNER:

Quilter

WHAT DOES THE SERVICE INCLUDE?

- 1 Investment expertise:** Access to Quilter Cheviot’s investment expertise, providing a broad range of strategies and a choice of differing investment objectives.
- 2 Diversification:** A whole-of-market approach to fund selection, underpinned by ten investment fund research analysts and implemented by a well-resourced, experienced investment team.
- 3 Proven track record:** Managed by Quilter Cheviot, who launched their ground breaking MPS in 2001. Over nineteen years later, the Service enjoys a strong, demonstrable track record that stretches across a variety of real market conditions and multiple business cycles.
- 4 Ongoing information:** Monthly factsheets, regular rebalancing and investment commentaries.
- 5 Flexibility:** Ability to move between strategies should personal circumstances or risk appetite change.



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INDEPENDENT FINANCIAL ADVISERS



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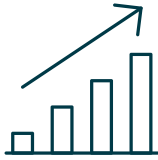
ABOUT QUILTER CHEVIOT

Quilter Cheviot has a heritage that dates back to 1771. As one of the UK's largest discretionary investment management firms, they have managed investment portfolios for individuals and families for generations.

Quilter Cheviot is a firm believer in active investment management. Their investment process combines a top-down view, based largely on macro-economic inputs and market valuations, with bottom-up recommendations from their team of in-house analysts.

Quilter Cheviot's team of ten investment fund research analysts, which works closely with the MPS team, have an average of more than 14 years' industry experience. This level of experience enables the team to conduct in-depth due diligence effectively, challenging fund managers' decisions and investment rationale. In order to do this, the analysts must also keep abreast of the macroeconomic and geopolitical dynamics that drive financial markets.

QUILTER CHEVIOT'S INVESTMENT PHILOSOPHY



FORWARD LOOKING

Quilter Cheviot takes a long-term approach to building and preserving clients' wealth



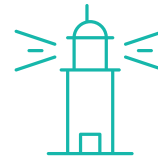
ACTIVE MANAGERS

Having discretion over investment decisions gives the Quilter Cheviot MPS team the flexibility to take advantage of market changes



DIVERSIFIED PORTFOLIOS

Investing in uncorrelated asset classes allows Quilter Cheviot to spread risk and capitalise on opportunities



RESPONSIBLE INVESTORS

Quilter Cheviot is committed to its role as a steward of clients' assets



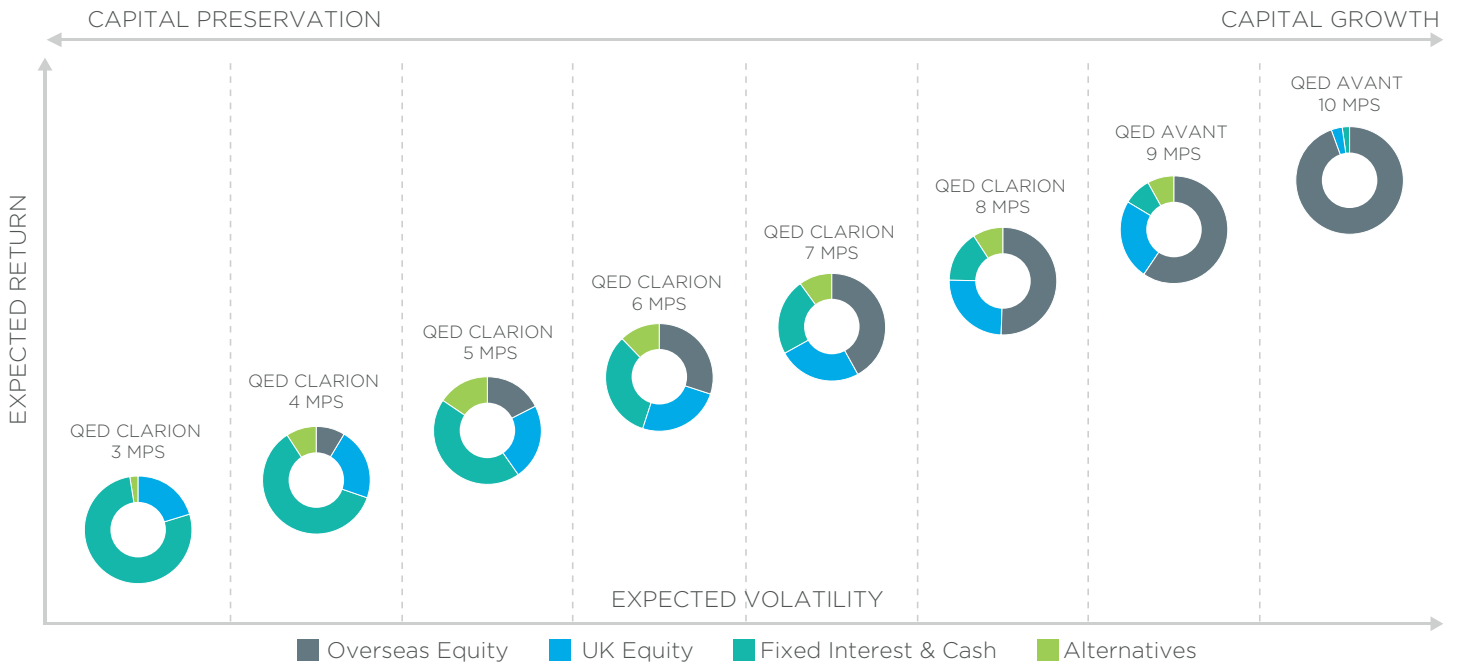
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AT A GLANCE: THE QED MPS STRATEGIES

