

Quilter

UBS SA Investor Roadshow
June 2026

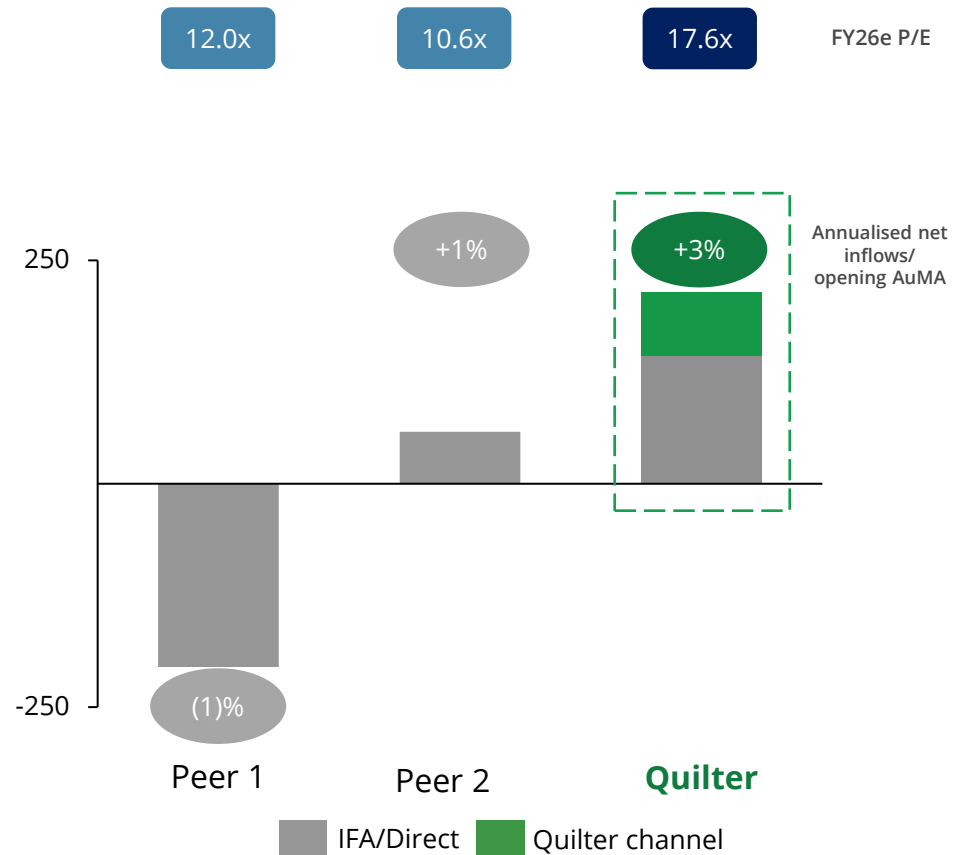
Agenda

Time	
13:00	Lunch
13:15	Introductory remarks: Steven Levin and Mark Satchel
13:30	Distribution and Platform: Steve Gazard and Jo Harris
14:15	Investment Solutions: Marcus Brookes
14:45	High Net Worth: John Goddard
15:15	Finance and Strategy: Mark Satchel and Hanlie Van Staden
15:45	Closing remarks: Steven Levin

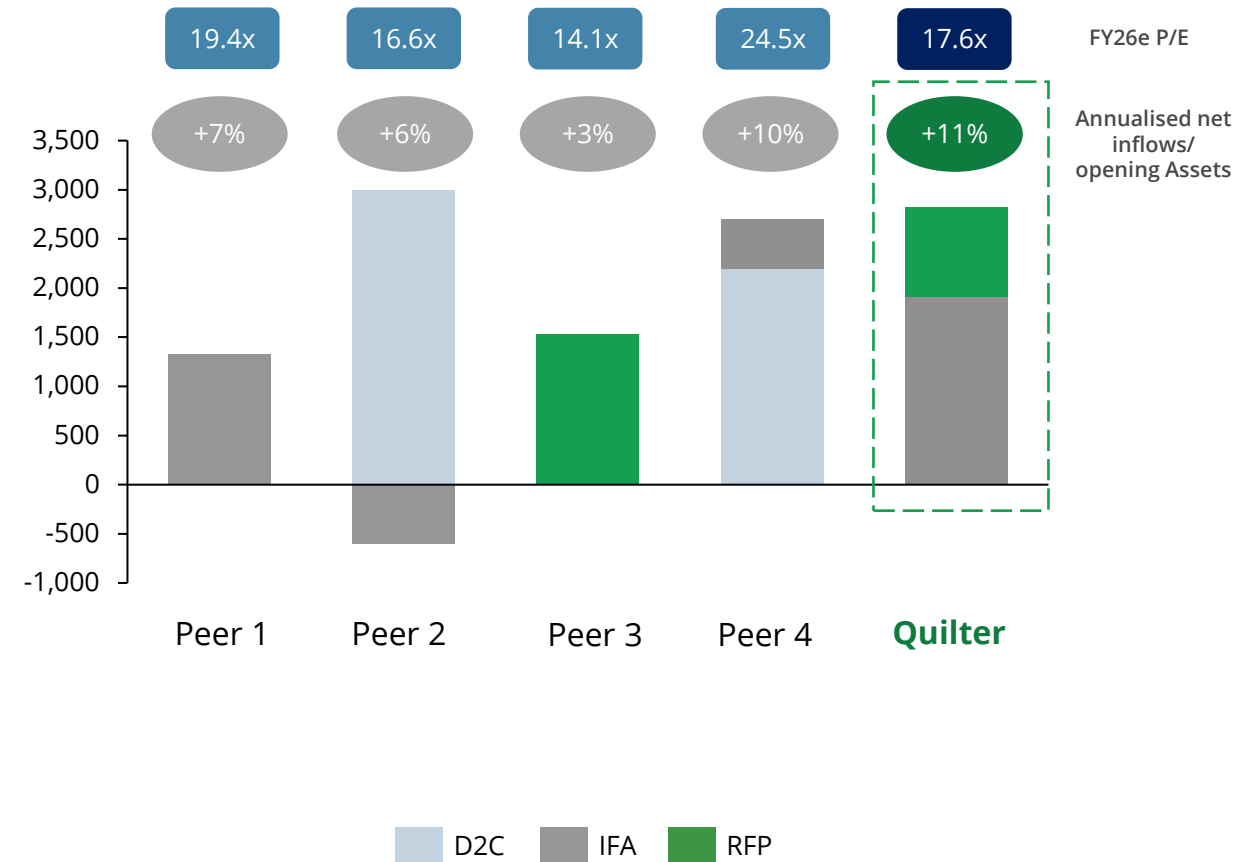
Quilter: Outperforming High Net Worth and Platform peer flows

Q1 2026 Quilter core net flows vs Listed peers by channel

High Net Worth (£m)¹



Platform (£m)²



1. Listed peers include Rathbones and Brooks MacDonald.
 2. Listed peers include IntegraFin, Aberdeen, St. James's Place and AJ Bell.
 P/Es as at 22 May 2026.



Distribution and Platform

Steve Gazard, Chief Distribution Officer

Jo Harris, Chief Customer Officer

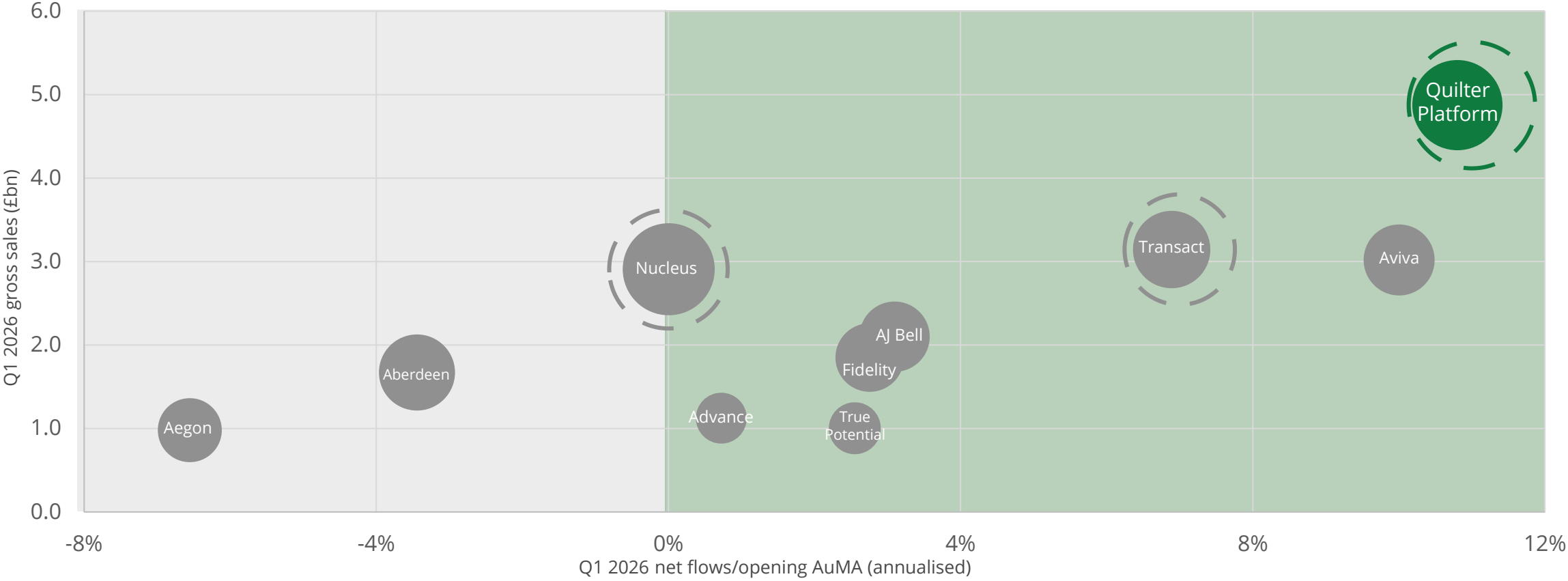
Quilter

Quilter: The UK's largest adviser Platform

Improving productivity, increasing market share and a growing market driving Quilter's momentum

