

Quilter

Investor introduction
Autumn 2026



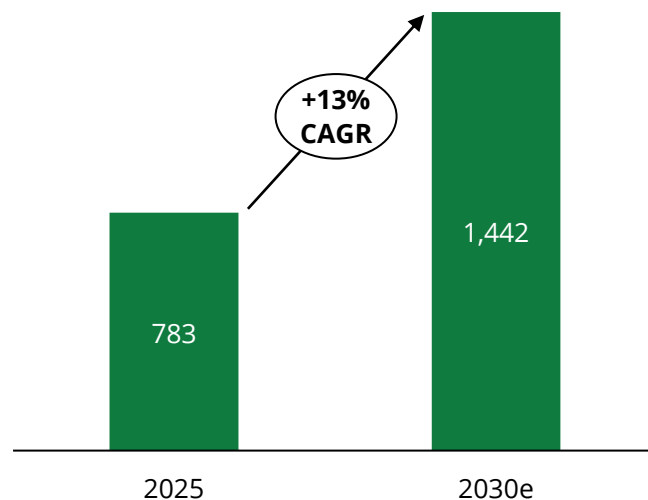
Industry and business overview

Quilter

UK Wealth: a market with significant growth opportunity

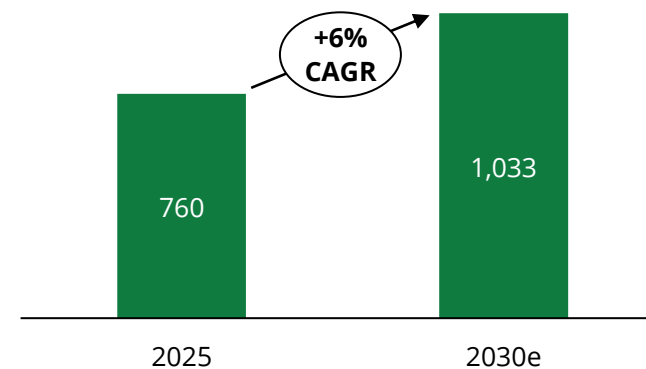
Advised platform industry¹

£bn



Discretionary wealth management industry¹

£bn



Consolidating industry

Changing a nation of
savers to investors

Excess cash deposits to
be put to work

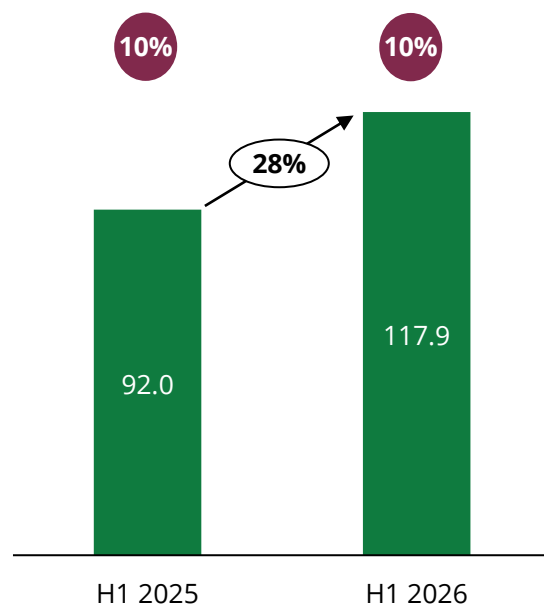
Inter-generational wealth
transfer

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

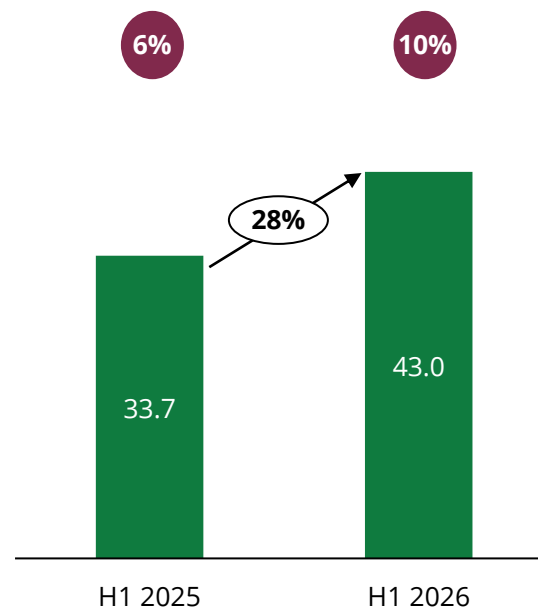
Quilter: strategic coverage of the UK wealth market at scale

