2026 Half Year Results

6 August 2026

Disclaimer

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By their nature, all forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which are beyond Quilter plc's control, including, amongst other things, international and global economic and business conditions; the implications and economic impact of global conflicts, economic and political uncertainty, market related risks such as fluctuations in interest rates, inflation, deflation, equity markets, credit markets, and exchange rates, the policies, actions and timing of decisions by regulatory authorities, changes in laws, tax policy or regulations in the jurisdictions in which Quilter plc and its affiliates operate; and impact of competition within the financial services industry.

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Nothing in this presentation should be construed as a profit forecast.

Nothing in this presentation shall constitute an offer to sell or the solicitation of an offer to buy any securities.

Steven Levin

Chief Executive Officer

Introduction

Quilter

Key figures H1 2026: strong results

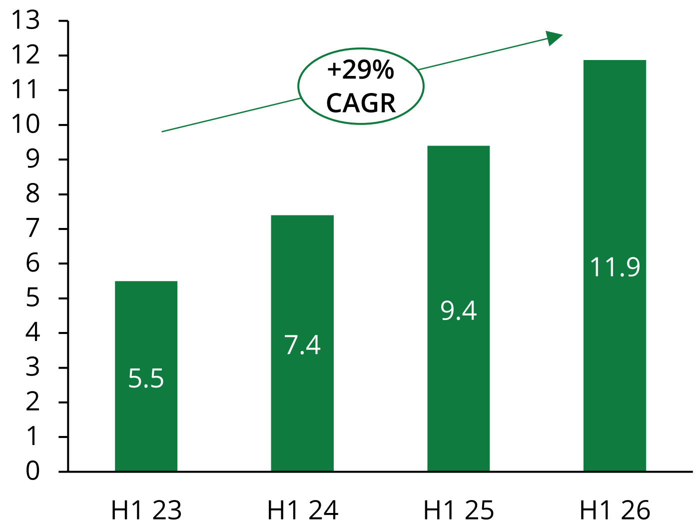
Highlights H1 2026:

Core net inflows	Core net flows as % of AuMA	Operating margin	Adjusted PBT	Adjusted diluted EPS	Share buyback progress
£6.0bn	**9%**	**30%**	**£112m**	**6.1p**	**£68m**
+32% y-o-y	+1 ppt	Unch' y-o-y	+12% y-o-y	+13% y-o-y	returned[1]

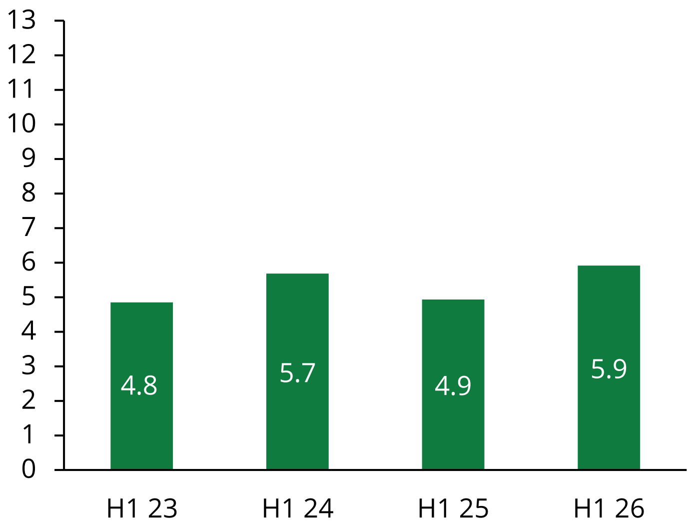
1. As at 31 July 2026.

Group flows: continuing our excellent momentum

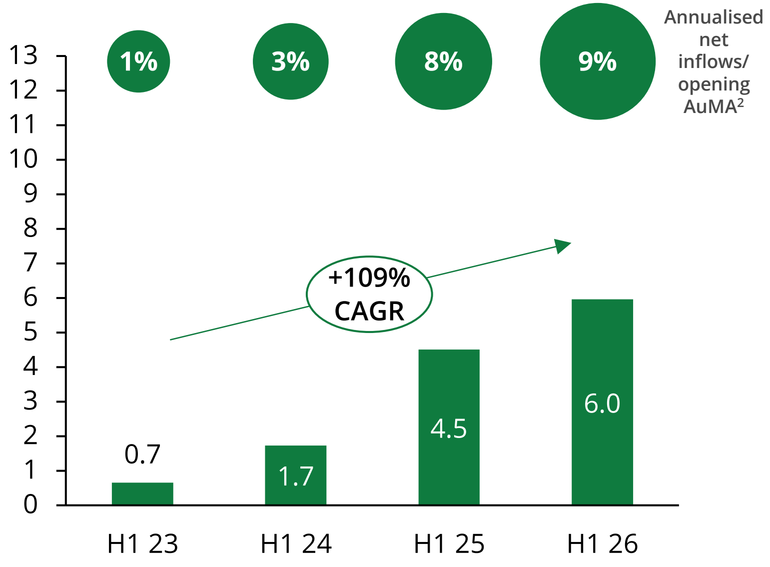
Core gross inflows[1]
£bn



Core gross outflows[1]
£bn



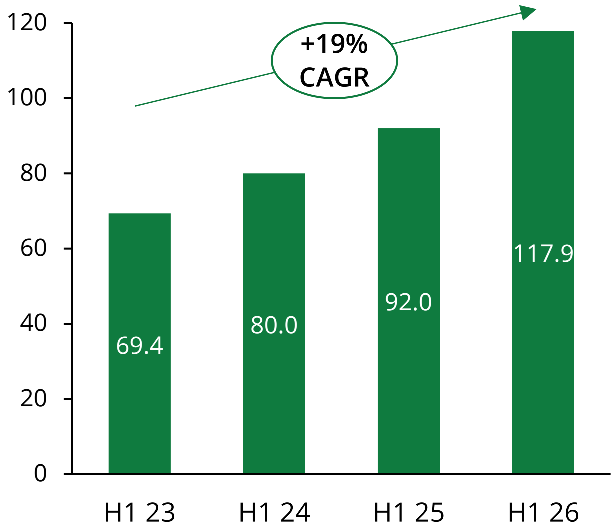
Core net inflows[1]
£bn



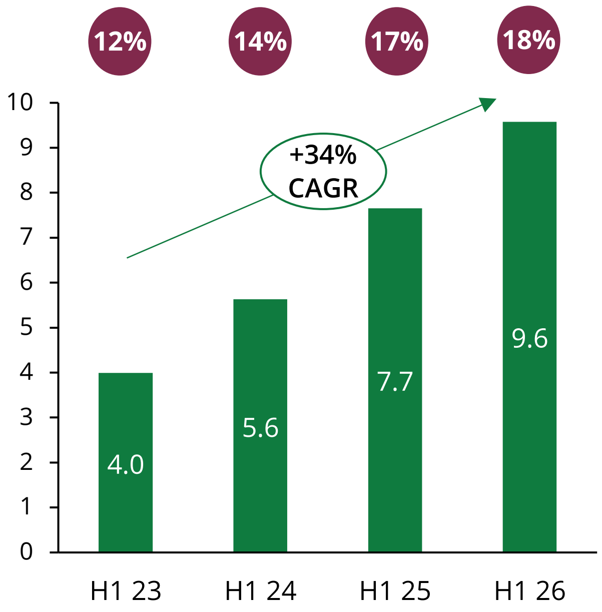
1. Totals include Inter-segment dual assets that reflect funds managed by Quilter Cheviot and administered by Quilter Investors and the Quilter Cheviot managed portfolio service solutions available to advisers on the Quilter Investment Platform.
2. Discrete half-year net inflows/opening AuMA on an annualised basis.

Platform: growing our franchise

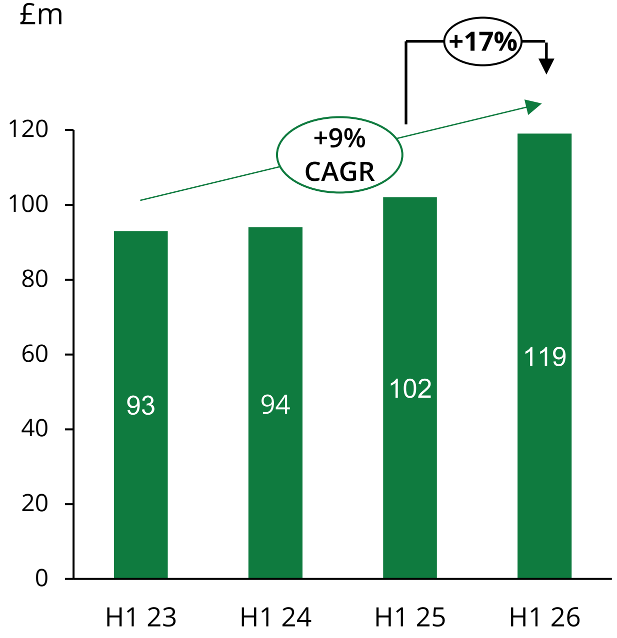
Assets under administration
£bn



Gross inflows and QLT market share[1]
£bn



Net management fees
£m



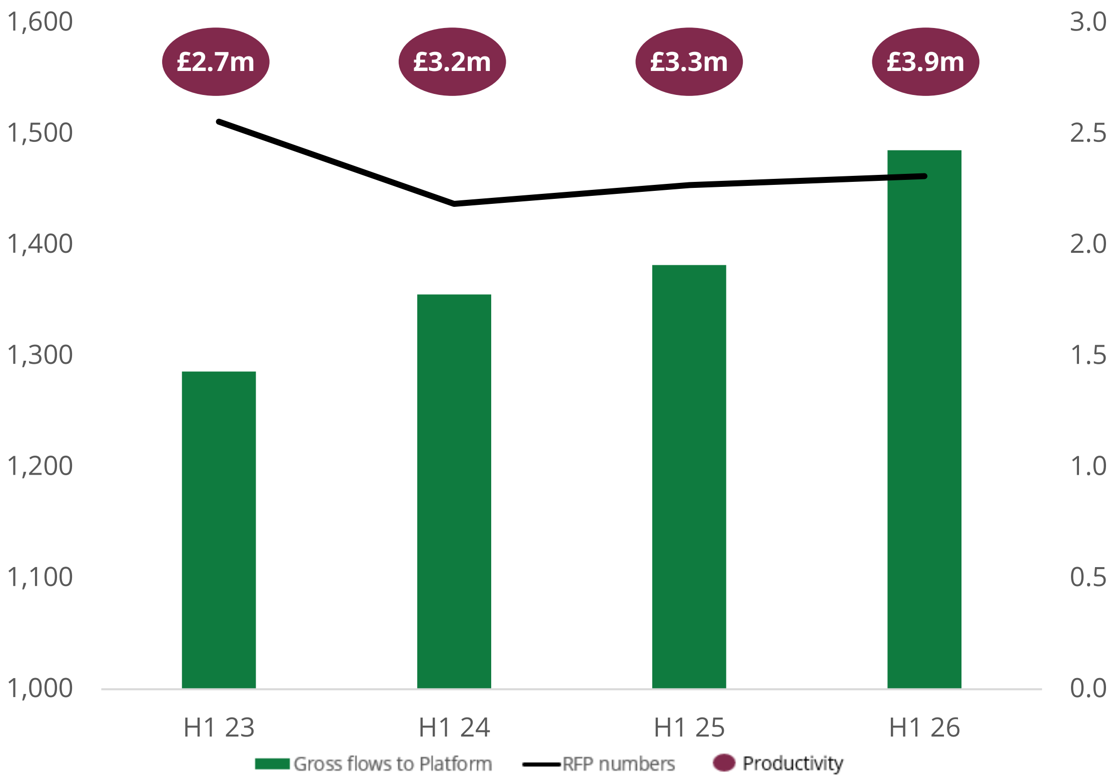
1. Gross inflow market share source: Fundscape.