"The current top three platforms by assets are Nucleus (£110bn), Quilter (£105bn) and Transact (£77bn). By 2030, on Fundscape's realistic scenario, Quilter overtakes Nucleus to lead the market at £220bn, with Nucleus second at £194bn and Transact holding third at £169bn. Below the surface, the ranking is reshuffled, the gaps widen, and the disruptors are remodelling the market they intend to compete in." ~ Fundscape, May 2026

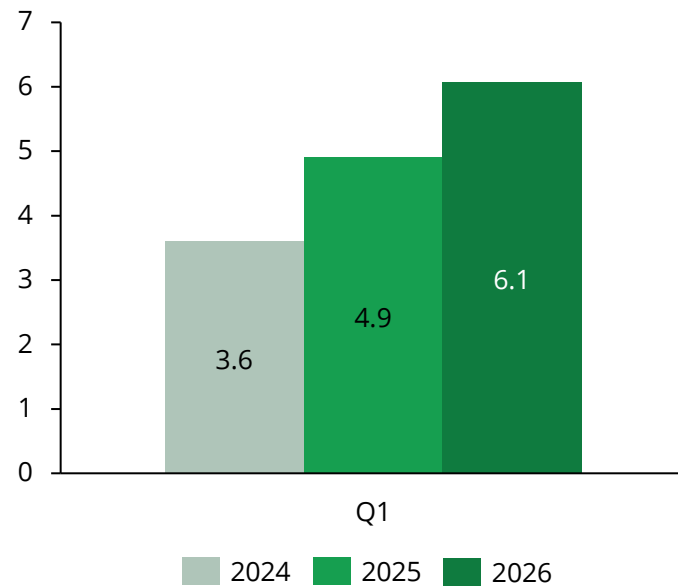
Quilter Platform peer Q1'26 flow and AuMA comparison¹



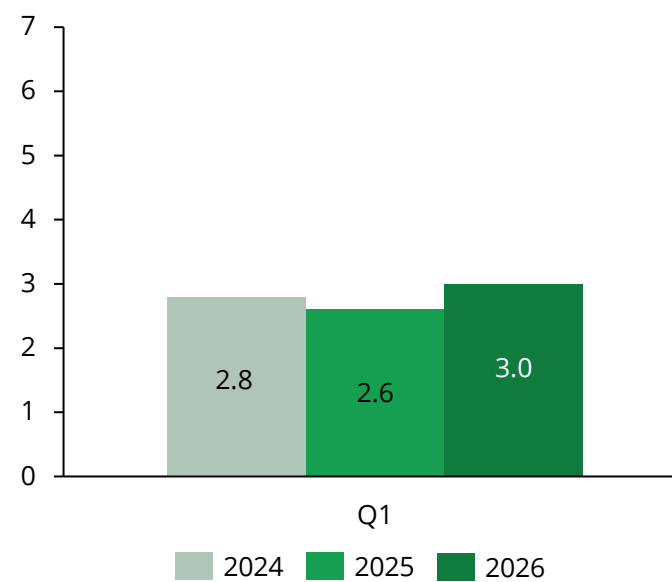
Source: Fundscape. Aberdeen represents "Adviser" only; AJ Bell represents "Advised" only. Size of bubble represents AuMA. Dotted circles represent Fundscape's 2030 platform AuA forecasts.
 1. Excludes Platform peers with <£30bn AuMA.

Flows: maintaining strong momentum

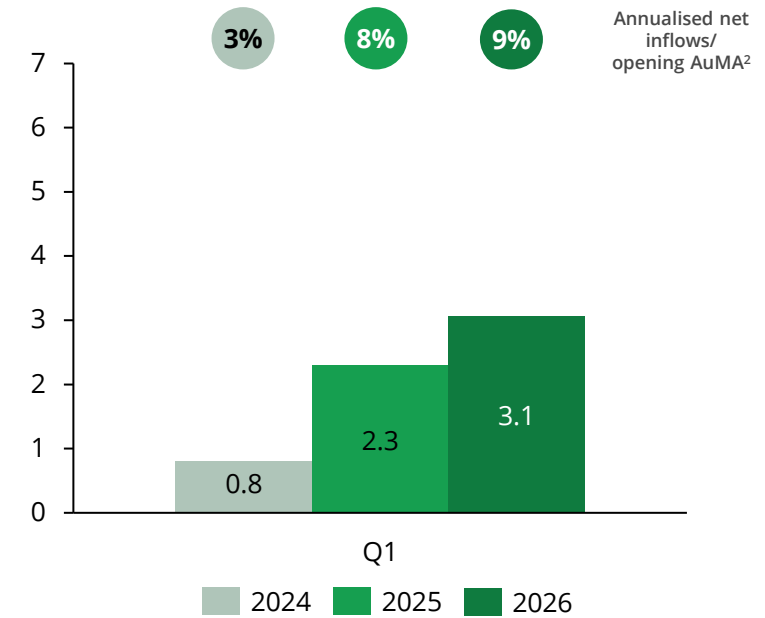
Q1 core gross inflows¹
£bn



Q1 core gross outflows¹
£bn



Q1 core net inflows¹
£bn

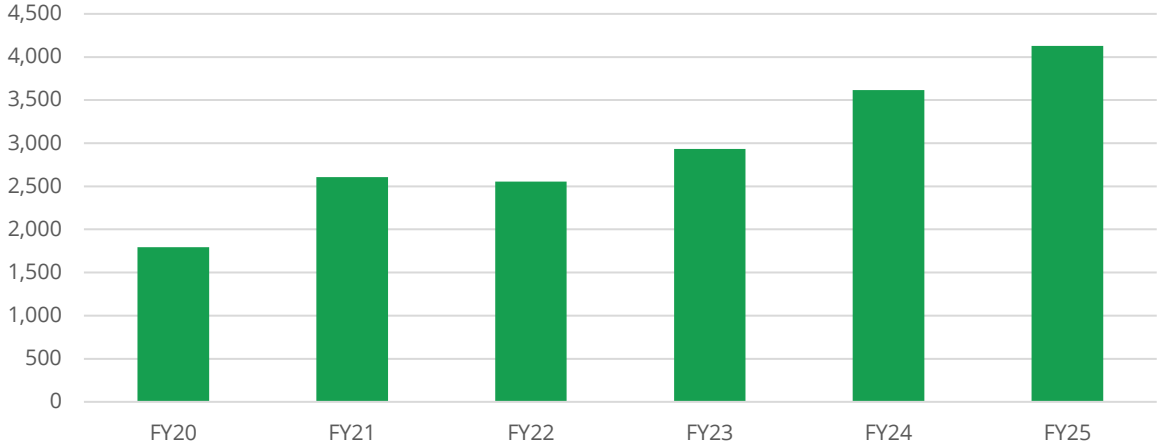


1. Totals include Inter-segment dual assets that reflect funds managed by Quilter Cheviot and administered by Quilter Investors and the Quilter Cheviot managed portfolio service solutions available to advisers on the Quilter Investment Platform.
2. Q1 2024, 2025 and 2026 discrete quarter net inflows/opening AuMA on an annualised basis.

Distribution

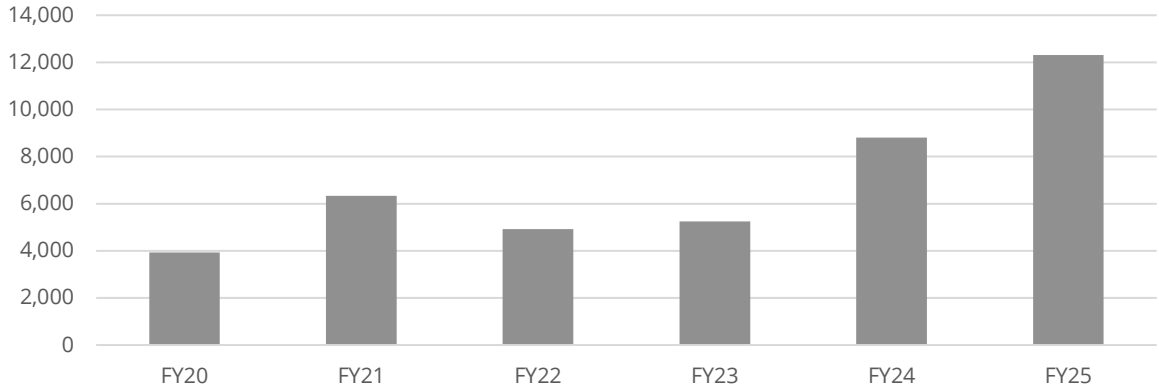
Reduced leakage driving more flows to Platform

Gross flows from Quilter Advisers onto Quilter Platform (£m)