Scaled proposition

Quilter Platform AuMA¹
£bn

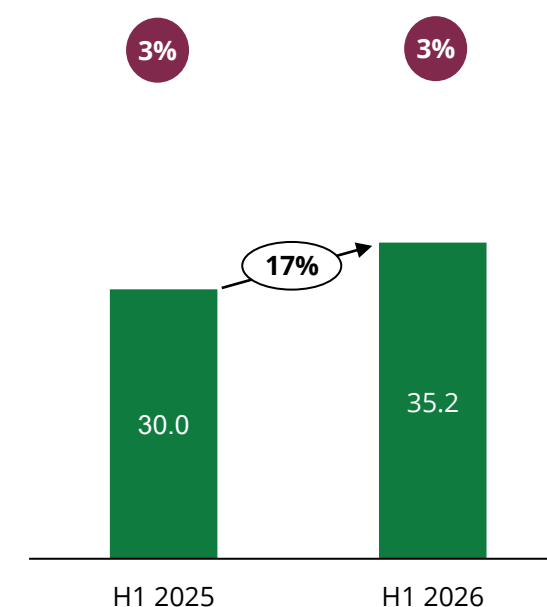


Quilter Solutions AuM¹
£bn



Bespoke proposition

Quilter Cheviot AuM
£bn

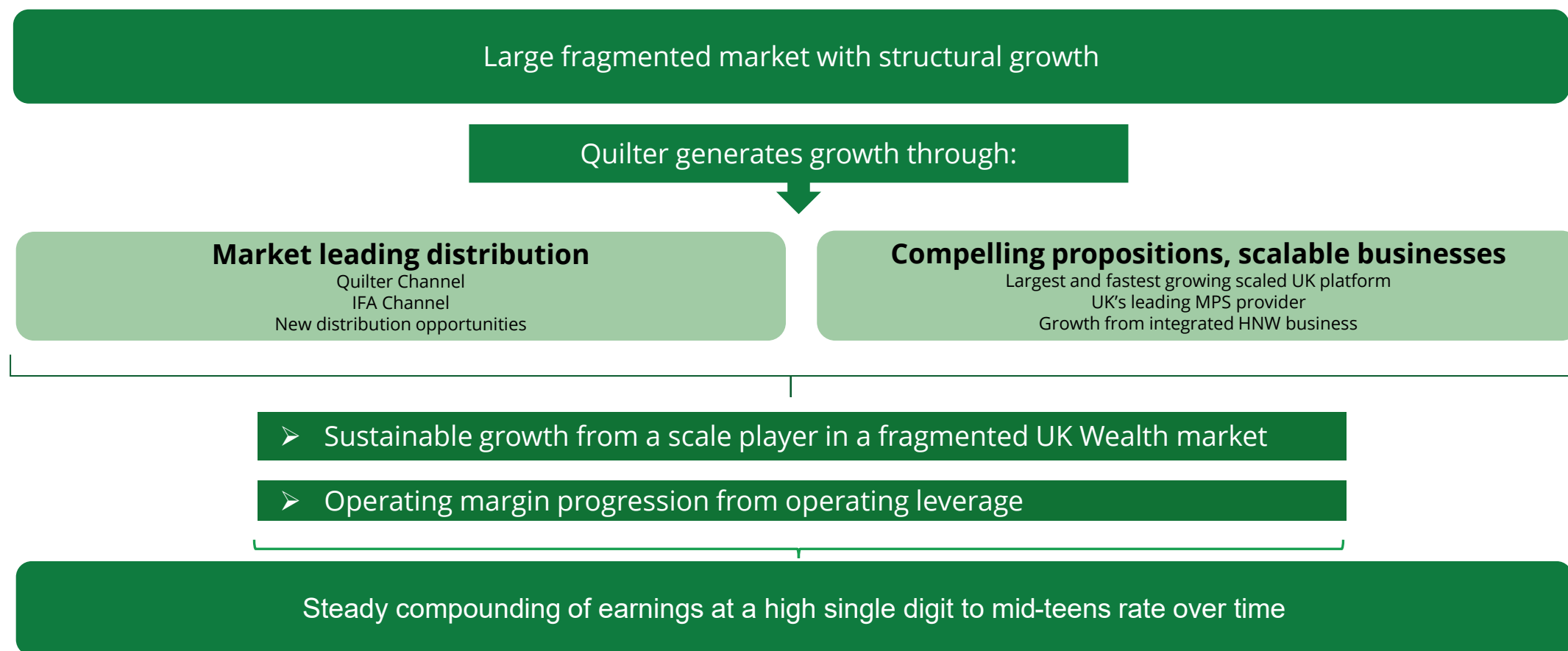


