

## Investment Partner

### Company Profile

Quilter is a leading investment house specialising in bespoke investment management services.

We have an established reputation for working closely with clients' professional advisers and recognise that a SIPP portfolio may form part of an overall financial planning strategy. Understanding the client's needs is fundamental to our philosophy. Your client's objectives drive our decision making from the start and ensure that, over time, the investment decisions we make are relevant to their changing circumstances.

### Why Select Quilter?

We offer a flexible way for your client's pension to be invested and a means by which you can keep in touch with the progress of the SIPP.

Each investor is considered individually and receives the attention of a dedicated investment manager who has the resources and technical support that modern investment management requires.

We provide:

- a choice of discretionary portfolios comprising equities, fixed interest, alternative investments and cash. Subject to the risk framework adopted alternative assets such as hedge funds and property funds can also be included
- portfolios of collectives (unit trusts, OEICs and investment trusts) designed to meet specific investment objectives
- segregated portfolios
- active portfolio management which enables adjustments to be made to take advantage of changes in the economy and retirement plans
- a full proposal document for the investment management of the fund in response to your initial enquiry
- experienced investment managers who take account of the client's needs before constructing the SIPP. This includes consideration of the appropriate level of risk and a strategy to prepare for taking a pension from the fund

Performance is assessed against an agreed benchmark.

Valuations are available 24 hours a day, 7 days a week through our secure website [www.quilter.co.uk](http://www.quilter.co.uk).

### Investment Process

Our investment process combines our top-down view with bottom-up recommendations from our team of in-house analysts who look at key areas such as companies' activities, the drivers to stock performance and valuation metrics.

We have four stages in the investment process:



We draw on the research of many leading investment banks, brokers and other providers. We supplement this with our own research and meetings with management, maintaining excellent company and industry awareness. Discussions and decisions on our investment process are communicated with all investment managers in regular meetings, via e-mail and on our research database.

Once the strategic asset allocation and benchmark are decided, investment managers add value in two areas. First, through tactical asset allocation which looks at relative weighting of different asset classes and sectors given the current circumstances, and secondly through stock selection. Our research team focuses on around 375 major UK and overseas companies and a wide range of collective funds. The selection of stocks or funds for portfolios are based on the analysts' and the investment committee's recommendations, although the final decision is made by the investment manager based on the client's objectives.

## Charges

For further information regarding charges please speak to your usual contact at Quilter.

Adviser Remuneration will be paid out of your SIPP cash account by Sippcentre. Your Adviser may receive initial and renewal commission from Quilter.

Your Adviser is responsible for transferring cash between Sippcentre and Quilter. Your Adviser must transfer cash using Sippcentre's online cash movement facility.

## Contact Details

Quilter	<b>Belfast</b>	028 9026 1150	<b>Leicester</b>	0116 249 3000
St Helen's	<b>Birmingham</b>	0121 212 2120	<b>Liverpool</b>	0151 236 8281
1 Undershaft	<b>Bristol</b>	0117 927 3377	<b>Manchester</b>	0161 832 9979
London EC3A 8BB	<b>Glasgow</b>	0141 222 4000		
Tel: 020 7662 6200				
E-mail: <a href="mailto:sipps@quilter.co.uk">sipps@quilter.co.uk</a>				

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## Regulatory

A J Bell includes A J Bell Holdings Limited and its wholly owned subsidiaries A J Bell Management Limited, A J Bell Limited and A J Bell Securities Limited.

A J Bell Management Limited is authorised and regulated by the Financial Services Authority. A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority.

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The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21

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