Dual channel distribution: growing and broadening our adviser reach

Quilter channel: improved productivity

RFP headcount and productivity

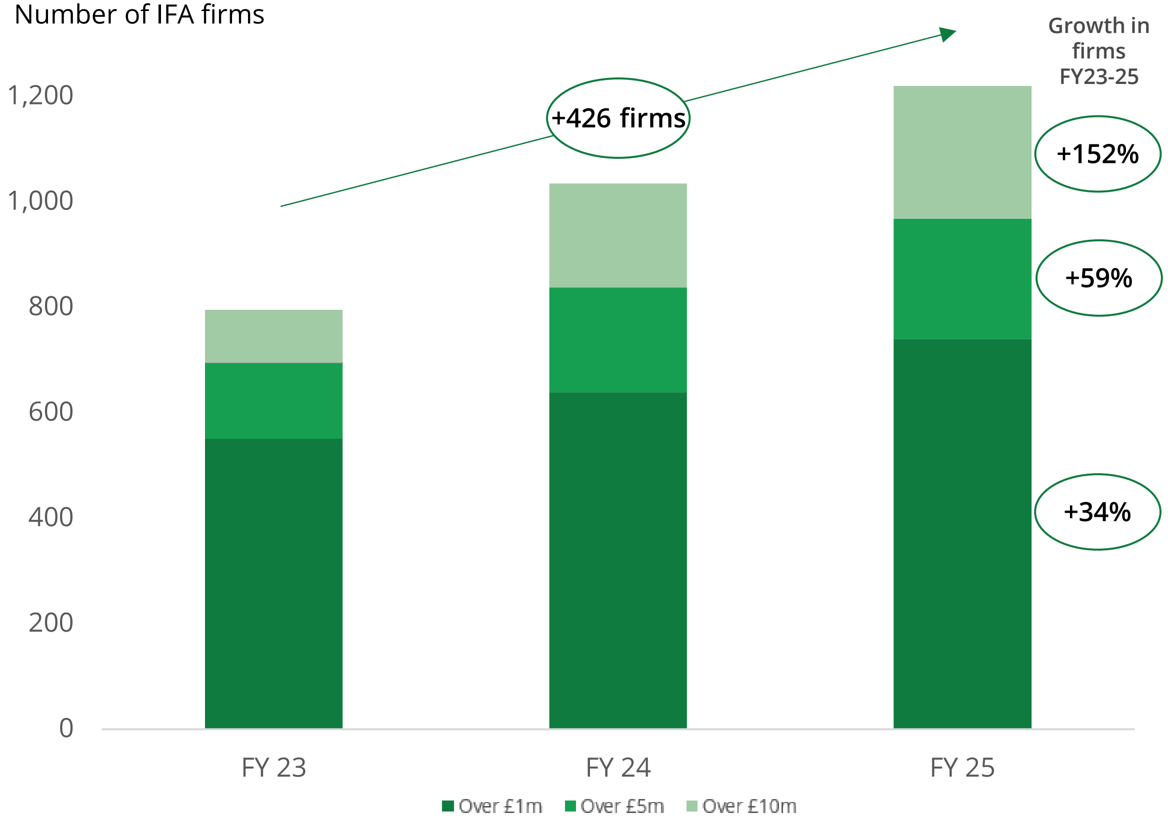
Number of RFPs // £bn



IFAs: broader and deeper relationships

IFA firms by quantum of gross sales to Platform

Number of IFA firms



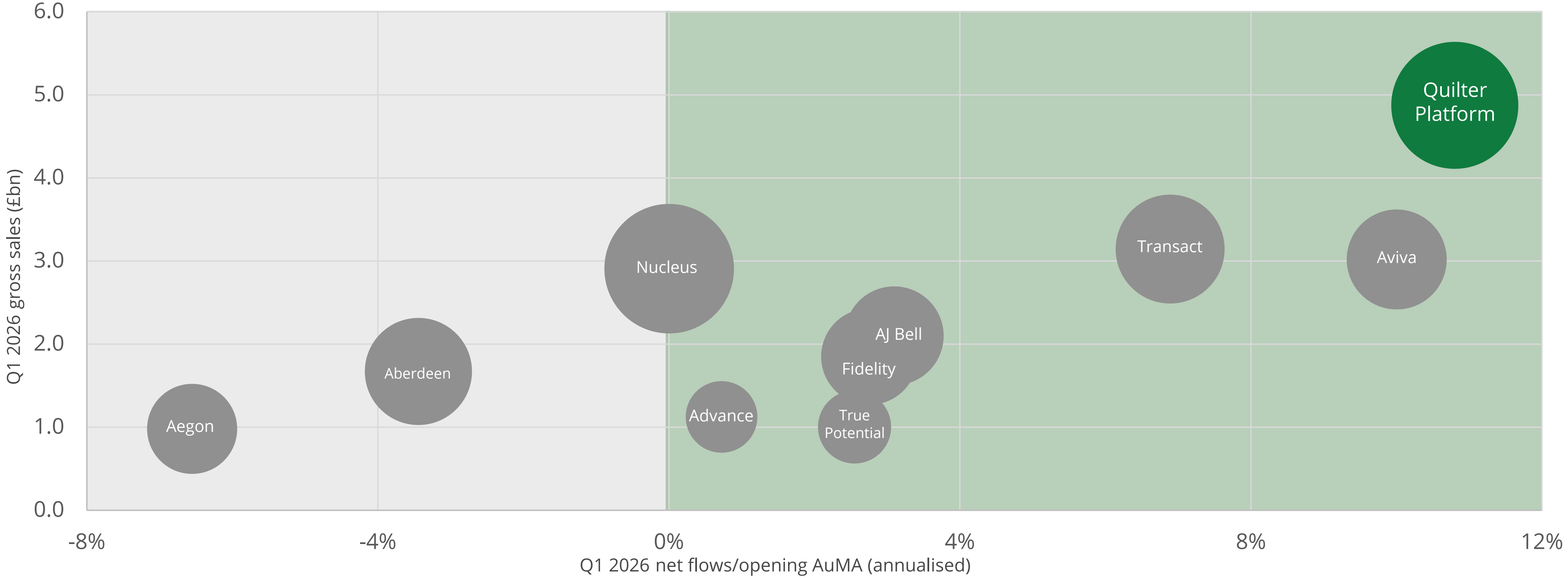
Quilter

Platform: delivering market leadership

"The current top three (advised) 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."

- Fundscape, Platform Leaders, Laggards, Leapfroggers and Lynchpins report, May 2026

Quilter Platform peer Q1'26 flow and AuMA comparison[1]

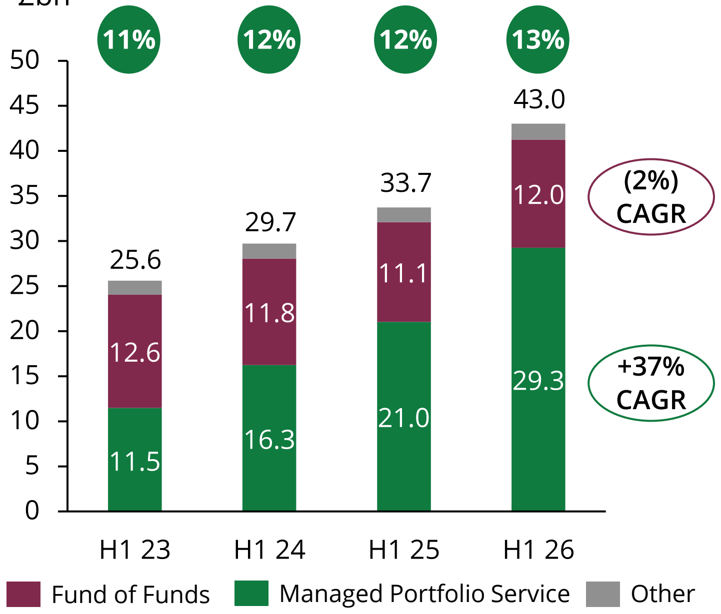


Source: Fundscape. Aberdeen represents "Adviser" only; AJ Bell represents "Advised" only. Size of bubble represents AuMA.
1. Excludes Platform peers with <£30bn AuMA.

Quilter Solutions: growing our franchise

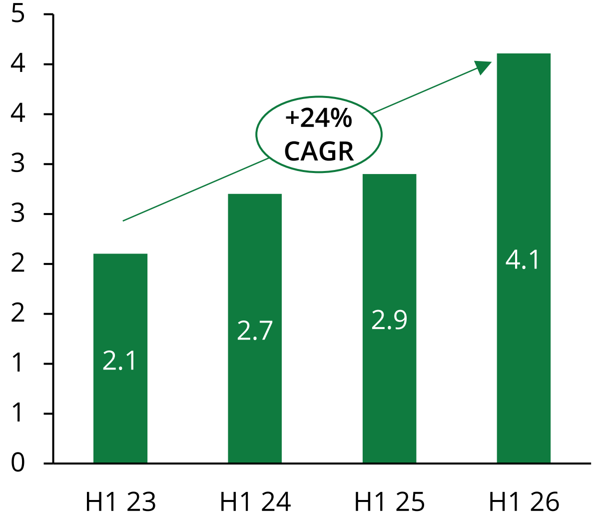
Assets under management and QLT MPS market share[1,2]

£bn



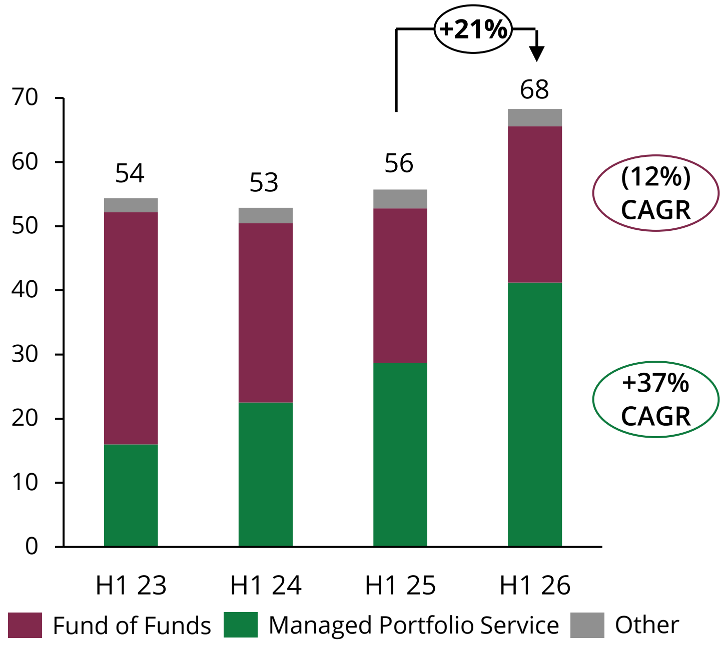
Gross inflows

£bn



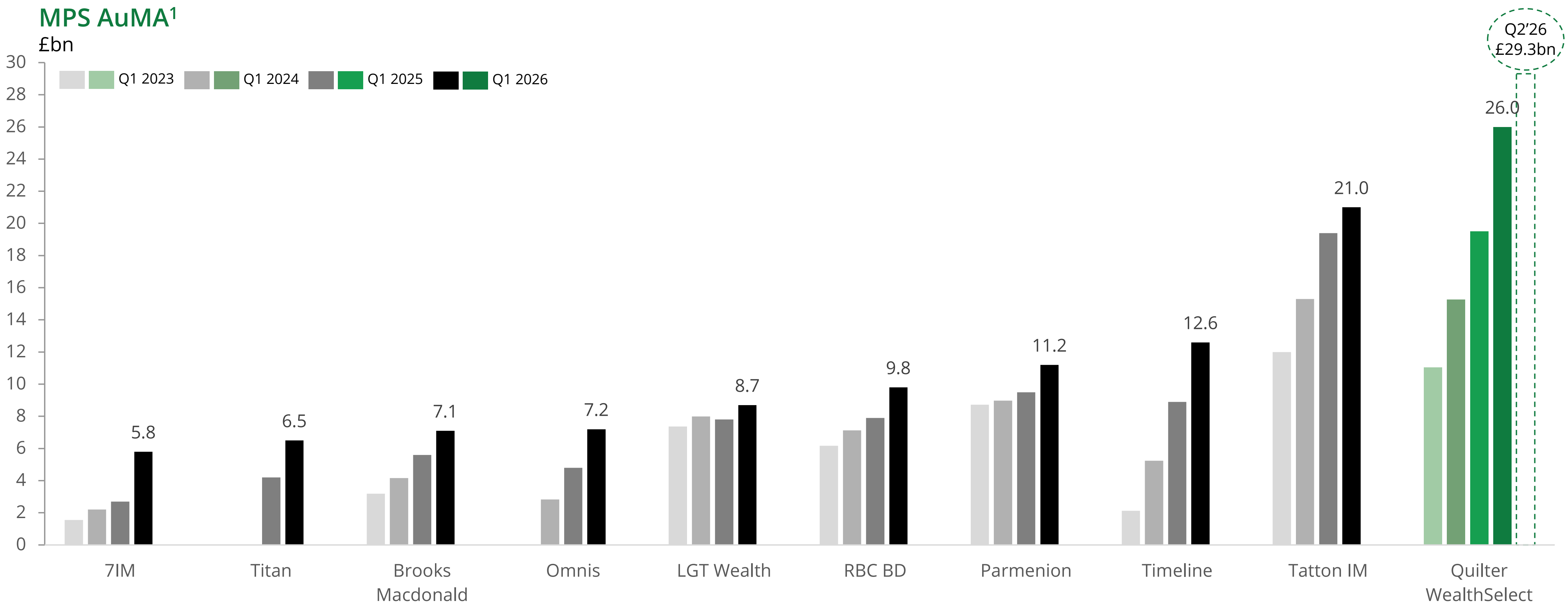
Net management fees

£m



1. Includes 'Other' AuM of £1.5bn, £1.6bn, £1.6bn and £1.7bn for H1 2023, H1 2024, H1 2025 and H1 2026, respectively.
2. NextWealth MPS 2026 Asset Update Report, June 2026, representing only Quilter's WealthSelect MPS AuM as a percentage of total market MPS assets at Q1 23, Q1 24, Q1 25 and Q1 26.