IFA flows near-doubled since new Platform full-launch in 2021

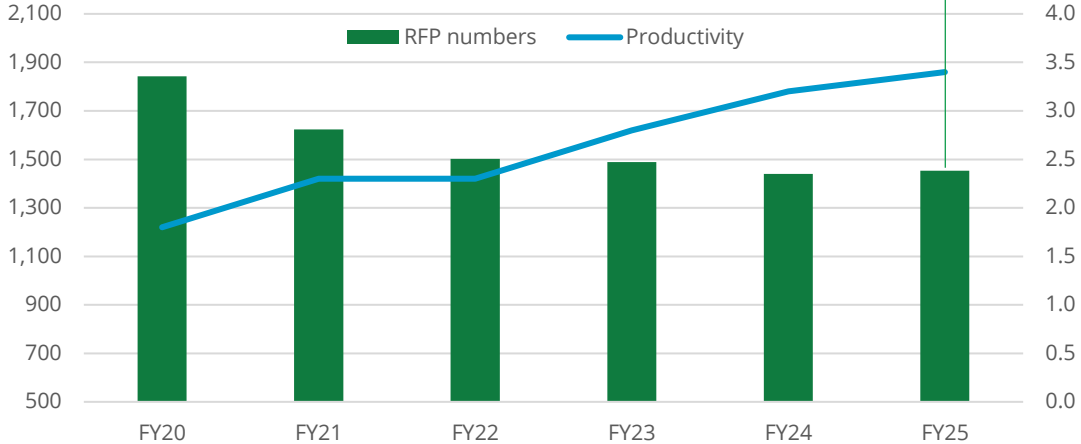
Gross flows from IFAs onto Quilter Platform (£m)



1. Source: Fundscape. Represents total market gross flows.
2. IFA only.

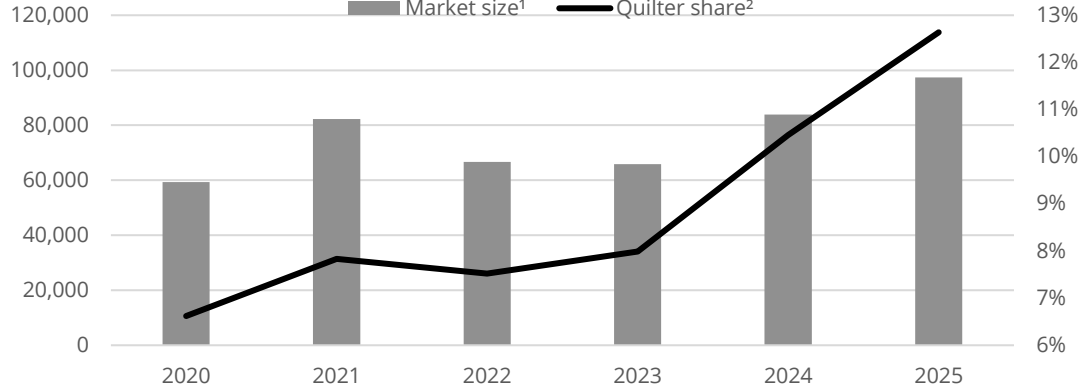
Restricted advisers strategically aligned

Number of RFPs and RFP productivity (£m)



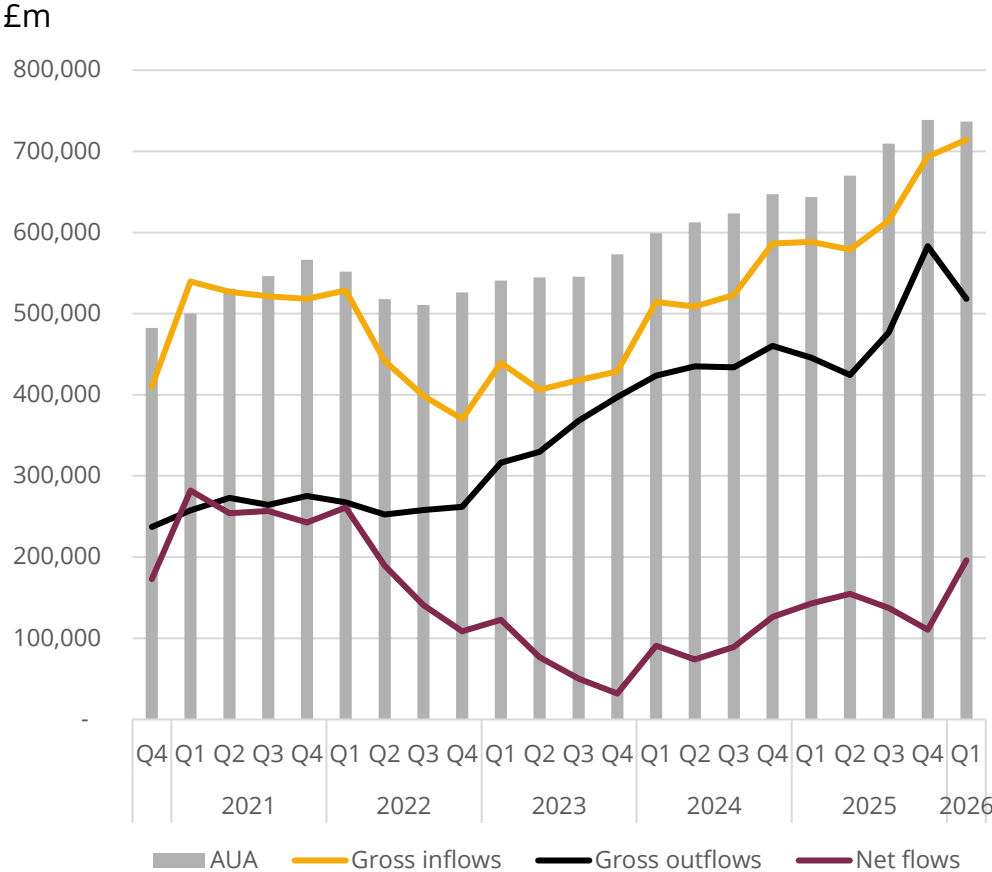
Taking a greater share of growing IFA market

Size of market (£m) and Market share (%)



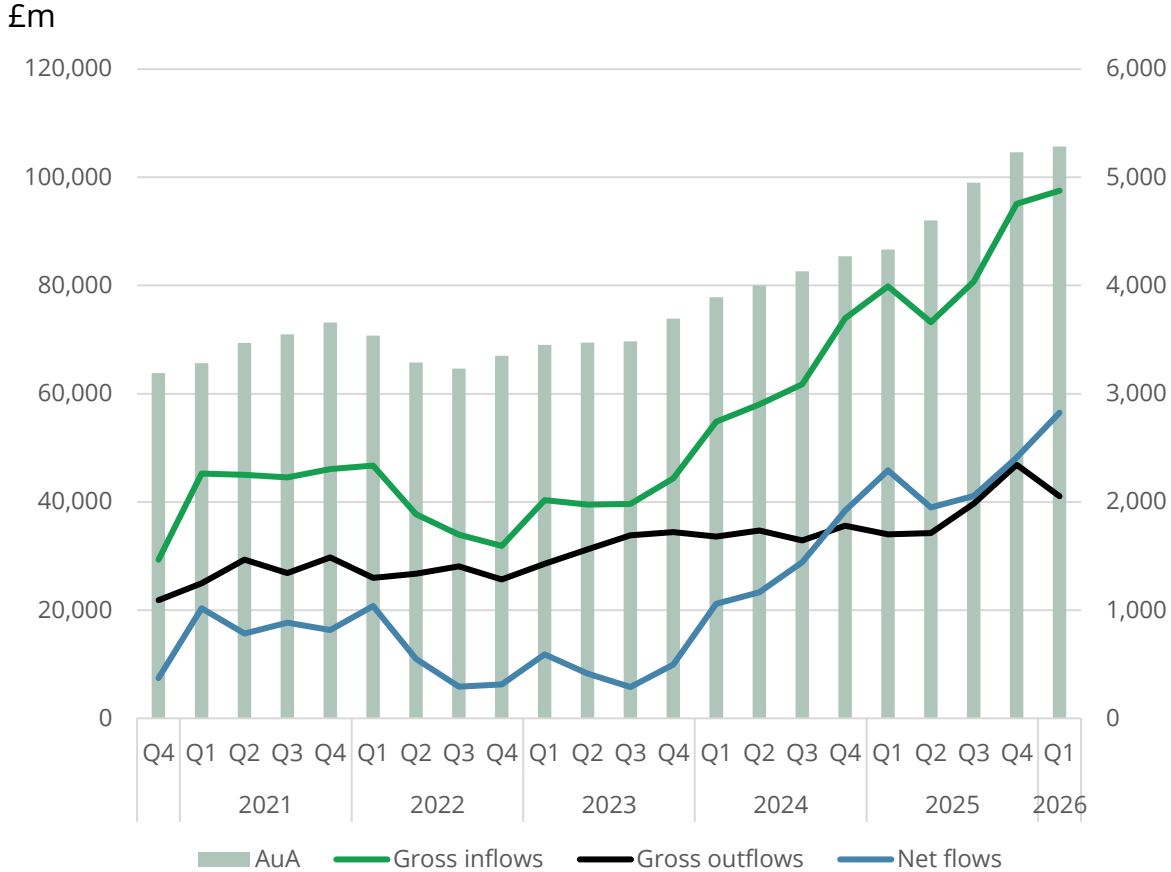
Industry insight: Quilter outperforms the advised Platform market