THE QED MPS strategies contain a blend of equities, bonds, commercial property and alternative investments – as well as an element of cash – designed to meet different objectives and risk profiles. The chart below shows the range of strategies and their underlying asset allocations as at the specified date:



Asset allocations are for illustrative purposes only based upon strategy weightings as of 1 July 2021.



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MEET THE TEAM

The Quilter Cheviot Managed Portfolio Service (MPS) team has a 19 year track record of delivering successful client outcomes, and a proud reputation for innovative partnership with financial advisers. The team comprises a dedicated Investment Management capability that sits at the heart of the Quilter Cheviot investment process as well as Platform & Services specialists focused on ensuring the smooth running of all aspects of the service.

From left to right:

Scott Wilcox, Platform Executive: Scott's role incorporates two key areas – firstly, to ensure that both intermediaries and colleagues are provided with timely information relating to the overall MPS service; and secondly, to work closely with our platform partners to ensure the efficient running of the platforms. Scott previously worked at M&G Investments for 8 years and he has also undertaken contract roles at RBS Coutts, Mercer and Fefundinfo. Scott graduated from the University of Huddersfield with an honours degree in Law and has also completed the Investment Management Certificate (IMC).

Toni Adochitei, Administrator: Toni is the main point of contact for MPS and Platform operational and administrative queries. Toni's primary role is to assist with production and oversight of MPS documentation and literature. Toni also produces and maintains MPS and third party platform management information, as well as providing support to the Investment Managers and Business Development Teams.

Antony Webb, Chartered FCSI, Deputy Head of Managed Portfolio Services: Antony joined Quilter Cheviot in 2010 having graduated from University College London with a BSc (Hons) degree in Economics. Antony is Deputy Head of Managed Portfolio Services at Quilter Cheviot and sits on the firm's Investment Funds Committee. Antony has completed the Investment Management Certificate (IMC) and the CISI Masters in Wealth Management.

Simon Doherty, Chartered FSCI, Head of Managed Portfolio Services: Simon joined Quilter Cheviot in 2007 and is Head of Managed Portfolio Services and Chair of the firm's Investment Funds Committee. A graduate of Trinity College Dublin with a first class honours degree, Simon has completed the Investment Management Certificate (IMC), the CISI Masters in Wealth Management and has passed Level I of the CFA Program.

Olivia Wingrove, Investment Analyst: Olivia joined the MPS team in 2017, having graduated from the University of Exeter with a first class honours degree in Politics, Philosophy and Economics. Olivia supports the Managed Portfolio Service (MPS) Investment Managers with the ongoing management of the MPS strategies and is primarily responsible for monitoring the strategies' allocations and risk profiles relative to their strategic benchmarks and assisting with the production of performance attribution data. Olivia has successfully passed Level I and II of the CFA program and has also completed the Investment Management Certificate (IMC).

Wayne Smith, Platform Manager: Wayne graduated from the University of Witwatersrand (South Africa) with an MSc in Botany. He came to the UK in 2000 and worked for investment management and research company, Allenbridge. In February 2011 as operations and IT Director he transferred to Close Brothers Asset Management when they acquired the retail arm of Allenbridge and was made head of client services – self-directed. Wayne joined the Quilter Cheviot Managed Portfolio Service team in February 2013.

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