Quilter WealthSelect MPS on Platform: delivering market leadership

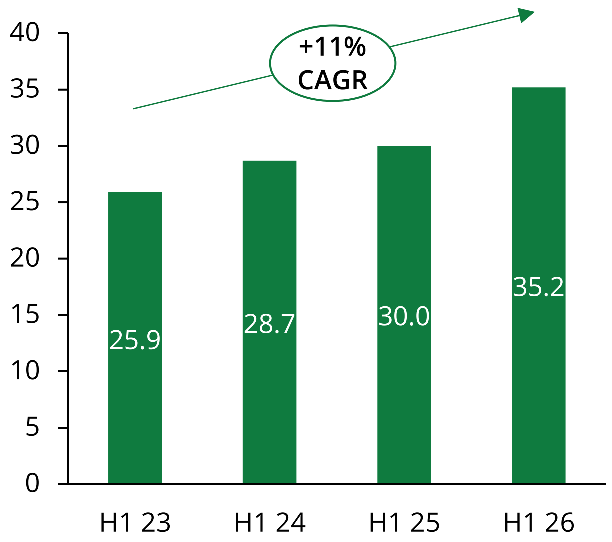


1. NextWealth MPS Comparison Report June 2023, 2024, 2025 and 2026.

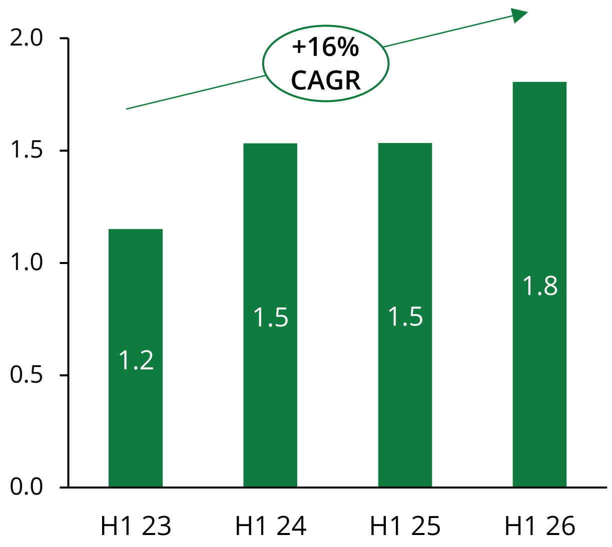
Quilter

Quilter Cheviot: growing our franchise

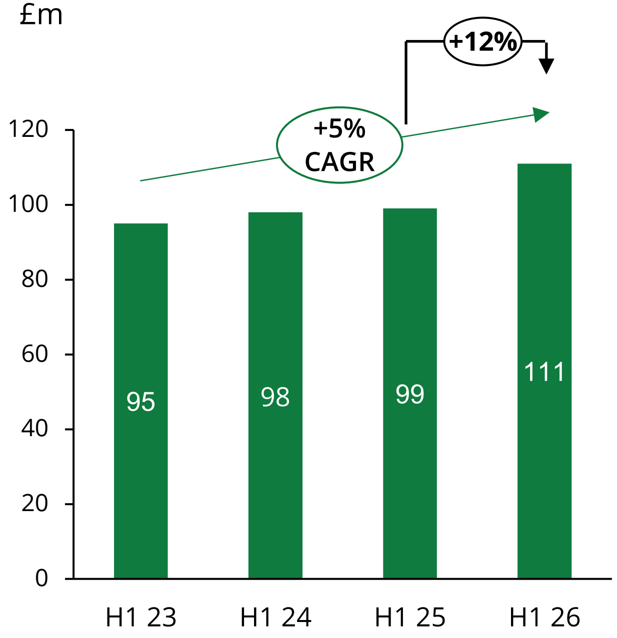
Assets under management
£bn



Gross inflows
£bn



Net management fees
£m



Ambition to deliver mid-single digit net flows as % of oAuMA and mid-20s operating margin

Quilter’s position of strength

Consolidation of an industry by flows

Quilter Platform:

97% Quilter channel gross flows onto Platform vs c.50% at IPO.

22ppts increase in gross sales market share across top 30 IFA firms using the Platform (FY23, 46% – FY25, 68%).[1]

18% Advised platform gross flow market share.[2]

50% of advised platform market net flows in 2025.[3]

Quilter Solutions:

13% WealthSelect’s MPS market share.[4]

Quilter Cheviot:

#1 High Net Worth net flows amongst Listed peers.

1. Internal Platform sales analysis – based on sales matrix data.
2. Fundscape, H1 2026 advised platform market gross flows.
3. Fundscape.
4. NextWealth MPS Comparison Report June 2026.

Mark Satchel

Chief Financial Officer

Introduction

Quilter

H1 2026 results: strong performance

Good revenue growth	In-line cost growth	Adjusted profit before tax	Stable operating margin	Remain well capitalised
£379m[1] +12% y-o-y	**£267m** +13% y-o-y	**£112m** +12% y-o-y	**30%** Unch' y-o-y	**202%**[2] **Solvency II** +2ppts

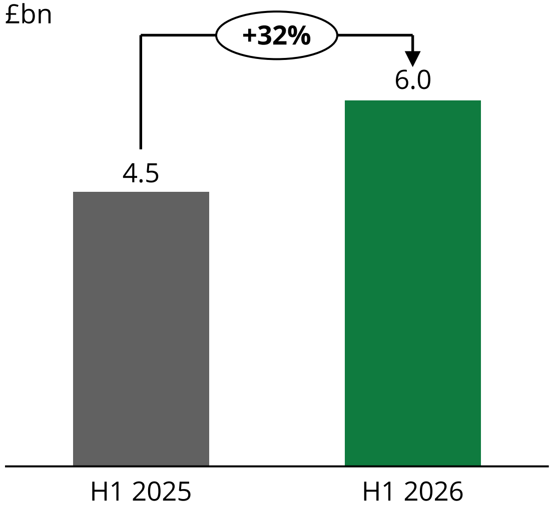
1. 40bps revenue margin, (2bps) y-o-y.

