

For Professional Connections only



QUILTER CHEVIOT
INVESTMENT MANAGEMENT

CREATIVE INVESTMENT SOLUTIONS FOR A COMPLEX WORLD

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13TH OCTOBER 2023

SOLUTIONS

Complex

1. Bespoke portfolios
2. Liability matching
3. STEP TMPI indices

**‘For every complex problem, there is a solution that is simple, obvious, and wrong’
H. L. Mencken**



Simplified

4. Advice
5. Managed Portfolios
6. Types of clients

‘Simple can be harder than complex. You have to work hard to get your thinking clean to make it simple.’ Steve Jobs



Image source: iStock

Bespoke Portfolios

Investment objective and time horizon

- Knitting multiple portfolios together
- Growth / income
- Short / medium / long term
- **Client expertise in a sector**
 - **Avoid or Acquiesce?**
- **PFIC – Passive Foreign Investment Co.**
- **Non-UK Situs**
- **UK property rich companies**
- **UK gilts – FOTRA securities**
- **ESG/Sustainable solutions**
- **Investment managers and Trust Investment Managers**
- **UK Investment managers - VAT**

LIABILITY MATCHING

- Retirement
- School fees
- Mortgage/car/boat/plane
- Beneficiaries coming of age
- Deferred tax



Image source: iStock

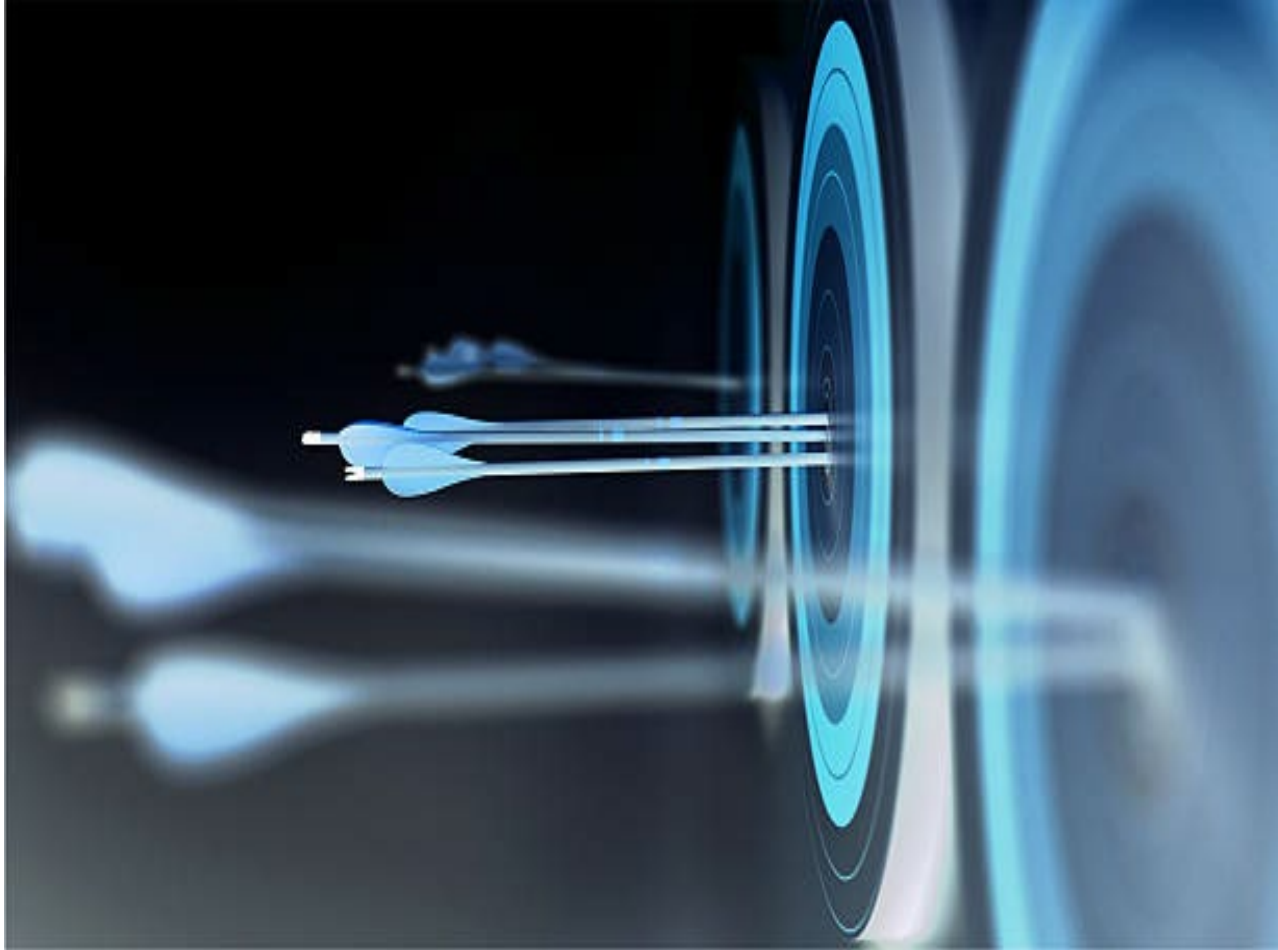
Performance

STEP MPI / ARC

A tool not a solution

1. Actual versus model
2. Bespoke DPS with income vs MPS/DPS model
3. Intelligence is shared

Image source: iStock



FINANCIAL PLANNING

What Is Financial Planning

Financial planning - **managing your financial resources** to achieve your goals.

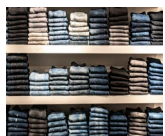
Assessing your current financial situation, establishing financial goals and risk appetite, and devising a bespoke strategy to achieve those goals.

It also helps you in making **more informed decisions** in utilising your funds, including what returns you specifically require and how much risk exposure you need to achieve those returns.