Industry advised platform AuA and flows¹



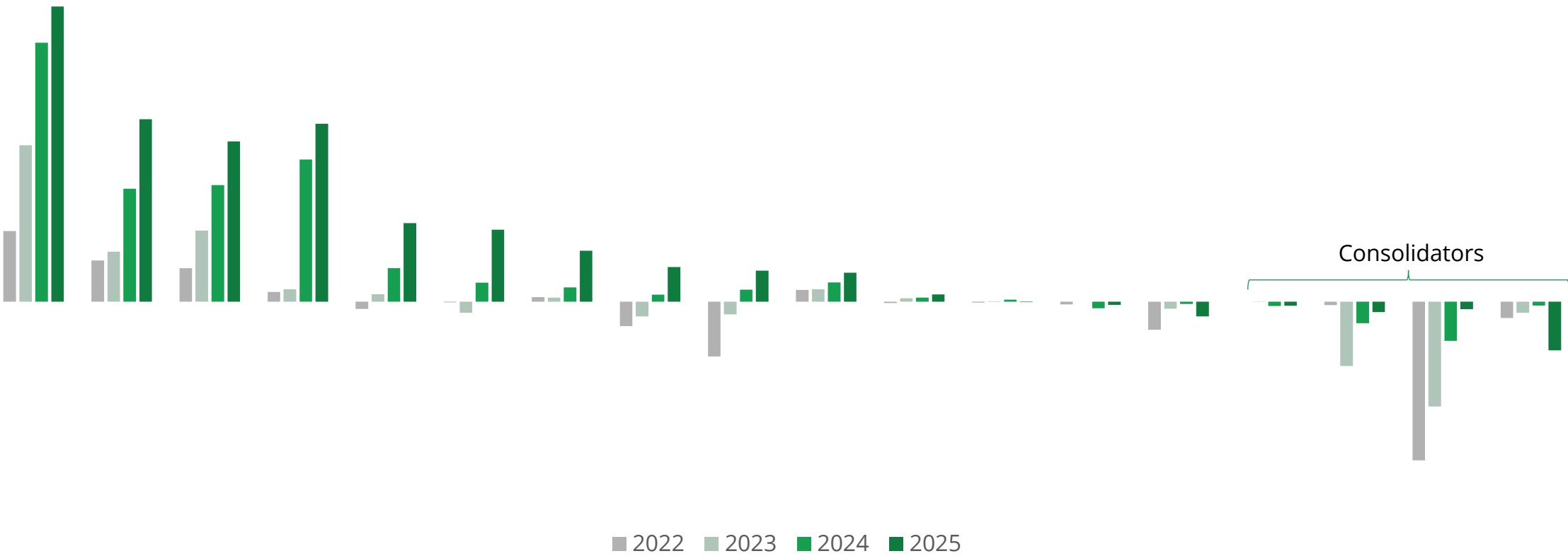
1. Source: The Langcat, Sales Trends Q1'26

Quilter Platform AuA and flows

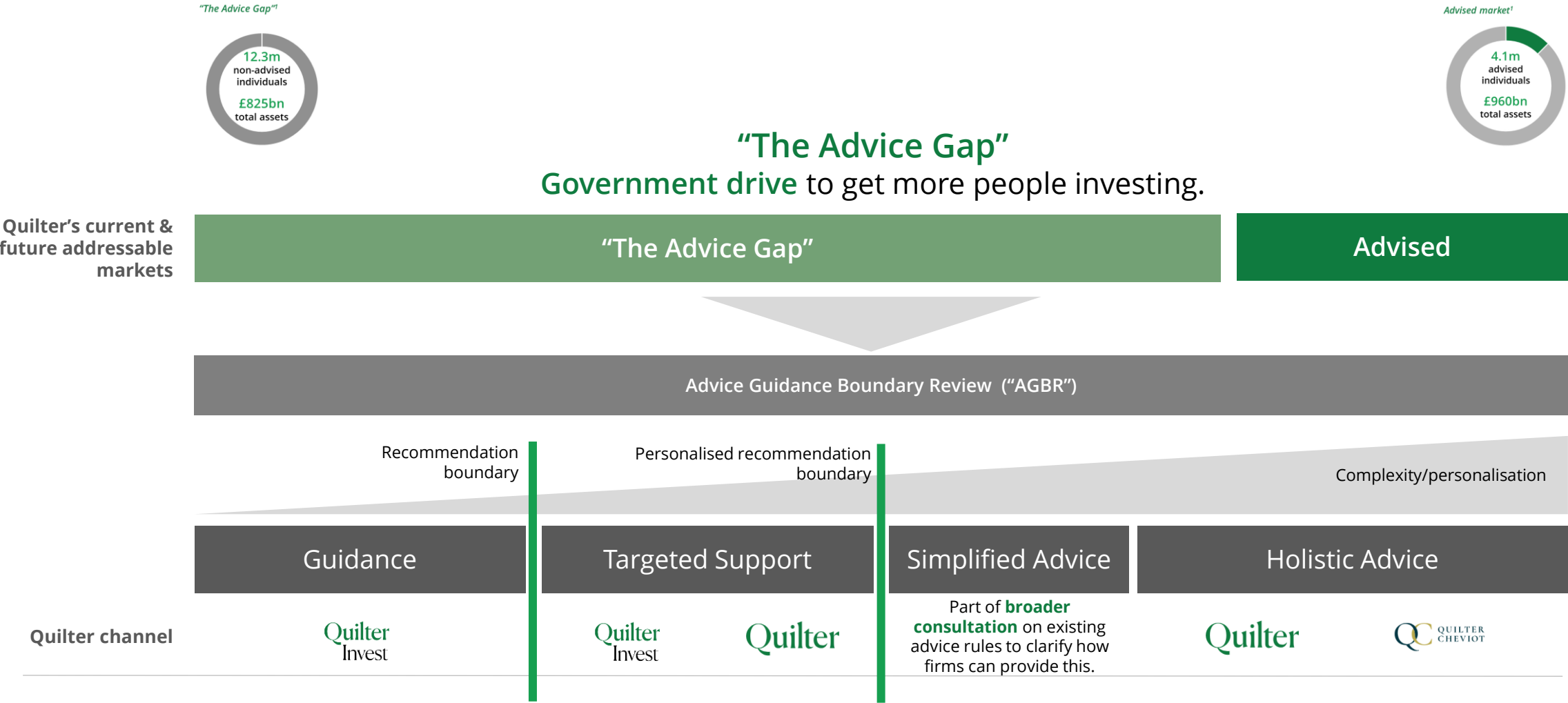


Platform distribution: sources of IFA channel flow

Platform net flow transfers by peer (€m)



Becoming a customer champion: expanding access to quality advice

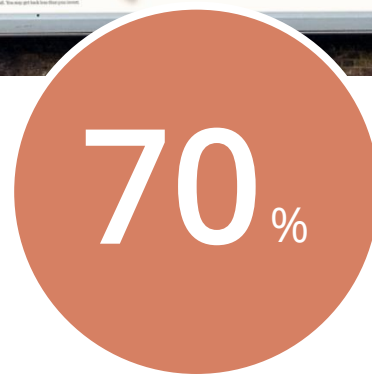


1. Source: Boring Money.

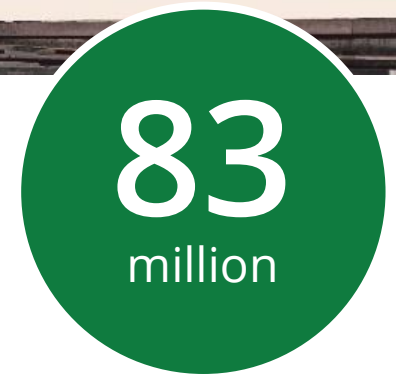
Raising brand awareness and external appreciation of Quilter's values



Fans tuned in live across the globe to watch the Quilter Nations Series across 21 matches.



Target audience reach with advertising campaign



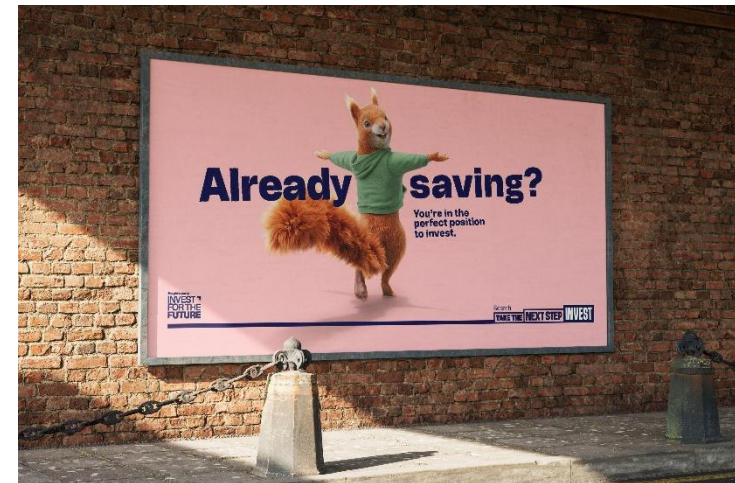
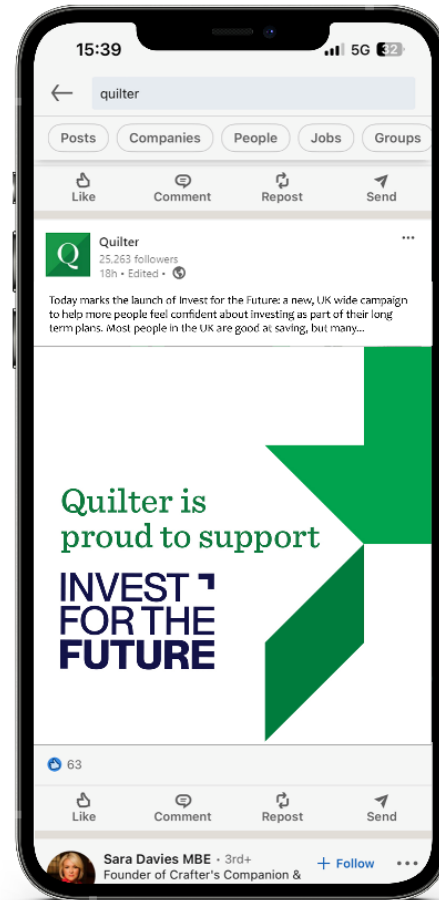
Unprompted brand awareness y-o-y.