2. After payment of Interim Dividend.

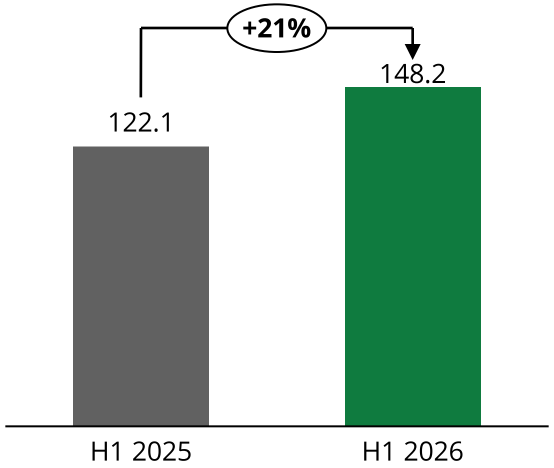
Quilter

Excellent flows supporting strong profit growth

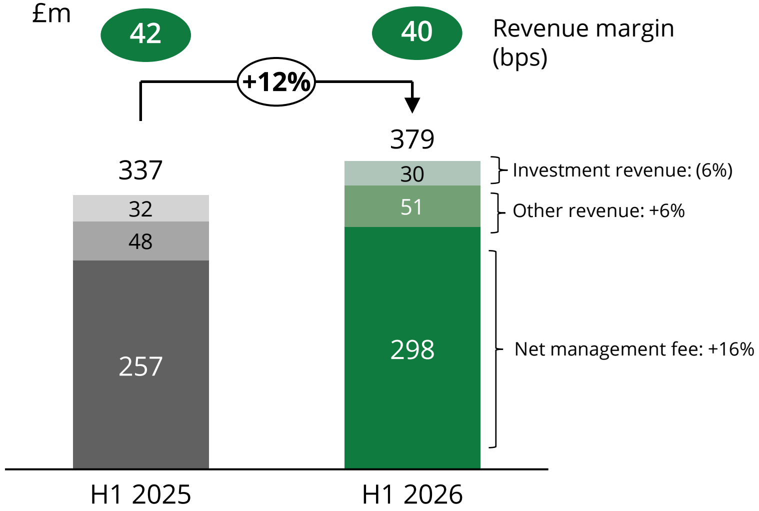
Core net inflows
£bn



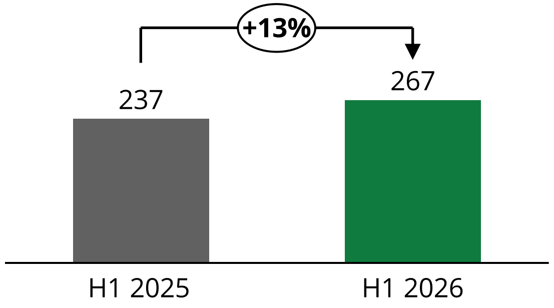
Average AuMA
£bn – Reported basis



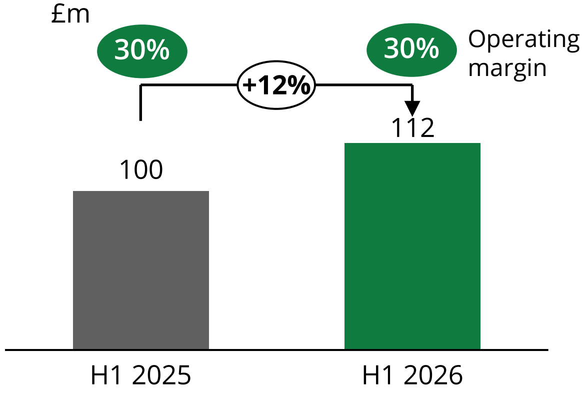
Revenue[1]
£m



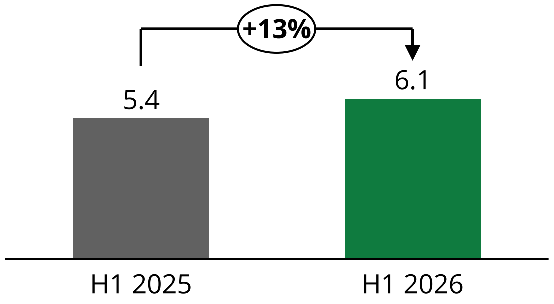
Operating expenses
£m



Adjusted profit before tax
£m



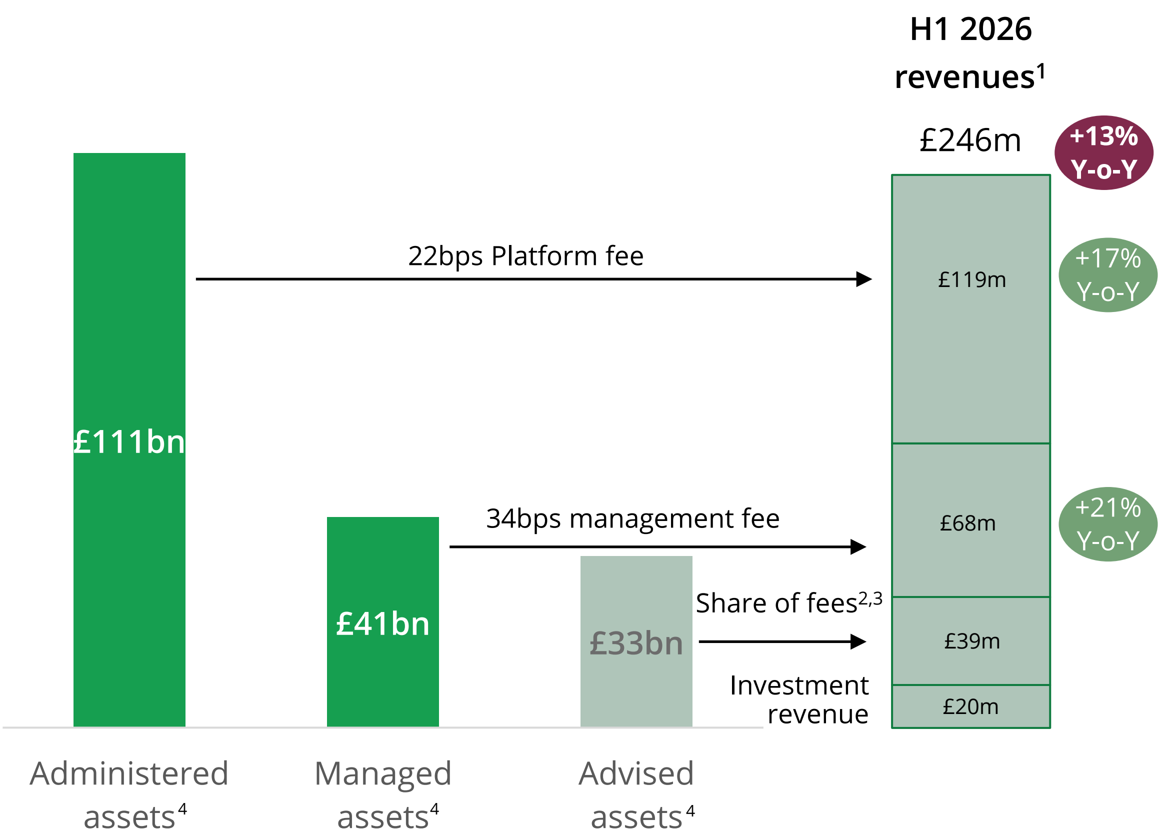
Adjusted diluted EPS
Pence



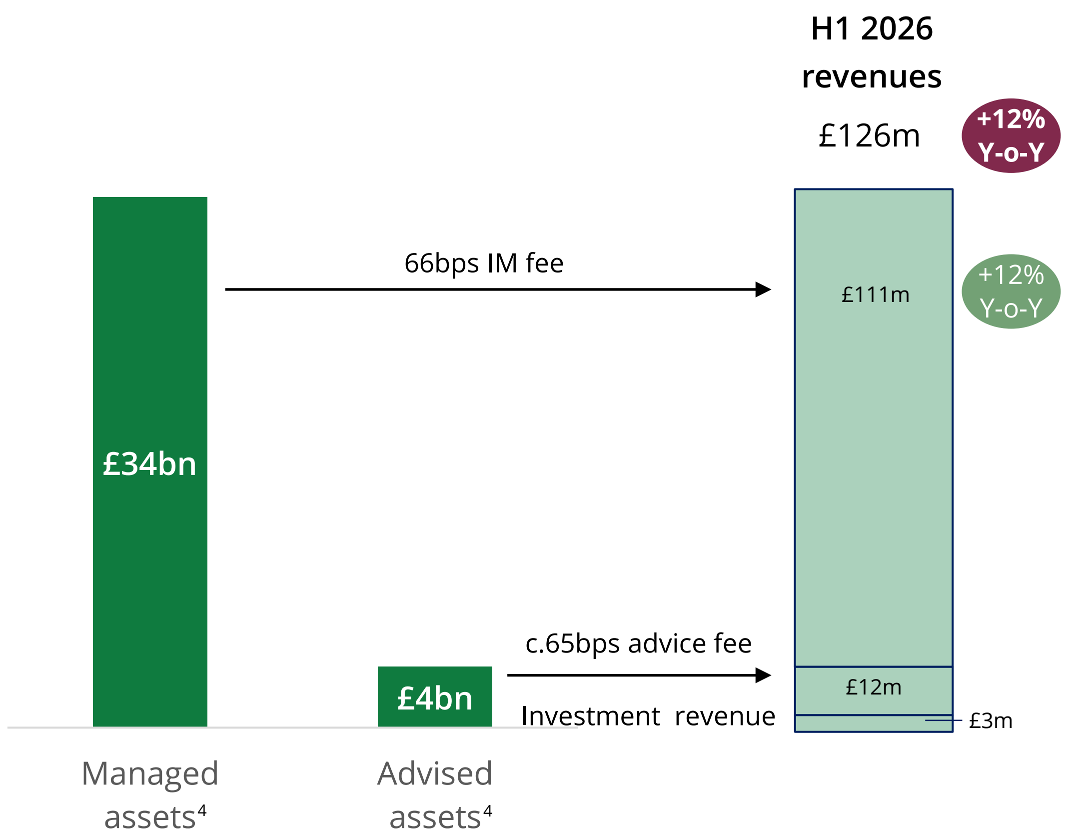
1. Net management fee includes interest earned on client holdings in Quilter Cheviot and Quilter Investment Platform. Investment revenue includes interest on shareholder cash balances (including cash at bank and money market funds).

Segment revenues: revenue momentum offsetting lower interest rates

Affluent



High Net Worth



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

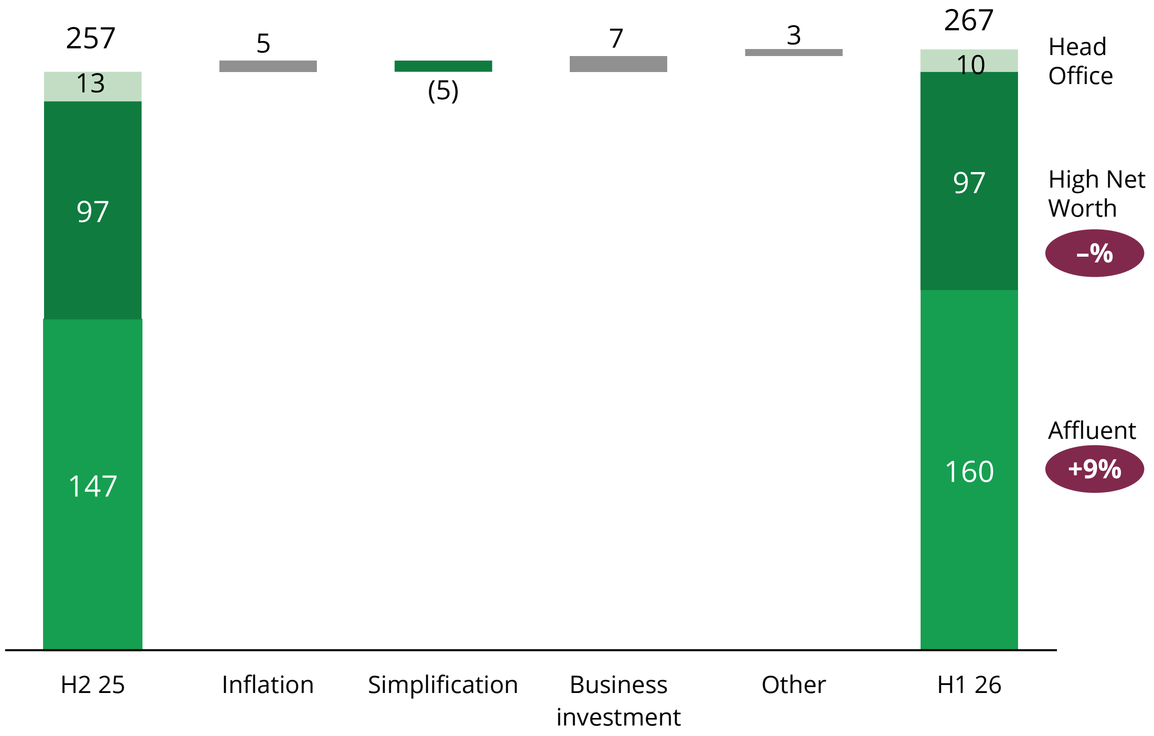
1. Affluent Advised asset revenue of £39 million includes £1 million of ‘other’.
2. Quilter retains 15-20% of all fees generated by Quilter Financial Planning advisers.
3. Includes initial and Mortgage and Protection.
4. 2026 YTD average assets.

Costs: expenses in line with guidance

	Cost analysis (£m)			As a percentage of revenues	
	H1 2026	H1 2025		H1 2026	H1 2025
Support staff costs	55	50			
Operations	7	6			
Technology	13	12			
Property	15	13			
Other base costs[1]	18	15			
Sub-total base costs	**108**	**96**		**28%**	**29%**
Revenue-generating staff base costs	66	56		18%	17%
Variable staff compensation	43	39		11%	11%
Other variable costs[2]	38	31		10%	9%
Sub-total variable costs	**147**	**126**		**39%**	**37%**
Regulatory/Insurance costs	12	15		3%	4%
Total operating expenses	**267**	**237**		**70%**	**70%**

Expense progression in line with guidance

£m



Numbers may not cast due to rounding.
1. Other base costs includes depreciation and amortisation, audit fees, shareholder costs, changes in customer redress provisions and listed Group and governance costs.
2. Other variable costs includes FNZ costs, development spend, marketing, brand and corporate functions variable costs.

Segment financials: strong respective contributions

Affluent

Total net revenues

£246m

Operating expenses

£160m

Adjusted profit before tax

£86m

Operating margin

35% (1)ppt Y-o-Y

High Net Worth

Total net revenues

£126m

Operating expenses

£97m

Adjusted profit before tax

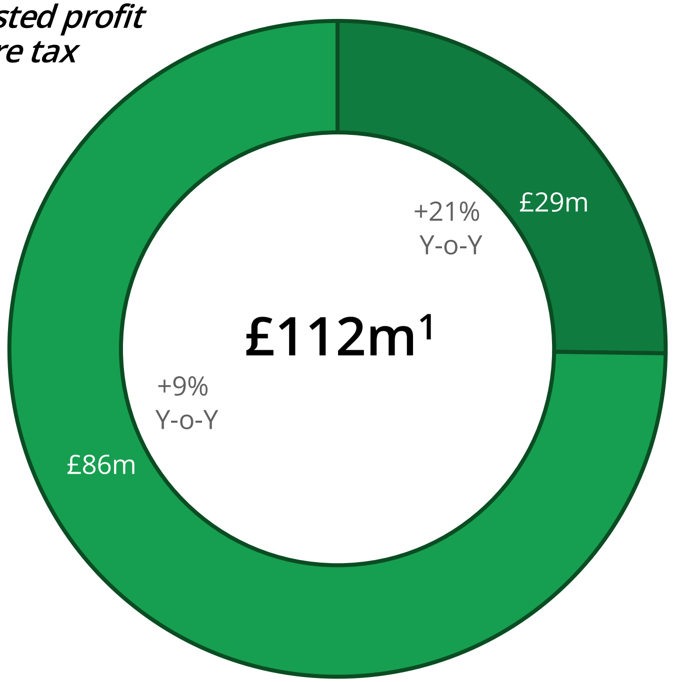
£29m

Operating margin

23% +2ppt Y-o-Y

Group

Adjusted profit before tax



Operating margin

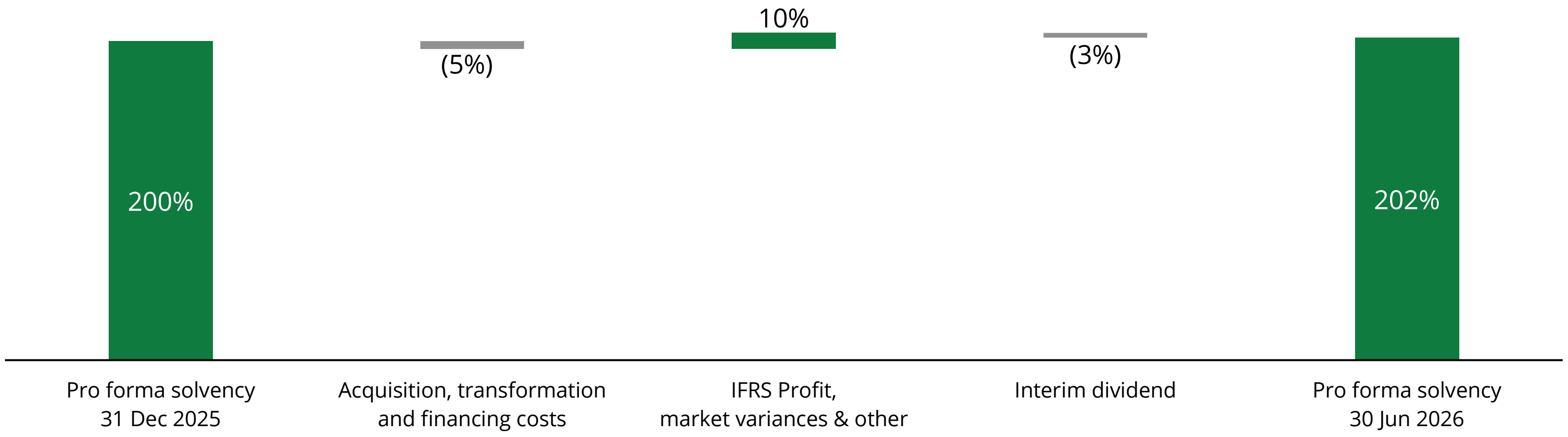
30% unch' Y-o-Y

1. Includes Head Office £7m net revenue and £10m operating expenses.

Quilter

Strong solvency ratio and robust cash position

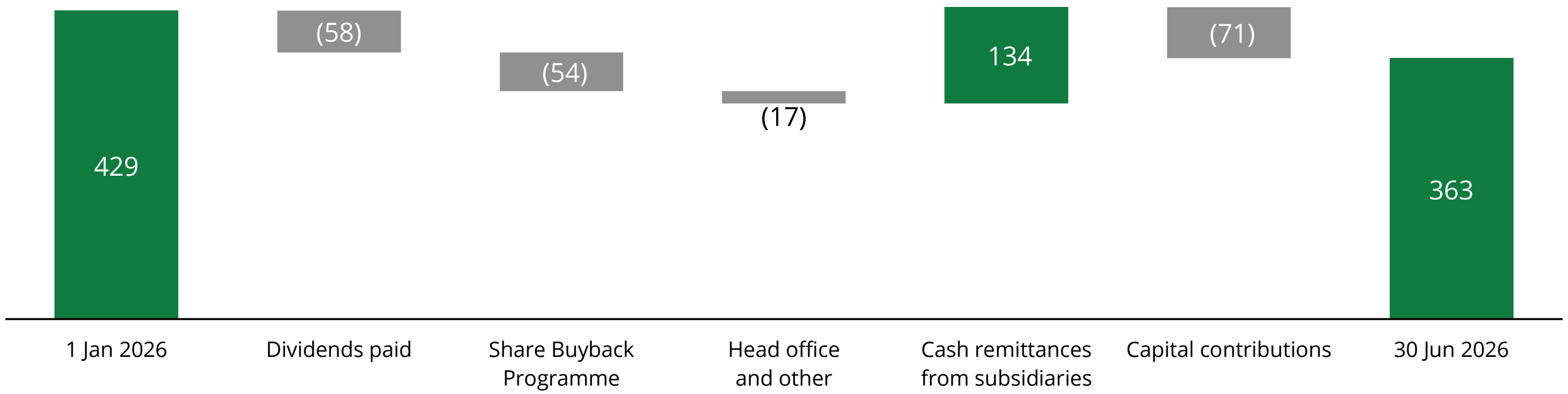
Solvency II ratio



- Strong Solvency II ratio.
- Positive contribution from IFRS Profit.
- Share buyback deducted from Dec 2025 proforma position.