Annualised net
inflows/
opening AuMA²

1. Includes non-core assets.

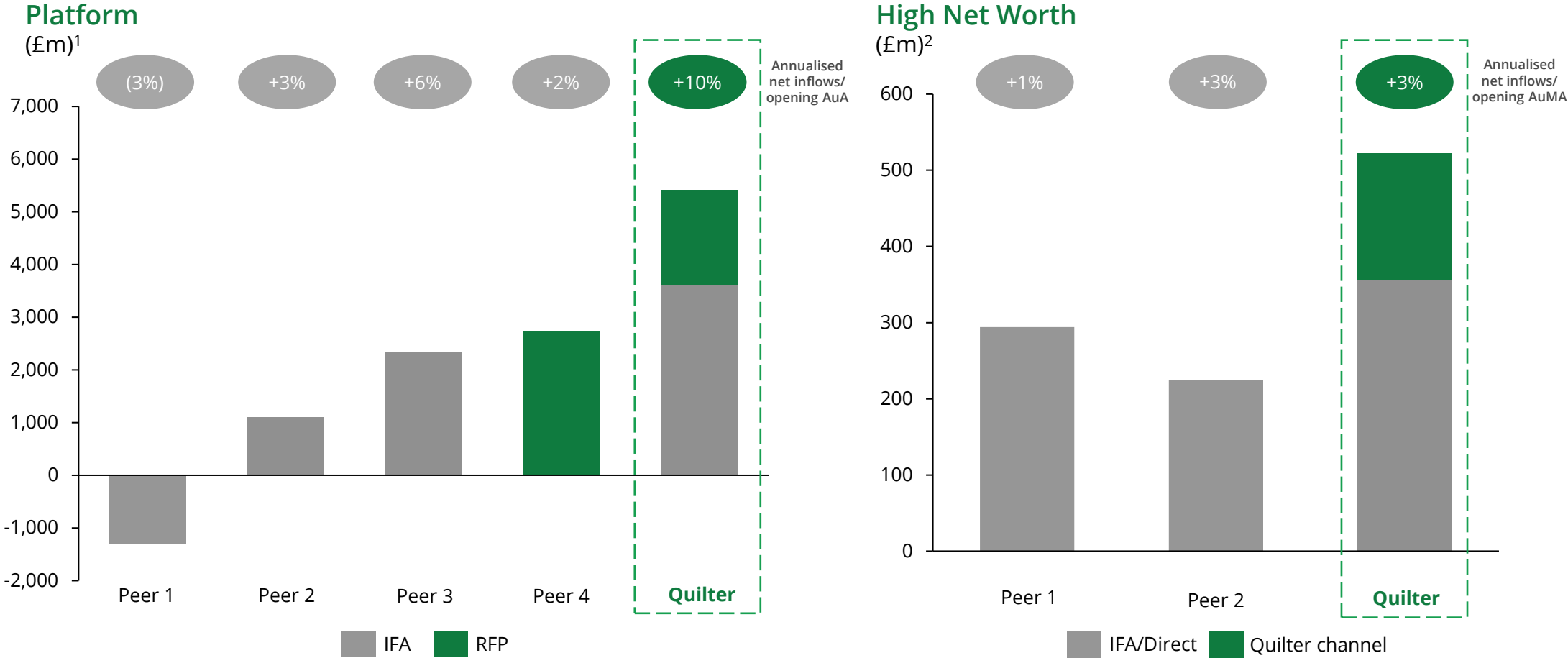
2. Discrete half year net/opening AuMA on an annualised basis.