Supporting the industry-wide, government-sponsored investing campaign

Brought to you by
INVEST FOR THE FUTURE



TAKE THE NEXT STEP INVEST





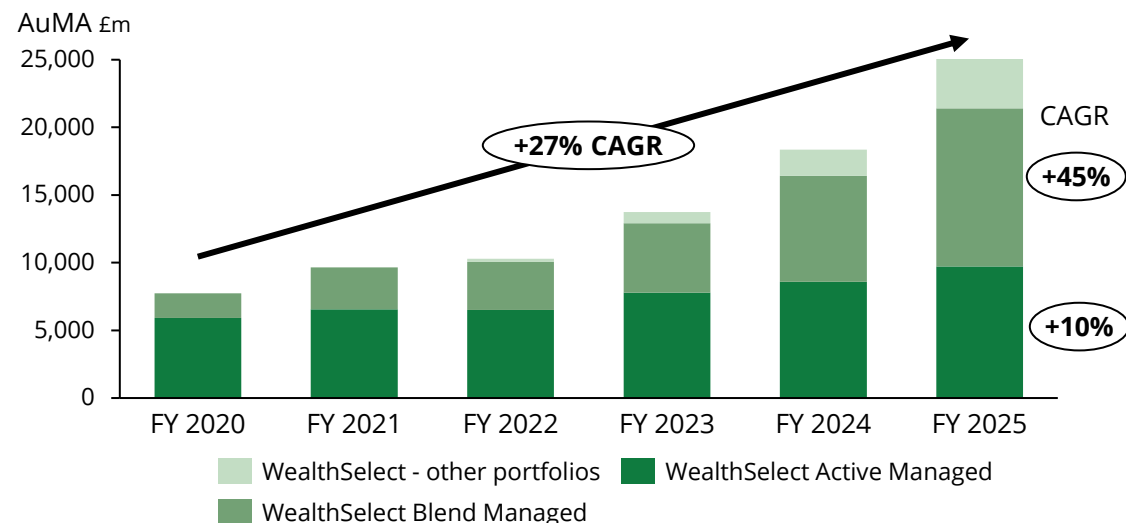
Investment Solutions

Marcus Brookes
Chief Executive Officer – Quilter Investors

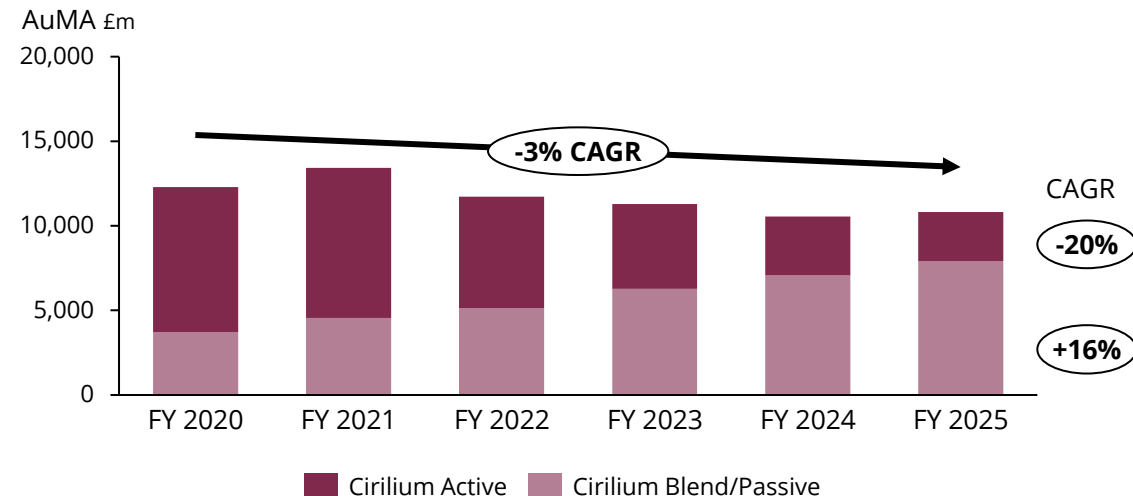
Quilter

Principal Platform solutions: now rebased towards MPS and Blend/Passive

Managed portfolio solutions



Fund of funds solutions



WealthSelect Active Managed

Flows (FY25):

- Gross inflow: £1.6bn
- Net inflow: £0.3bn

Revenue margin¹: c.35bps

Growth dynamic: Growth

WealthSelect Blend Managed

Flows (FY25):

- Gross inflow: £3.7bn
- Net inflow: £2.5bn

Revenue margin¹: c.28bps

Growth dynamic: Growth

Cirilium Active

Flows (FY25):

- Gross inflow: £0.2bn
- Net flow: (£0.9)bn

Revenue margin¹: c.65bps

Growth dynamic: Declining

Cirilium Blend/Passive

Flows (FY25):

- Gross inflow: £1.7bn
- Net inflow: £0.0bn

Revenue margin¹: c.25-45bps

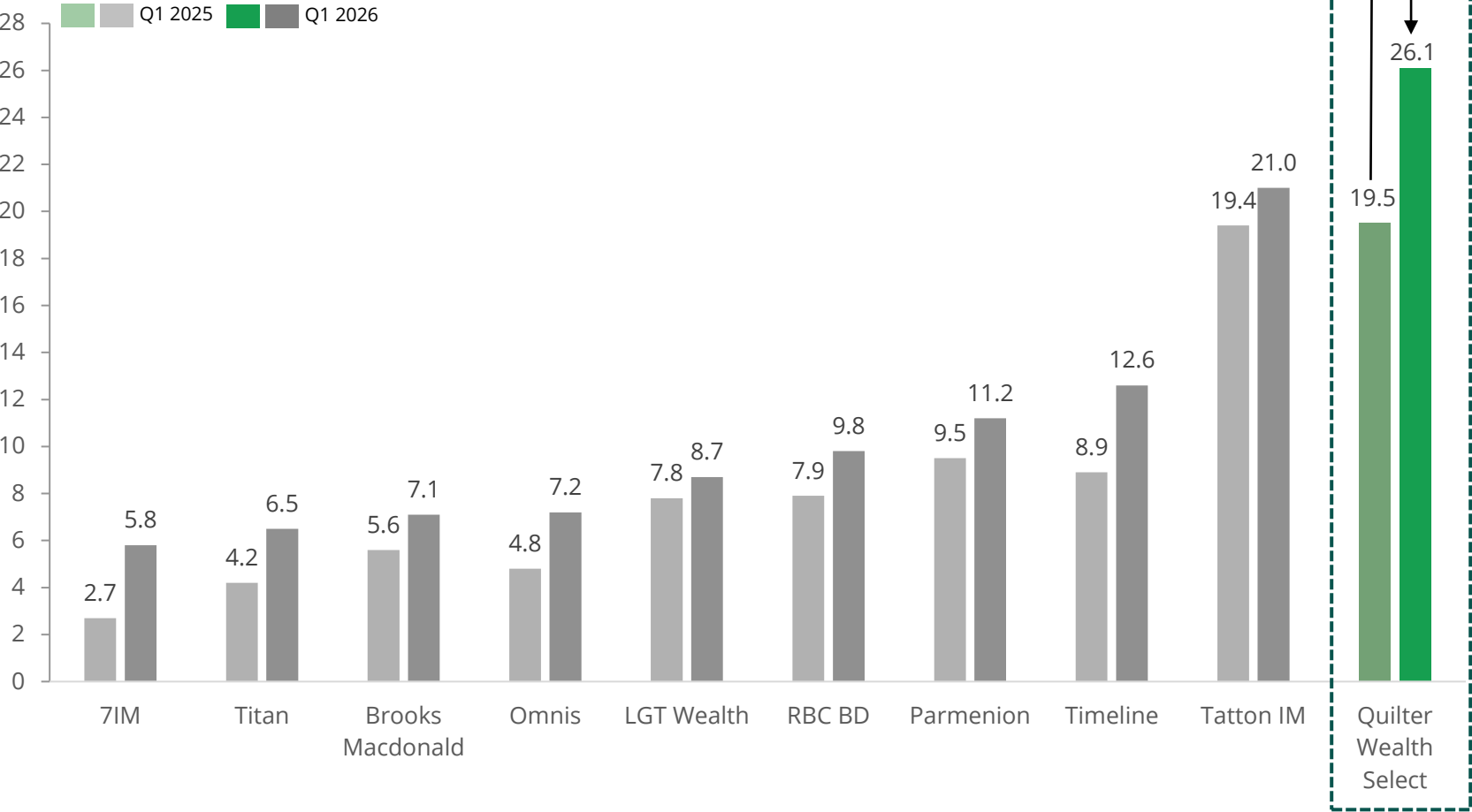
Growth dynamic: Growth

1. Revenue margins reflects Quilter's retains revenue margin and depends on asset allocations and sub-mandates.
 2. WealthSelect other portfolios include Passive, Responsible and Sustainable ranges.

MPS on Platform: Quilter an industry leader

MPS AuMA¹

£bn



1. Next Wealth MPS Comparison Report June 2026.



High Net Worth

John Goddard
Chief Executive Officer – Quilter Cheviot

Quilter

High Net Worth: building on solid foundations, focusing on execution & growing capacity

Aiming to deliver mid-single digit net flow growth and mid-20s operating margin

Our ambition

To be the leading
integrated wealth
manager for
High Net Worth clients.