Holding company cash

£m

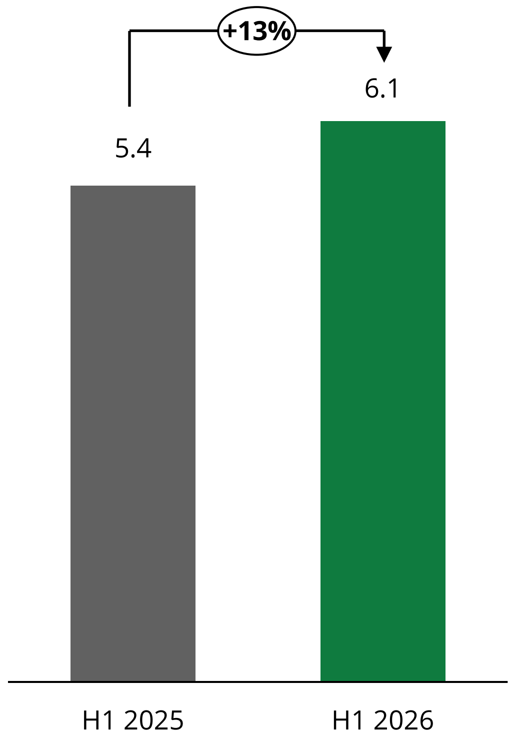


- Holding company cash reserved for:
  - Medium term free cash holding requirement of c.£200m-£250m.
  - Select growth investment.
  - Liquidity management.

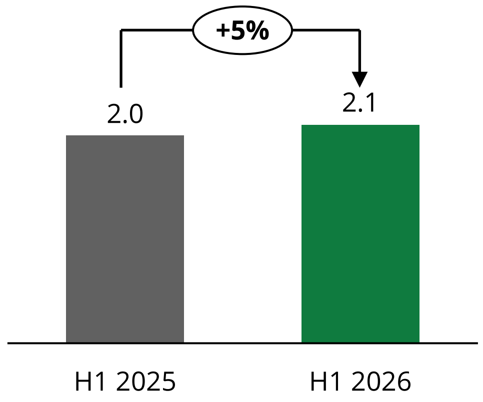
Quilter

Dividend in line with enhanced distribution policy

Adjusted diluted Earnings Per Share
Pence



Interim Dividend Per Share
Pence



Distributions to shareholders

- 2026 Interim dividend a third of last year's total cash dividend.
- Share buyback contribution to 70% total payout to be announced at FY26 Results.
- £68.4m of £100m surplus capital returned via share buyback as at 31 July 2026.
- Continue to expect share buyback's completion prior to end-2026.

Guidance

	March 2026 guidance	Changes
Net flows	➢ Net flows of 4-5% of opening AuMA on average, through the cycle.	➢ Peer-leading flows.
Revenue margins	➢ Mix shift reducing High Net Worth margin by c.1bp per annum. ➢ Affluent managed assets – low to mid 30 bps, mix dependent. ➢ Affluent administered assets declining by c.1 bp per annum.	➢ Unchanged.
Costs	➢ 2026 expectations: H2'25 expense base plus inflation.	➢ Unchanged.
Operating margin	➢ Managing investment to deliver operating margin around 30% on an improving medium-term trajectory.	➢ Unchanged.
Dividend	➢ £100m share buyback to complete by end 2026. ➢ Shareholder distributions of c.70% of post-tax, post-interest adjusted profit.	➢ Unchanged.

Guidance for FY26 outturn

Our expected brand spend and business investment plans are likely to lead to second half costs broadly in line with the first half.

As we anticipate a higher revenue contribution in the second half from the benefit of our first half net inflows and market levels, assuming steady markets, we currently anticipate second half adjusted profit to be around a mid-single digit percentage above the first half level.

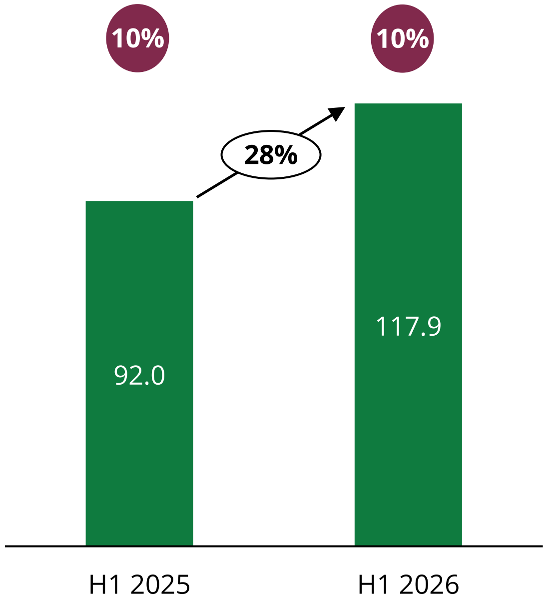
Driving the growth opportunity

Quilter

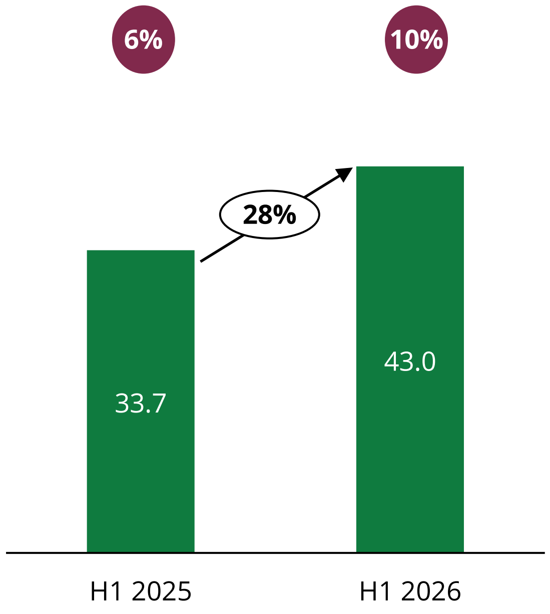
Quilter: strategic coverage of the UK wealth market at scale

Scaled proposition

Quilter Platform AuMA[1]
£bn

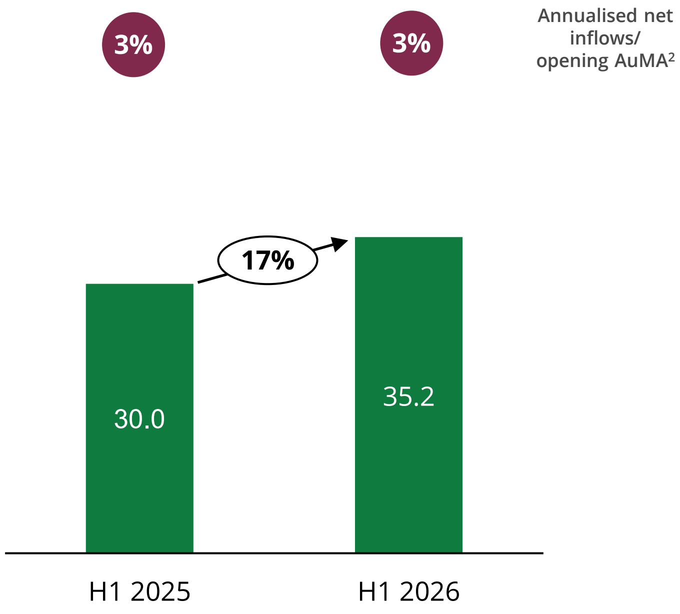


Quilter Solutions AuM[1]
£bn



Bespoke proposition

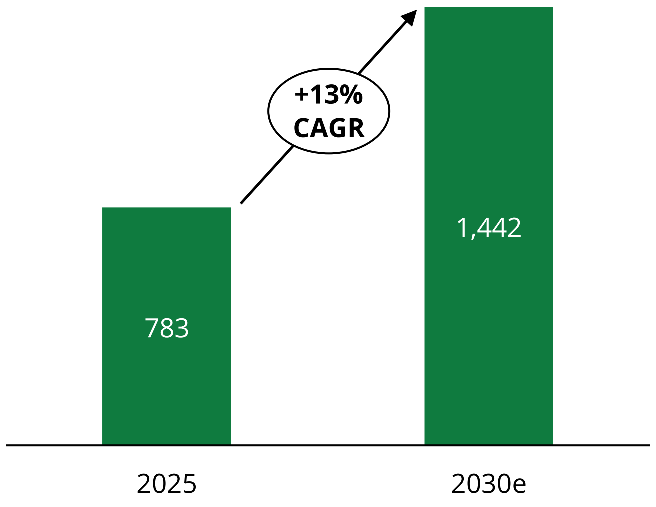
Quilter Cheviot AuM
£bn



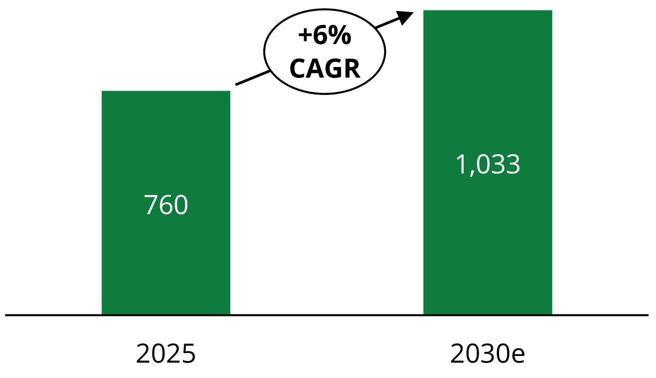
1. Includes non-core assets.
2. Discrete half year net/opening AuMA on an annualised basis.

UK Wealth: a market with significant growth opportunity

Advised platform industry[1]
£bn



Discretionary wealth management industry[1]
£bn



Consolidating industry	Changing a nation of savers to investors	Excess cash deposits to be put to work	Inter-generational wealth transfer

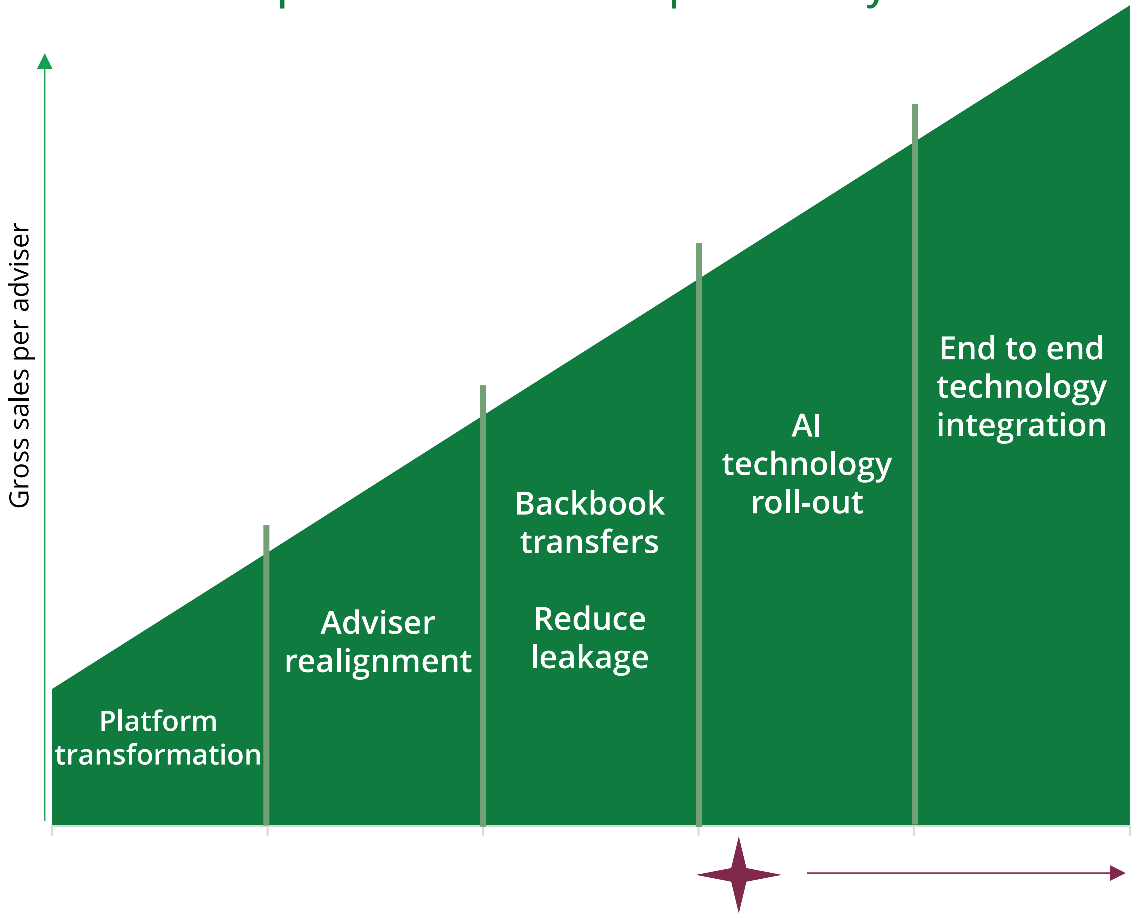
1. Source: Fundscape, "The Retail Wealth Management Industry 2026-2030".