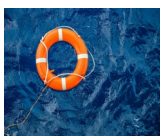
The Purpose Of Financial Planning

A financial plan should help you make the **best use of your money** and achieve long-term financial goals, such as sending your children to college, buying a bigger home, leaving a legacy, or enjoying a comfortable retirement.

The Benefits Of Financial Planning



Financially Organised



Prepared and Protected



Smooth Life Stage Transition

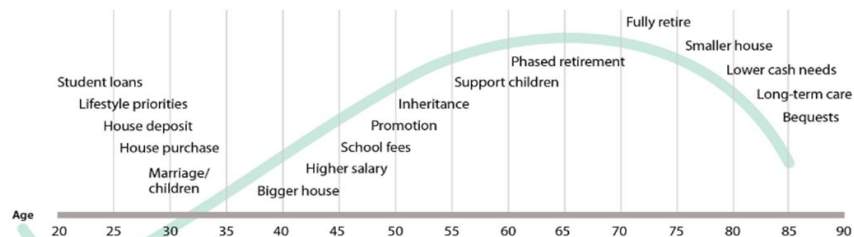


Focused Investment Strategy



Financial Peace of Mind

Image source: iStock



Wealth Management

Savings, Investments, Inheritance Tax planning, Retirement planning

Personal & Business Protection

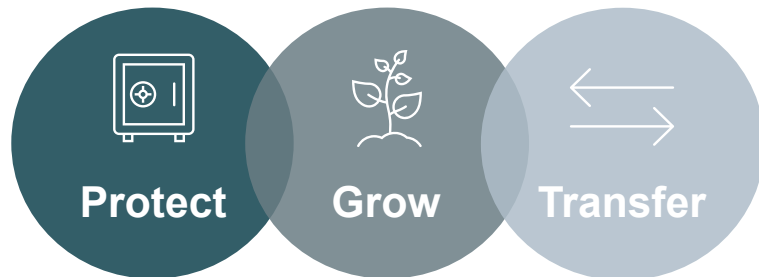
Life cover, Critical illness cover, Income protection cover, Business cover

Wealth Preservation

Estate planning, Succession planning, Trusts, Key business person

Retirement Planning

Pension funds, Personal funds, Company or Trustee funds



MANAGED PORTFOLIO SERVICE

HOW TRUSTEES CAN BENEFIT FROM THIS APPROACH



Image Source: iStock



Offshore solution + Reporting status

Fewer holdings → less accounting



Increased transparency over holding just a fund

X-ray vision through to the underlying holdings



Great value at competitive costs

Lower costs for your clients, creating exceptional value as borderline trust clients can be sustained for longer.

DIFFERENT TYPES OF BENEFICIARY

Baby Boomers

- Personal touch – someone to speak to and meet in person
- Values
- Access to technology but paper as well



Millennials

- Invest alongside trust in growth portfolio
- Technologically savvy
- Update online/app – minimal direct interaction



THANK YOU – ANY QUESTIONS?



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