Our focus

Improve digital capabilities

Enhance client and intermediary experience

Effective and high-performance distribution

Simplify and better integrate business model

Deliver solutions that provide capacity to teams

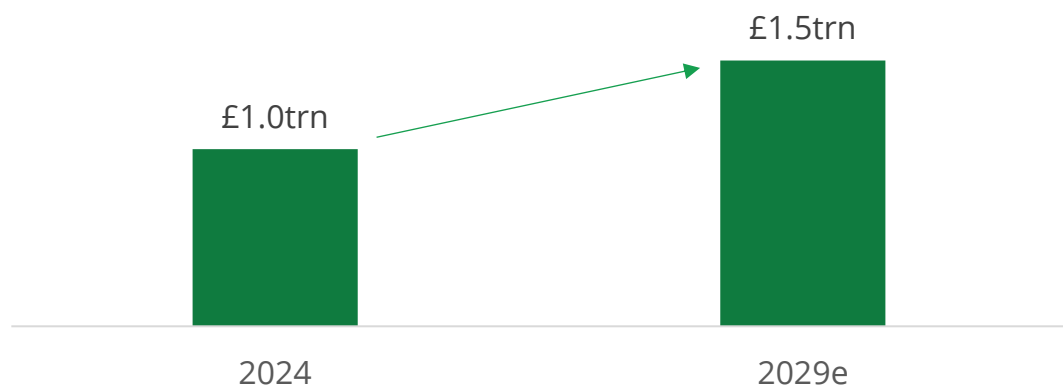
Our goal

Enhanced experience,
tailored to client and
adviser preferences.

- Every client interaction tailored to unique needs.
- Convenient digital experience.
- Bespoke solutions, delivering confident financial futures.

High Net Worth: opportunity and target market

High Net Worth industry growth expectations¹



Quilter Cheviot client target market growth rates²

Wealth segment	CAGR: 2012-2022	CAGR: 2023-2029e
£1 million – £3 million	~5%	~5%
£3 million – £10 million	~5%	~7%

1. Oliver Wyman analysis.

2. Globaldata's Wealth Markets Analytics, net investible assets.

Quilter Cheviot's proposition

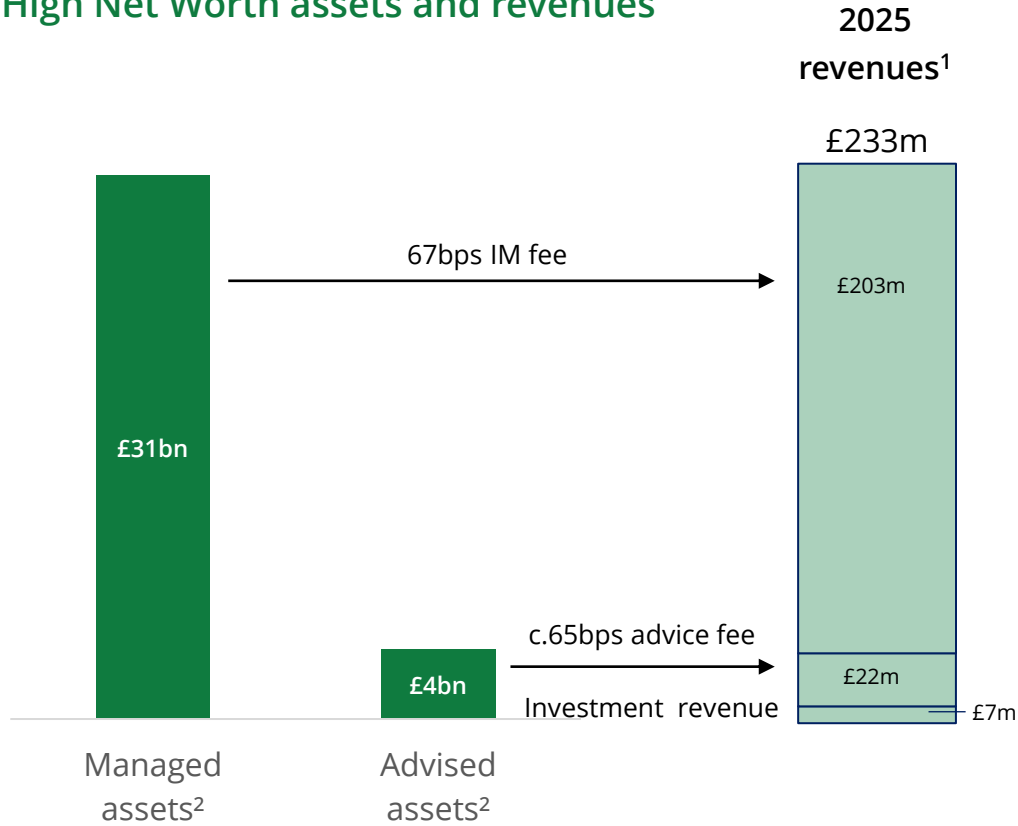
- Source clients directly and work with IFAs and Quilter channel advisers to meet the needs of their clients:
 - Bespoke, personalised strategies, allowing for advanced tax planning, intergenerational wealth transfer and estate structuring
 - Demand for broader range of higher return investments

Quilter Cheviot's target clients

- Require personalised service and solutions aligned to individual goals:
 - Private clients, charities, entrepreneurs
 - Special situations
 - Professionals e.g. Big 4 accountants and lawyers
 - Divorcees
 - Court of Protection and Personal Injury
 - Shariah-compliant portfolios

Reminder of Quilter Cheviot's fees and revenue

High Net Worth assets and revenues



Summary

- Client pays a discretionary fund management fee:
 - Covers the Investment Manager (IM) managing their client's total portfolio in a holistic manner
 - Assets in a client's portfolio will comprise a mix of stock, funds and bonds, and sometimes cash
 - DFM fee ranges dependant on products and client type, with 67bps average revenue margin to Quilter Cheviot
 - Clients may pay a management fee on cash balances, reflecting the cost associated with the IM managing the portfolio
- Cash: we pay interest to clients at the rate we receive from banks less a margin which is set out on our website
 - Quilter Cheviot currently retains 0.85% of the blend of interest received from the various banks it uses
 - Analysis suggests Quilter Cheviot pays close to the best cash rates across the market

Revenue margins in the above, represents the revenue margins Quilter retains.