Quilter

AI: unlocking the next frontier of efficiency and growth

Advice

Indicative improvement in adviser productivity



Quilter-wide

A dominant position with further opportunity

- Transformation programmes saved £160+ million, brought operating leverage and improved customer experience.
- Overlaying AI and new technologies throughout Quilter, such as:
  - AI-assisted software development.
  - Financial report processing and automated validation.
  - AI-enabled cyber security systems.
- …provides opportunity for:
  - Improvement in productivity.
  - Reduced average cost of incremental asset growth.
  - Greater operating leverage.

Quilter

Quilter: delivering a highly compelling investment proposition

A total shareholder return compounding business model

Compelling proposition from a market leader

Market leading dual channel distribution

Scaled Platform and Solutions driving operating margin accretion

Technology and AI investments further enhancing efficiency

Quilter

Outputs

Peer leading flows and operating margin improvement

+

High-single-digit to mid-teens EPS CAGR

+

70% total payout ratio
(Total dividend + share buyback)

Compounding-teens TSR

Q&A

Quilter

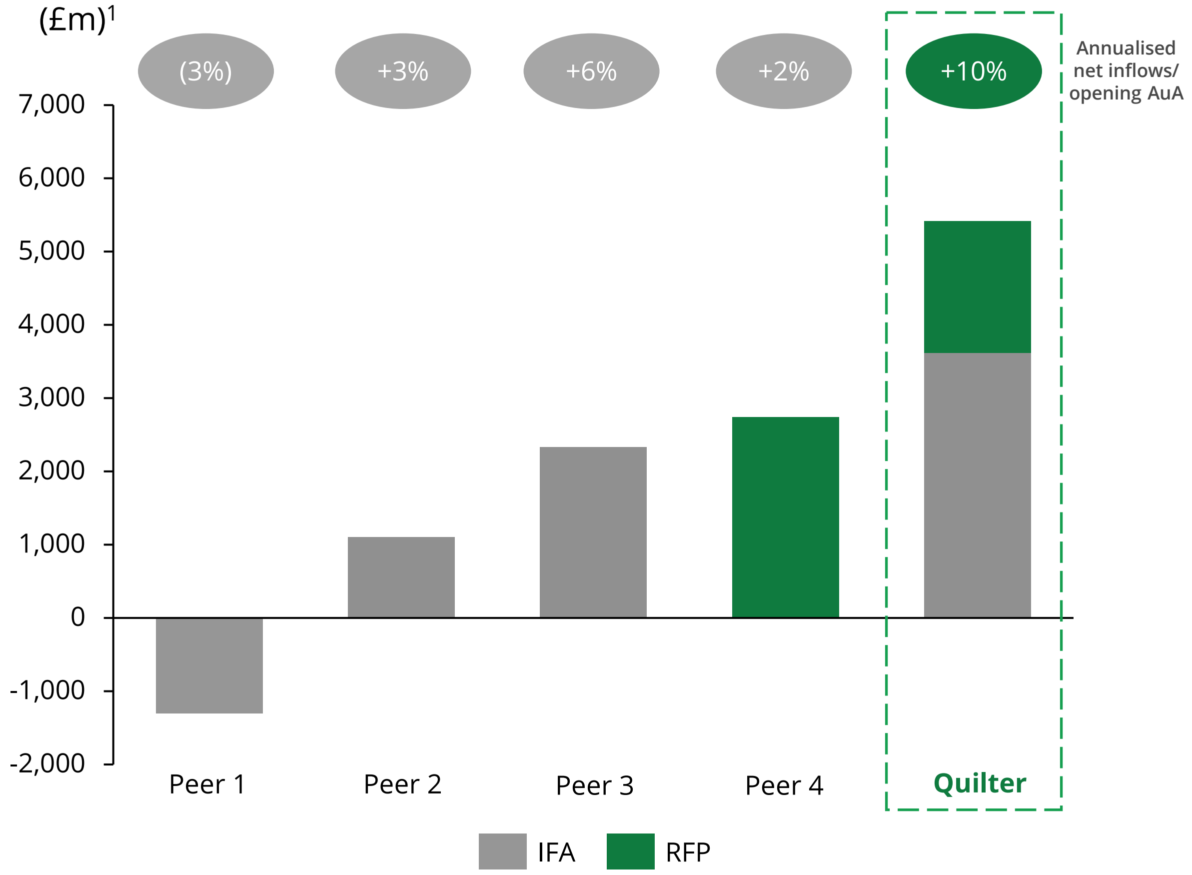
Appendix

Quilter

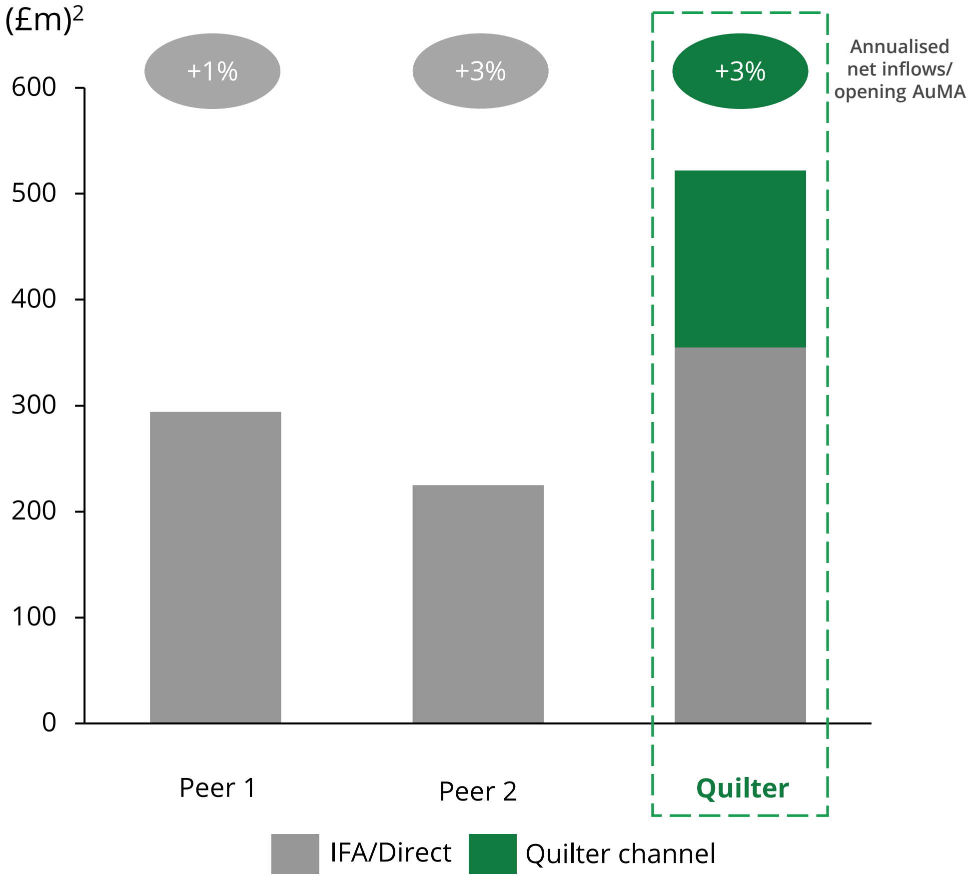
Quilter: Advised Platform and High Net Worth peers for H1 2026 flows

H1 2026 Quilter core net flows vs Listed peers by channel

Platform



High Net Worth

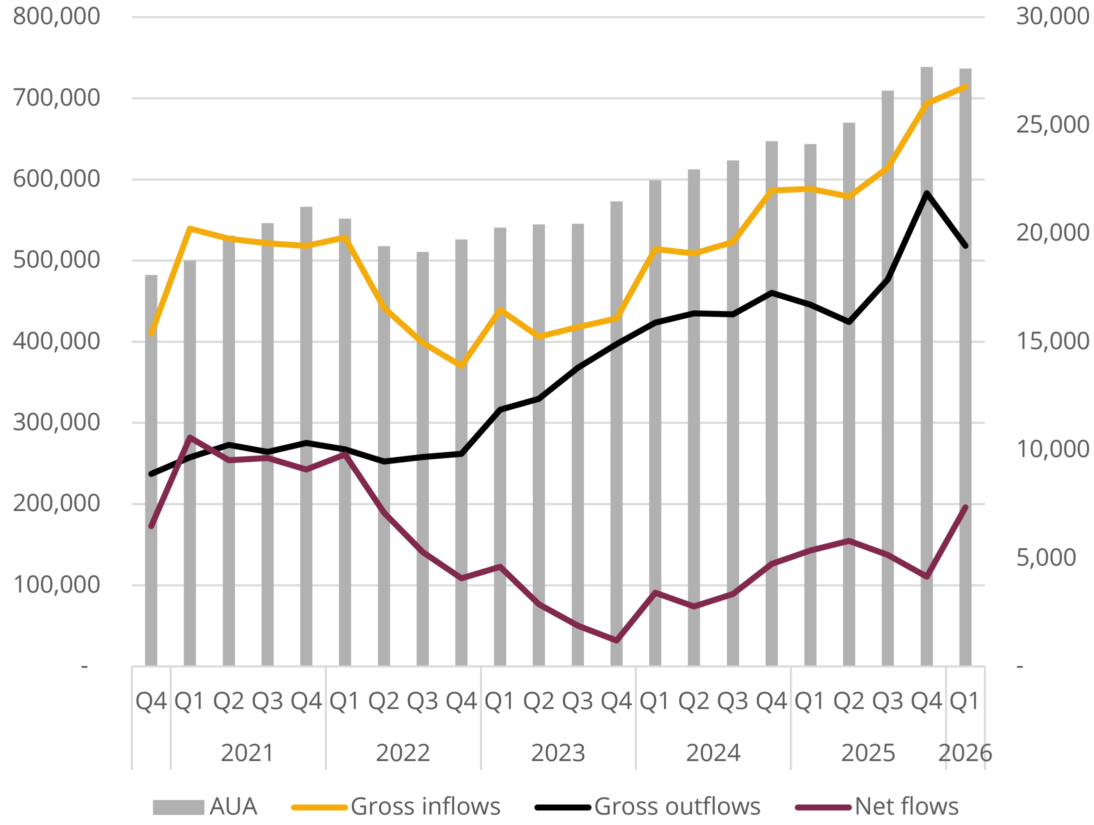


1. Listed peers include Aberdeen, AJ Bell, IntegraFin and St. James's Place.
2. Listed peers include Rathbones (excluding Execution Only) and Brooks MacDonald.

Quilter outperforms the advised Platform market

Industry advised platform AuA and flows[1]

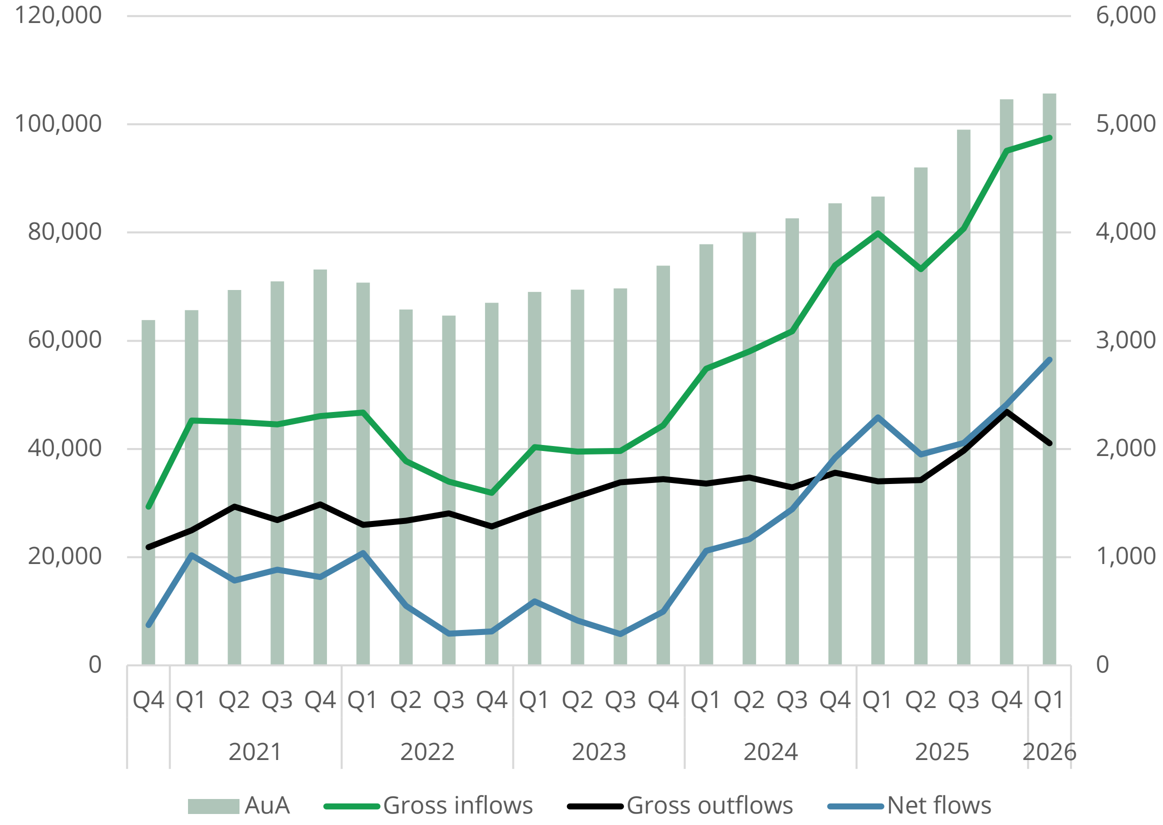
£m



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

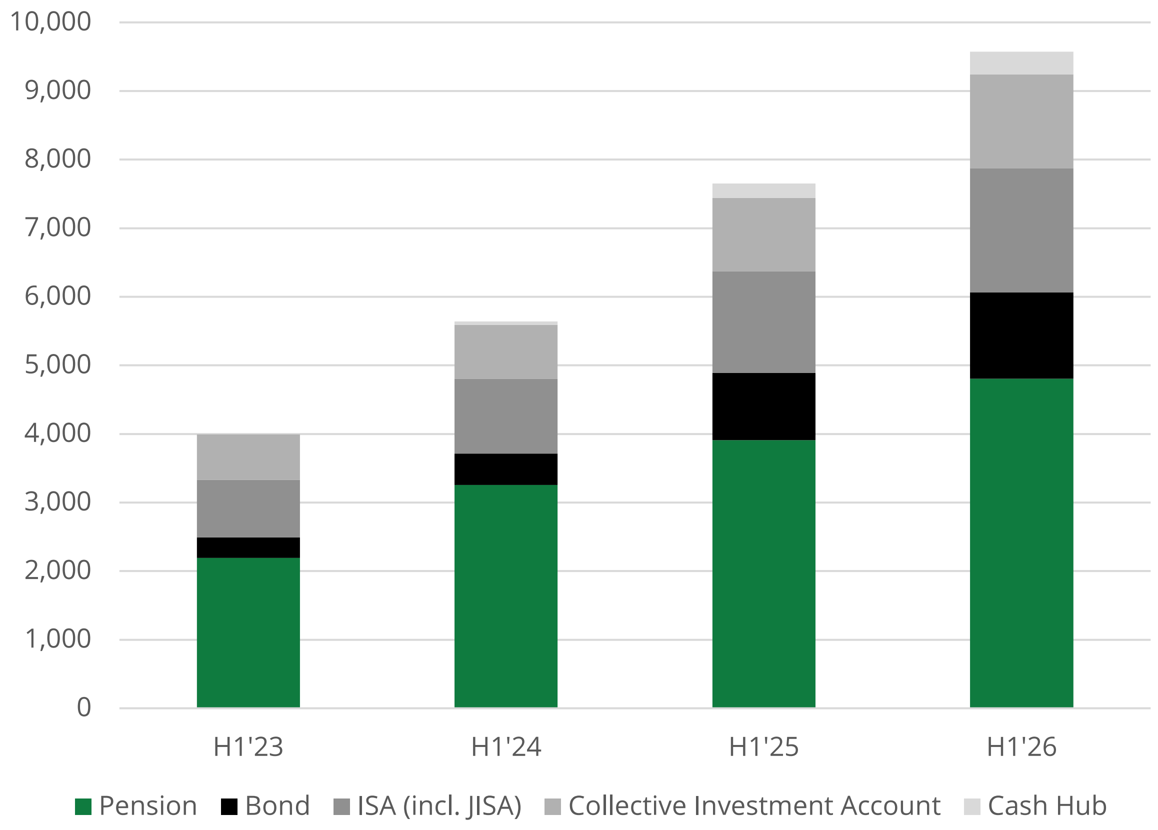
Quilter Platform AuA and flows

£m

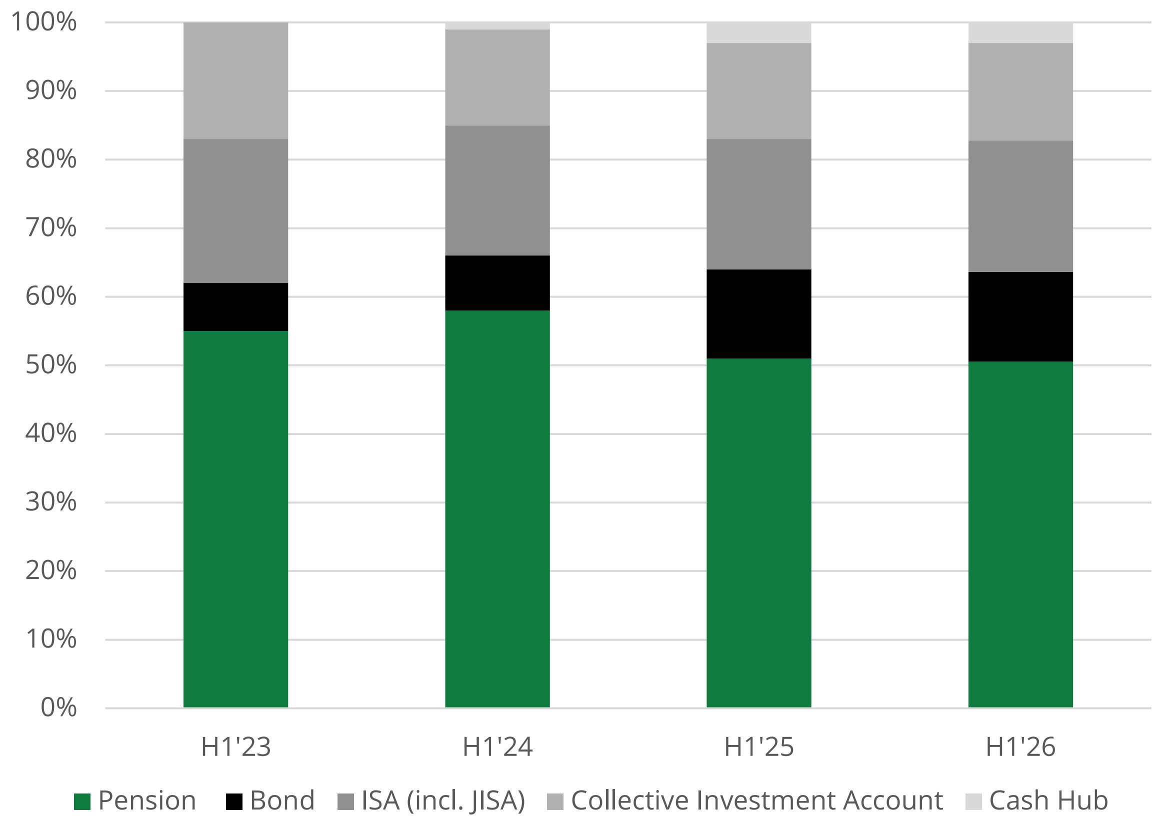


Platform: gross flows by product

Gross flows by product
£m



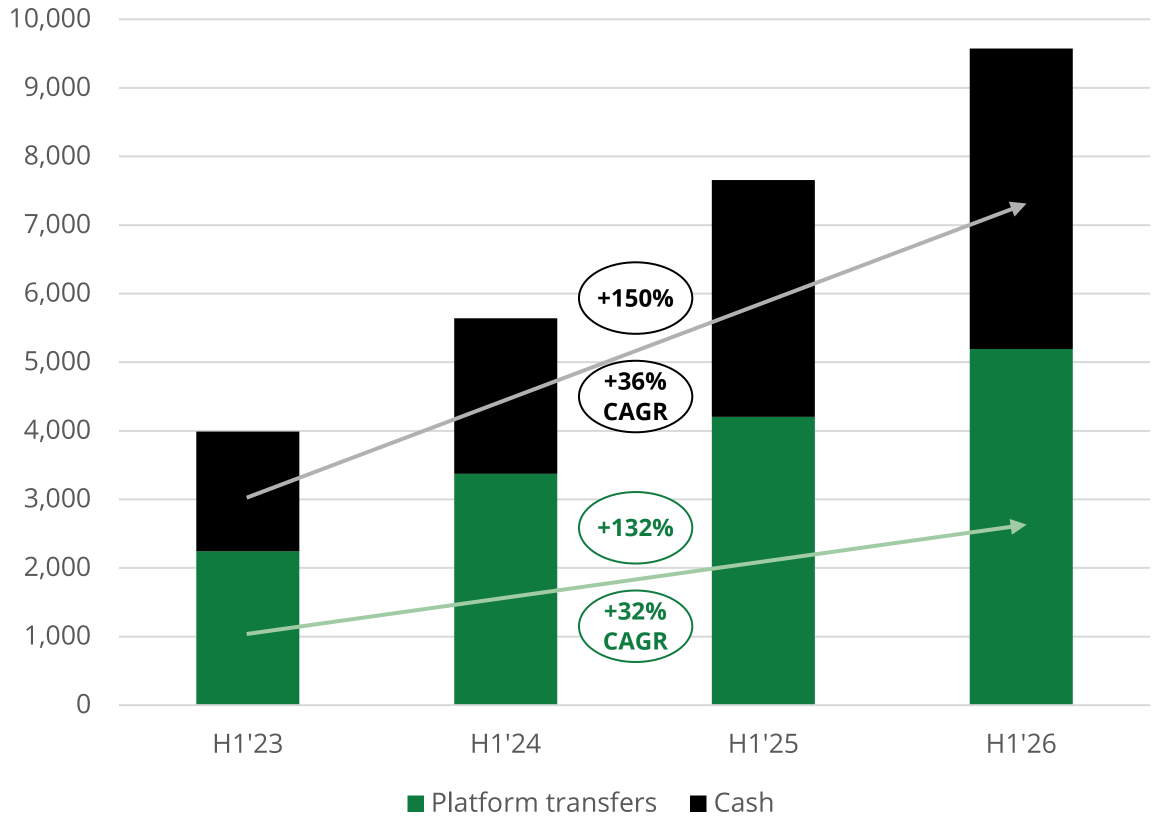
Gross flows by product
%



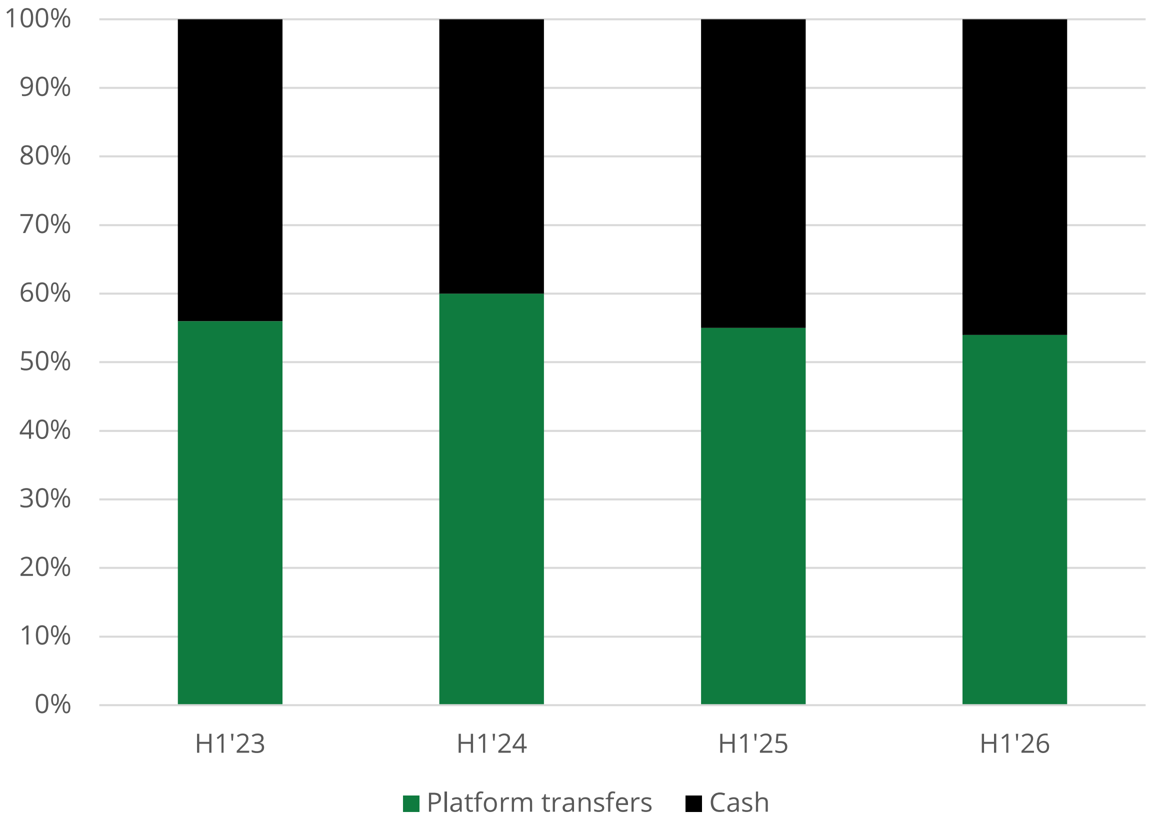
Quilter

Platform: gross flows by business type

Gross flows business type
£m



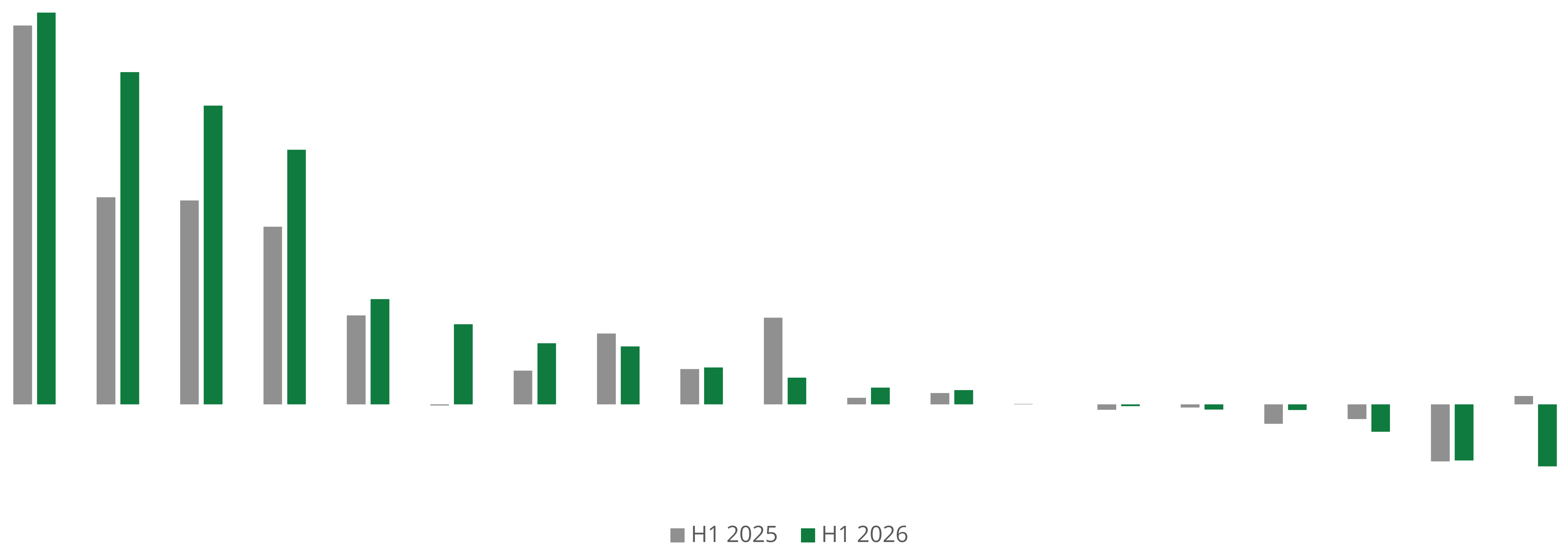
Gross flows by business type
%



Quilter

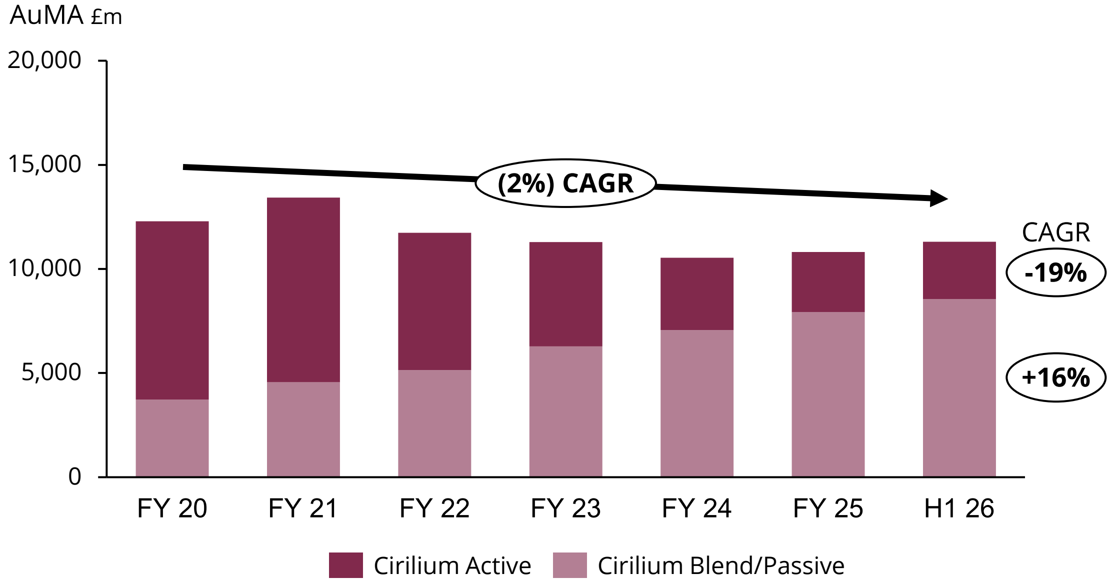
Platform distribution: sources of IFA channel flow

Platform net flow transfers by peer
(£m)



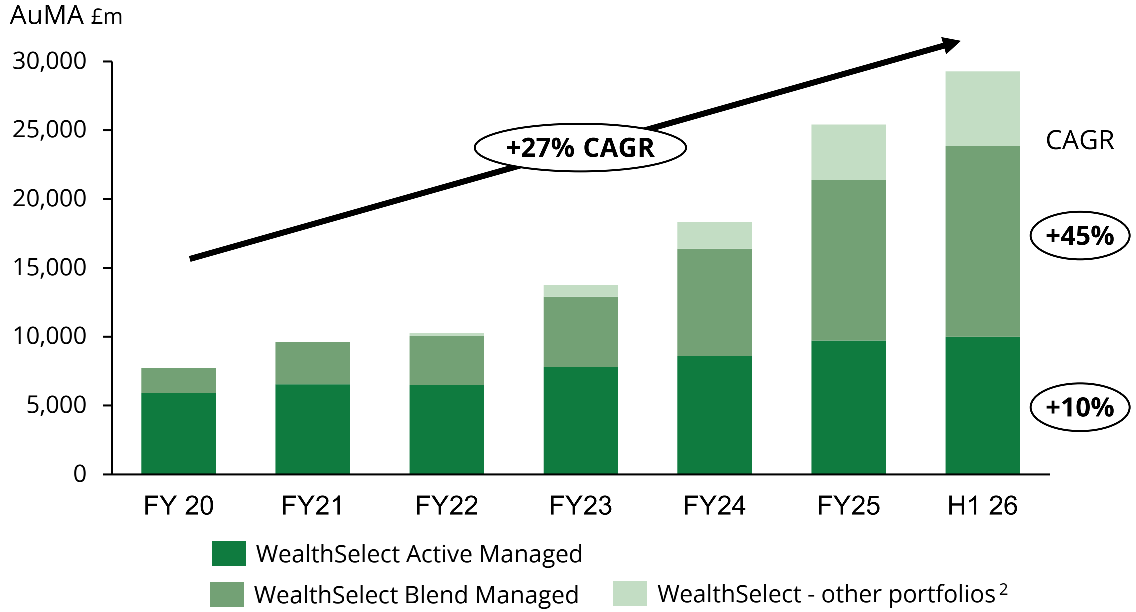
Principal Platform solutions: rebased towards MPS and Blend/Passive

Fund of Funds solutions



Cirilium Active	Cirilium Blend/Passive
Revenue margin[1]: c.65bps **Growth dynamic:** Declining	**Revenue margin[1]:** c.25-45bps **Growth dynamic:** Growth

Managed Portfolio Solutions



WealthSelect Active Managed	WealthSelect Blend Managed
Revenue margin[1]: c.35bps **Growth dynamic:** Growth	**Revenue margin[1]:** c.28bps **Growth dynamic:** Growth

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

Quilter Investors: investment performance

As at 30 June 2026

Fund Range	Fund vs IA Sector Comparator	1Y	3Y	5Y	10Y	Since Inception[1]
Wealth Select Managed Active	WealthSelect Managed Active 3	3	2	1	1	1
	WealthSelect Managed Active 4	3	2	2	2	1
	WealthSelect Managed Active 5	2	1	1	1	1
	WealthSelect Managed Active 6	3	2	2	2	2
	WealthSelect Managed Active 7	1	1	1	1	1
	WealthSelect Managed Active 8	2	1	1	1	1
	WealthSelect Managed Active 9	1	1	1	1	1
	WealthSelect Managed Active 10	1	2	1	2	2
Wealth Select Managed Blend	WealthSelect Managed Blend 3	3	2	1	1	1
	WealthSelect Managed Blend 4	3	2	2	1	1
	WealthSelect Managed Blend 5	1	1	1	1	1
	WealthSelect Managed Blend 6	2	1	1	2	1
	WealthSelect Managed Blend 7	1	1	1	1	1
	WealthSelect Managed Blend 8	1	1	1	1	1
	WealthSelect Managed Blend 9	1	1	1	1	1
	WealthSelect Managed Blend 10	1	2	1	2	2
Cirilium Active	QI Cirilium Conservative	3	4	4	3	2
	QI Cirilium Balanced	3	4	4	3	1
	QI Cirilium Moderate	3	3	4	3	1
	QI Cirilium Dynamic	2	2	3	2	1
	QI Cirilium Adventurous	2	2	3	-	2
Cirilium Blend	QI Cirilium Conservative Blend	3	4	3	-	3
	QI Cirilium Balanced Blend	3	3	2	-	2
	QI Cirilium Moderate Blend	3	3	2	-	2
	QI Cirilium Dynamic Blend	2	2	1	-	1
	QI Cirilium Adventurous Blend	1	1	1	-	1

Investment performance

- WealthSelect managed portfolio continued to deliver a strong performance.
- Cirilium ranges performing in line with expectations.

Note: Past performance is not a guide to future performance and may not be repeated. UK: Suitable for professional clients.
Note: Rankings represent Quartile rankings against respective IA sectors. Cirilium Passive is not measured against an IA comparator and hence does not appear in this table.