1. High Net Worth revenue total includes 'other' revenue of £1m.
 2. 2025 average assets.



Finance and Strategy

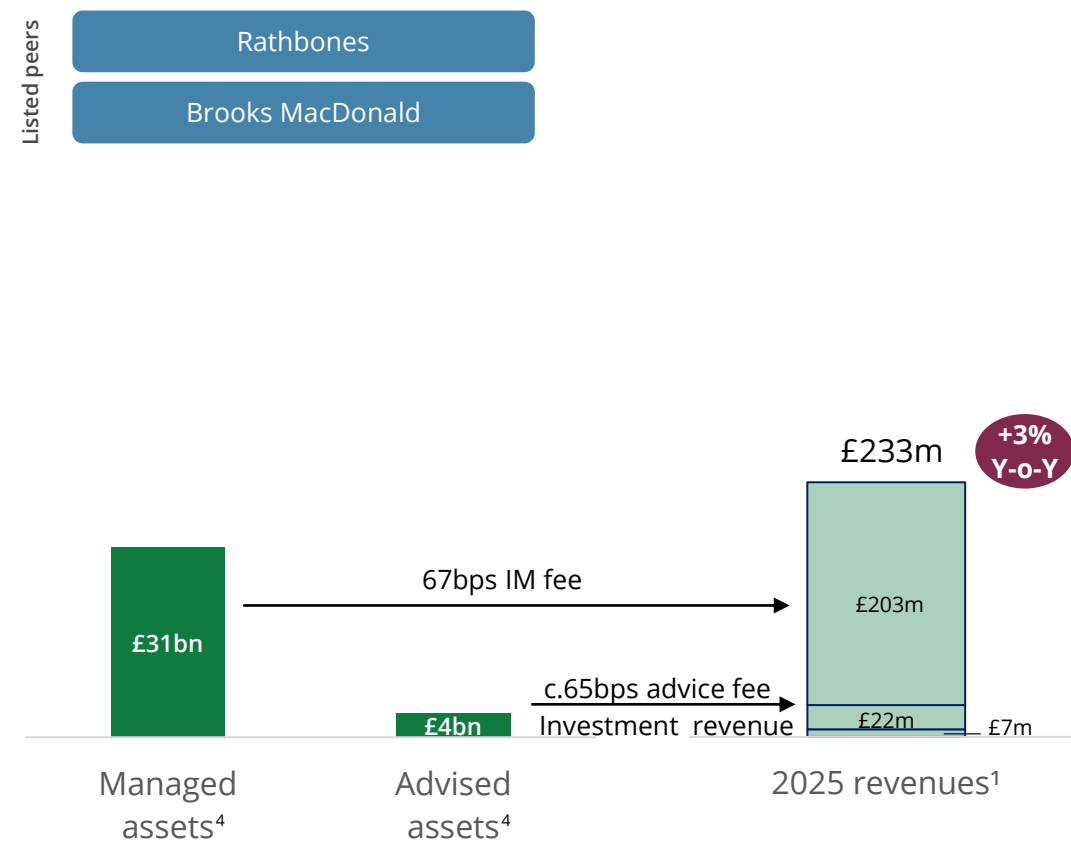
Mark Satchel, Chief Financial Officer

Hanlie Van Staden, Chief Strategy & Transformation Officer

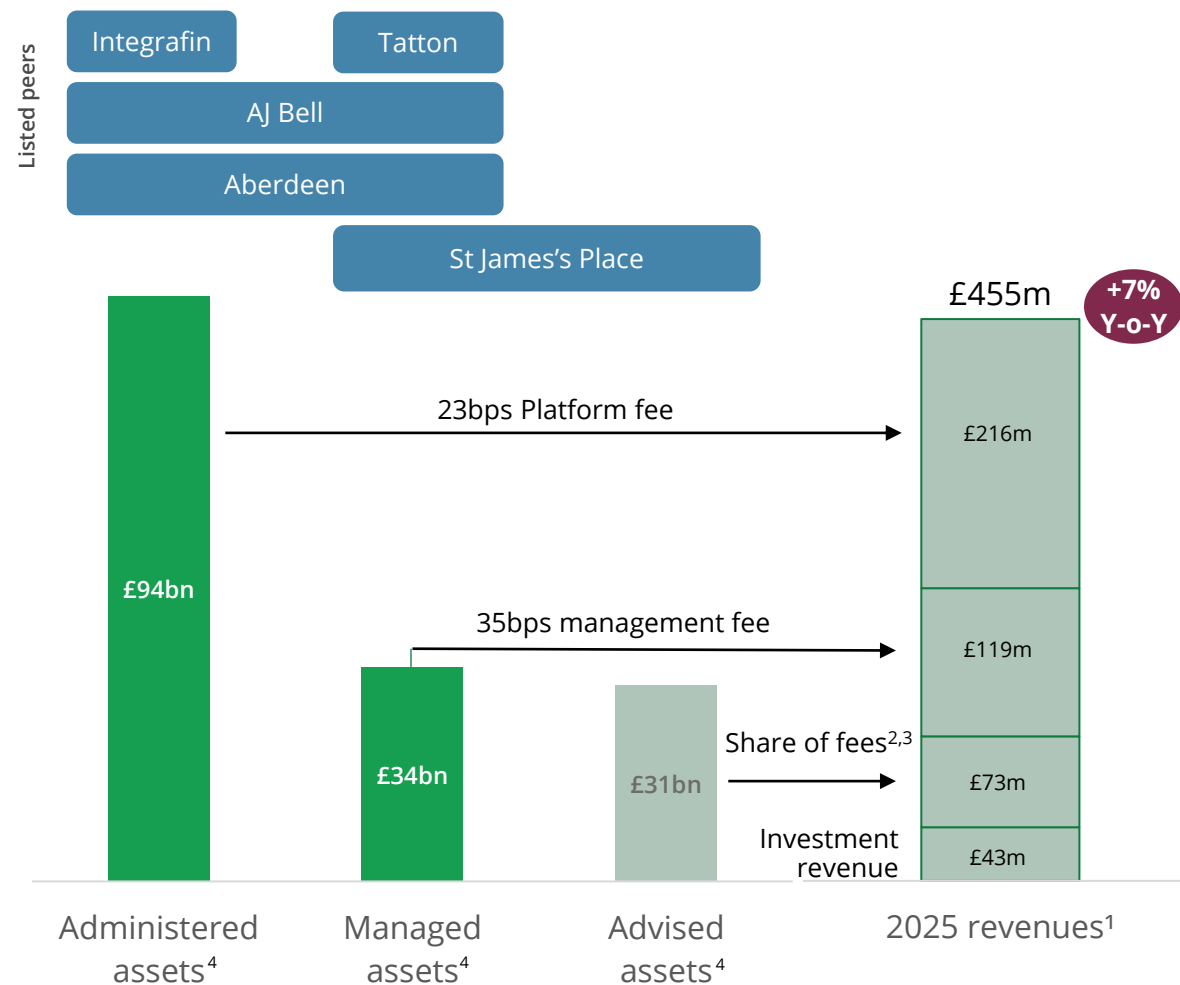
Quilter

How we make money: covering the wealth spectrum with a balanced business

High Net Worth: building an integrated wealth manager



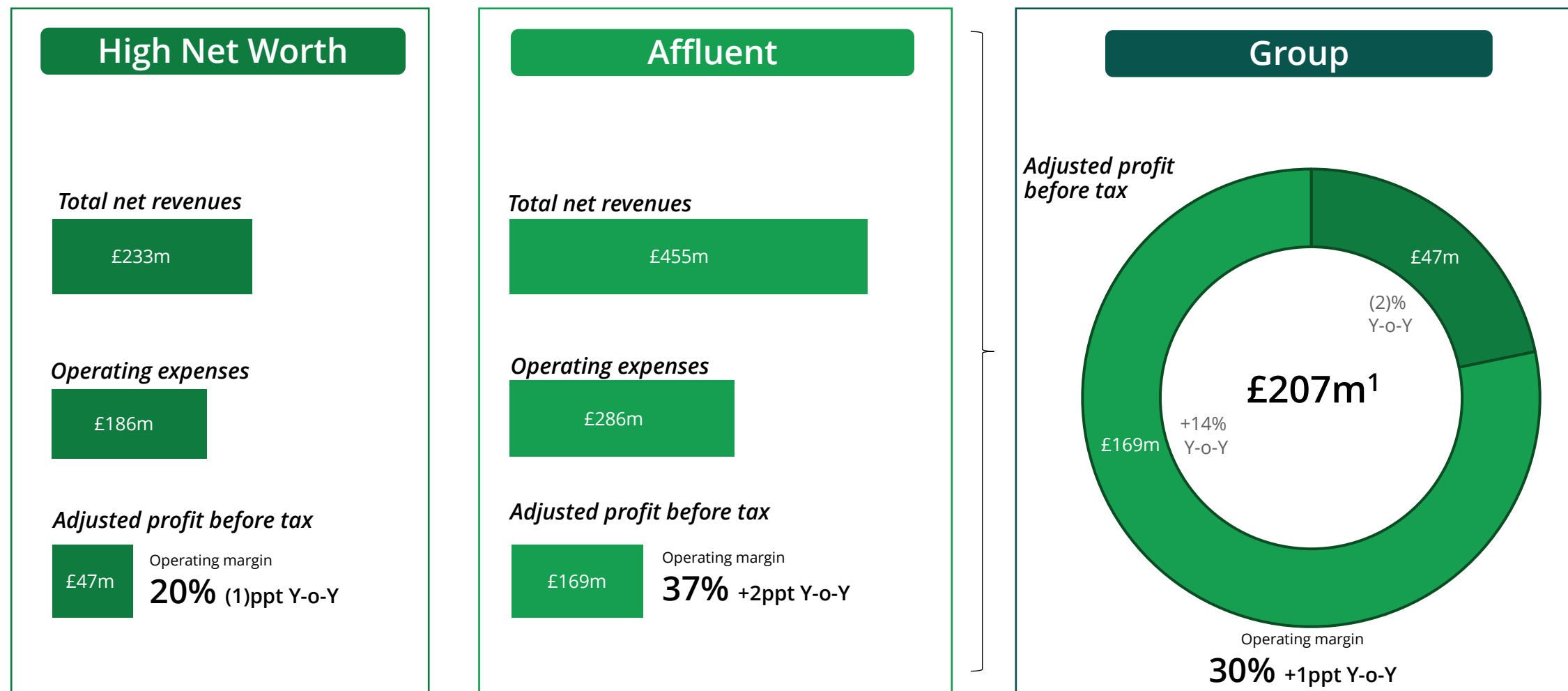
Affluent: a market leading, scalable, advice-led wealth manager



Revenue margins in the above, represents the revenue margins Quilter retains.

1. High Net Worth revenue total includes 'other' revenue of £1m; Affluent revenue total includes 'other' revenue of £4m.
2. Quilter retains c.15% of all fees generated by Quilter Financial Planning advisers.
3. Includes initial and Mortgage and Protection.
4. 2025 average assets.

Segment financials: year-on-year growth driven by Affluent segment



1. Includes Head Office £13m net revenue and £22m operating expenses.

Quilter normalised guidance

The Quilter financial medium-term model in 'normal' markets

Net flows/opening AuMA		c.+5%
	+	
Market movements		c.+5%
	=	
Average AuMA		c.+10%
	-	
'Expected' margin attrition		
	=	
Revenues		Mid to high single digit %
	-	
Costs		Positive jaws
	=	

Steady compounding of earnings at a high-single digit to mid-teens rate over time

EPS enhancement from share repurchases

Capital allocation approach

Adjusted profit
after tax and interest



➤ Shareholder distributions.

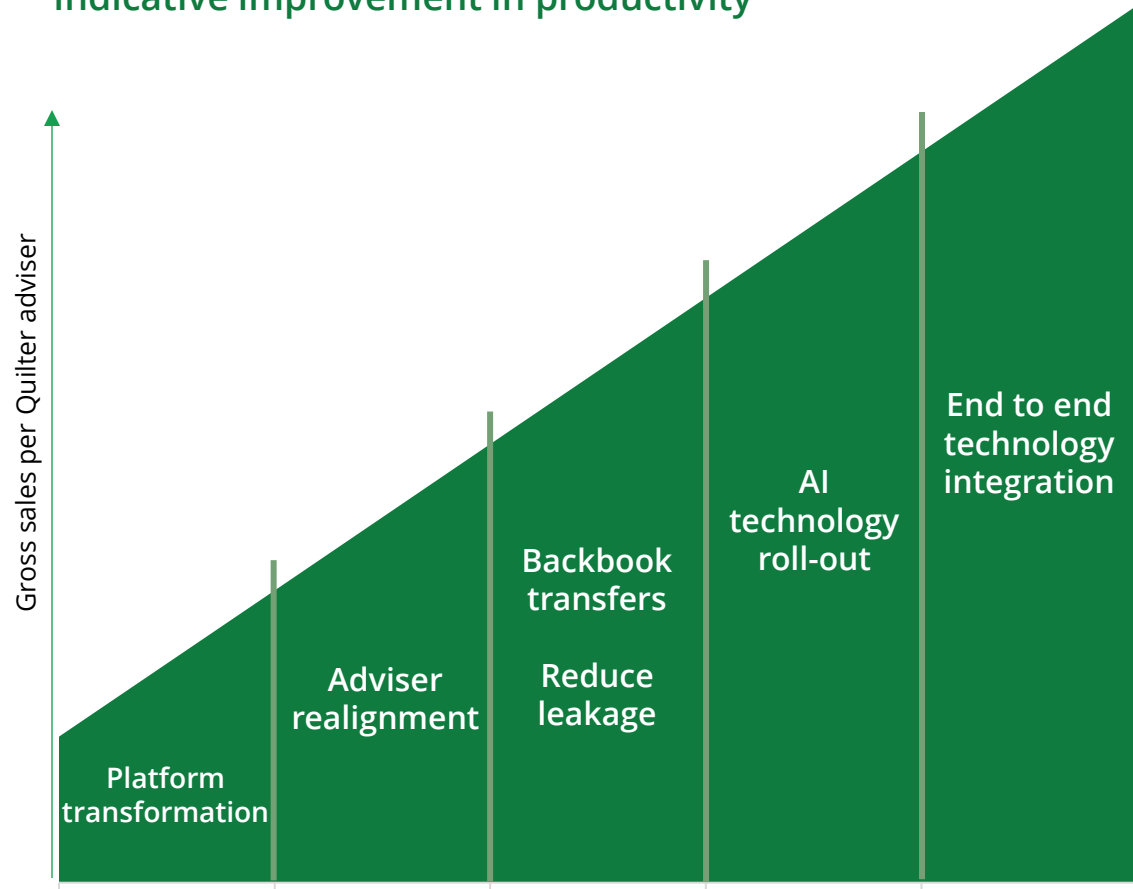
- Group regulatory & working capital.
- Capital support to Quilter Financial Planning/other investments.
- Fund bolt-on M&A.
- Potential one-off distributions.

Summary

- **From FY 2026 onwards:** Quilter will distribute c.70% of post-tax, post-interest adjusted profit to shareholders.
- The Board expects, in normal circumstances:
 - progressive growth in the amount of the ordinary dividend in Sterling terms; and,
 - remainder of the distribution through share repurchases announced at Full Year Results.

Augmenting our proposition with technology and innovation

Indicative improvement in productivity



Innovative adviser technology:

- Multi-year investment.
- Proprietary back-office advice technology, fully integrated with Platform, removing need for separate systems.
- Eliminate duplicative administration – opportunity for exponential improvement in productivity.
- Primary roll-out to Quilter channel RFPs; will be made available to IFAs.

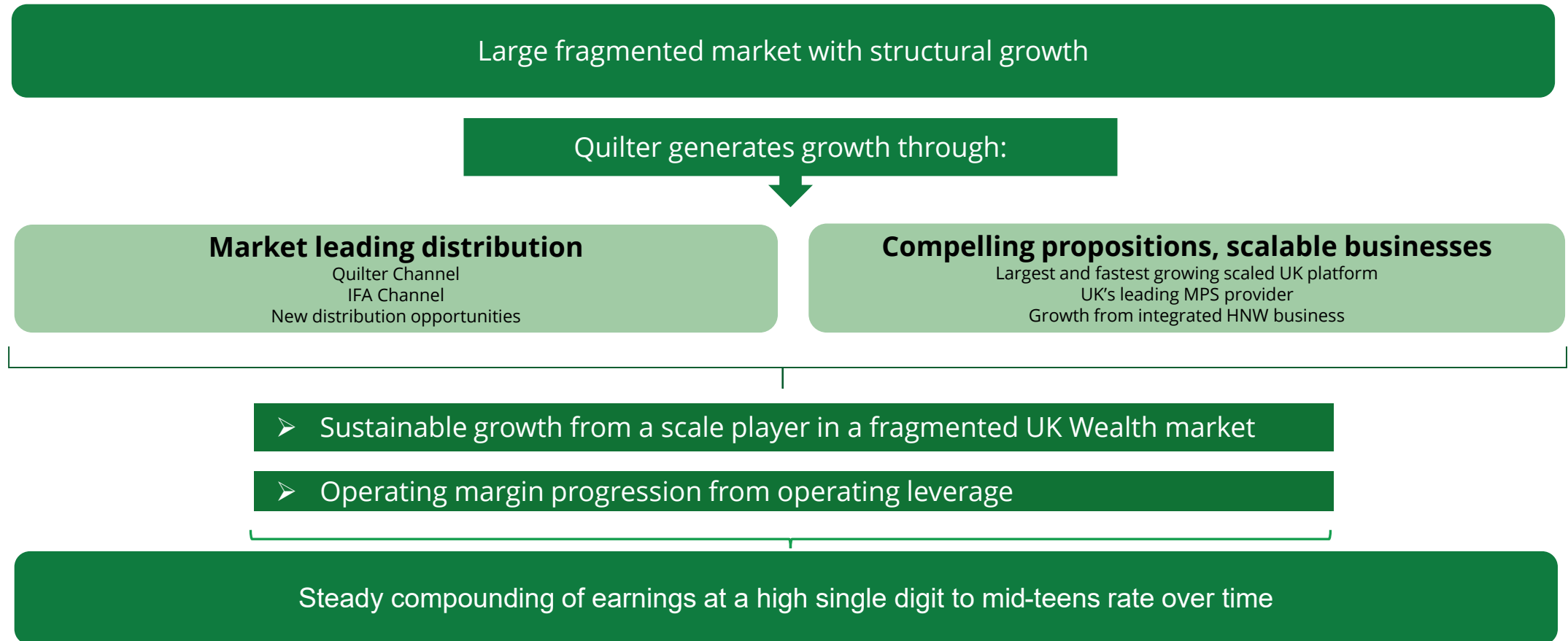


Closing Remarks

Steven Levin, Chief Executive Officer

Quilter

Quilter: delivering today and tomorrow



Regulatory changes support structural industry growth

Quilter well positioned for the evolving regulatory landscape:

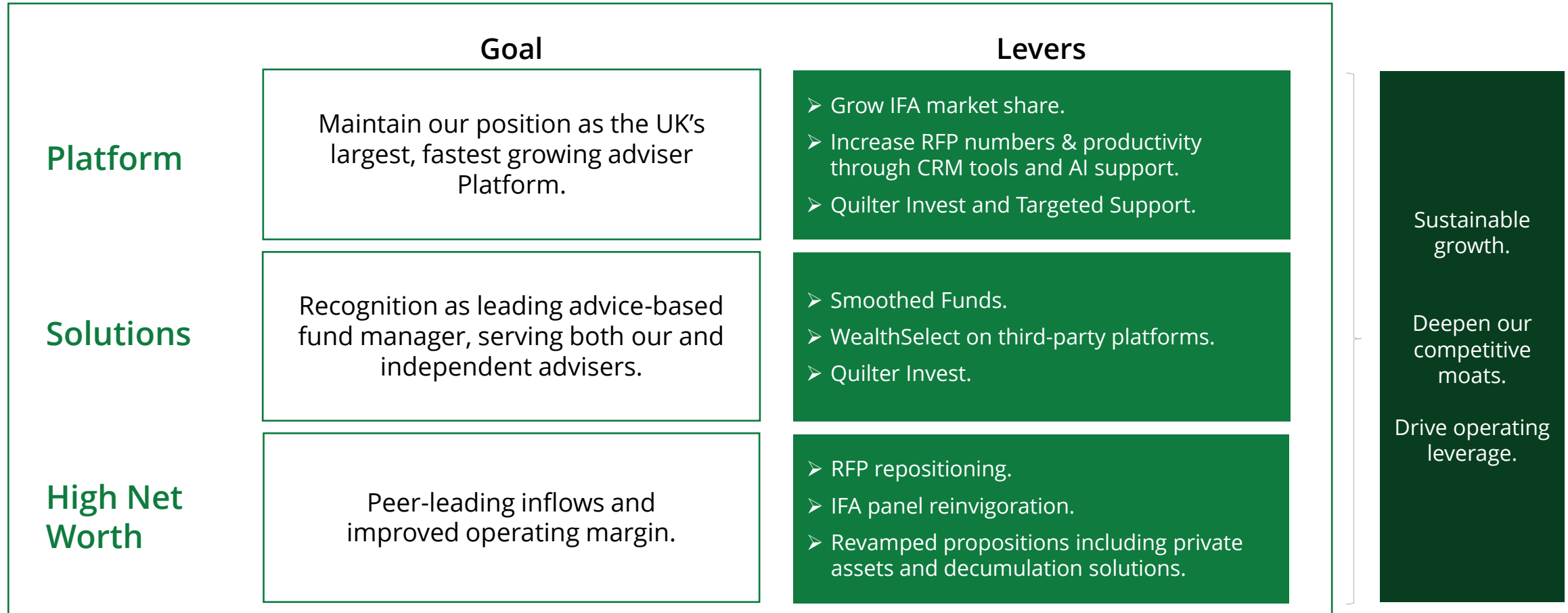
- Supporting individuals' taking responsibility for funding their retirement
- Intergenerational wealth transfer supports demand for personalised advice
- AGBR introduces targeted support to augment existing personalised advice

Quilter impact:

Underpins structural market growth

Supports demand for advice

Business growth drivers



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