1. Cirilium Active launched on 2nd June 2008, with the Adventurous portfolio launching in June 2017. Cirilium Blend launched on 27th July 2019 and WealthSelect launched on 28th February 2014.

High Net Worth: investment performance

Investment Performance

31 March 2026	Cumulative Return			
ARC PCI Steady Growth		1 Year	3 Year	5 Year
	Quilter Cheviot PCI	10.66%	25.97%	24.42%
	ARC PCI	9.74%	22.36%	22.26%
	Relative	0.92%	3.61%	2.16%

31 March 2026	Cumulative Return			
ARC PCI Equity Risk		1 Year	3 Year	5 Year
	Quilter Cheviot PCI	11.90%	29.20%	27.19%
	ARC PCI	10.34%	23.99%	24.00%
	Relative	1.56%	5.21%	3.19%

Highlights

- High Net Worth investment performance has been strong.
- Discretionary client portfolios have outperformed the ARC PCI Steady Growth peer group indices over 1, 3 and 5 years; and in the ARC PCI Equity Risk category, they have outperformed over 1, 3 and 5 years (figures to end March 2026).
- High Net Worth Core Managed Portfolio Solutions have outperformed the respective IA sectors over 3 months, 3 years and 5 years (to 30 June 2026).

Note:
c.80-90% of portfolios held in steady growth and equity risk ARC categories.
Past performance is not a guide to future performance and may not be repeated. UK: Suitable for professional clients.

Client pricing: open, unbundled, with choice at the heart

Average fees example, reflecting current predominant choice by clients and their advisers

% of investment

		Upfront			Ongoing p.a.				Total equivalent p.a.
		Advice	Total	Total p.a/ 10 Years (A)	Advice	Wrapper / Admin	Investment Management	Total (B)	A+B (10 years)
Average fees, most popular investment, QFP network adviser	**QFP WS Blend Risk Level 7**	**1.08**	**1.08**	**0.11**	**0.68**	**0.21**	**0.59**	**1.48**	**1.59**
Average fees for £500k investment: QFP Network advice, average platform charge, various investment solutions	QFP – WS Active RL7	1.08	1.08	0.11	0.68	0.21	0.79	1.68	1.79
	QFP – WS Blend RL7	1.08	1.08	0.11	0.68	0.21	0.59	1.48	1.59
	QFP – WS Passive RL7	1.08	1.08	0.11	0.68	0.21	0.22	1.11	1.22
	QFP Cirilium Balanced Active	1.08	1.08	0.11	0.68	0.21	1.02	1.91	2.02
	QFP Cirilium Balanced Blend	1.08	1.08	0.11	0.68	0.21	0.73	1.62	1.73
	QFP Cirilium Balanced Passive	1.08	1.08	0.11	0.68	0.21	0.37	1.26	1.37

Source: Quilter plc - Based on actual charges made to clients over the last 12 months, produced for publication in July 2026.

Notes:

1. The outcome highlighted in bold is currently the predominant choice made by clients and their QFP advisers. Network Advice + Wrapper + WealthSelect Blend (risk level 7).
2. Advice fees are a function of case size; the 108bps and 68bps are the average advice charges on a £500k portfolio, based on actual cases written in the period for new business and current ongoing charges.
3. Platform fee ('Wrapper/Admin') is based on a £500k portfolio.
4. Investment management fee is inclusive of Quilter's margin and that paid to the underlying fund manager.