Quilter: delivering today and tomorrow



Quilter: outperforming Advised Platform and High Net Worth peers

H1 2026 Quilter core net flows vs Listed peers by channel

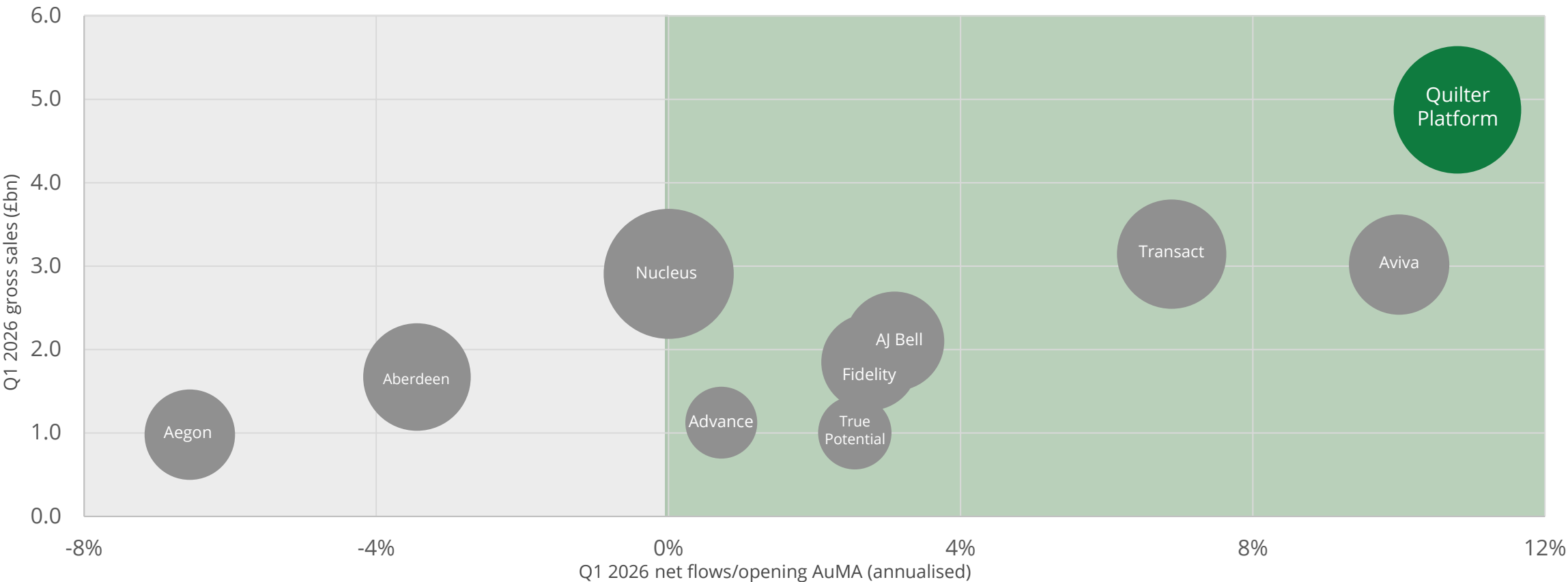


1. Listed peers include Aberdeen, AJ Bell, IntegraFin and St. James's Place.
2. Listed peers include Rathbones (excluding Execution Only) and Brooks MacDonald.

Quilter: delivering advised Platform 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 comparison¹



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

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.





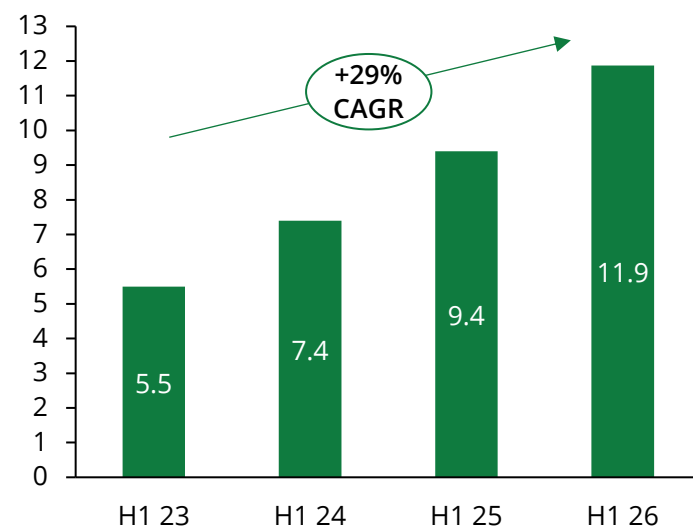
Flow trends

Quilter

Group flows: continuing our excellent momentum

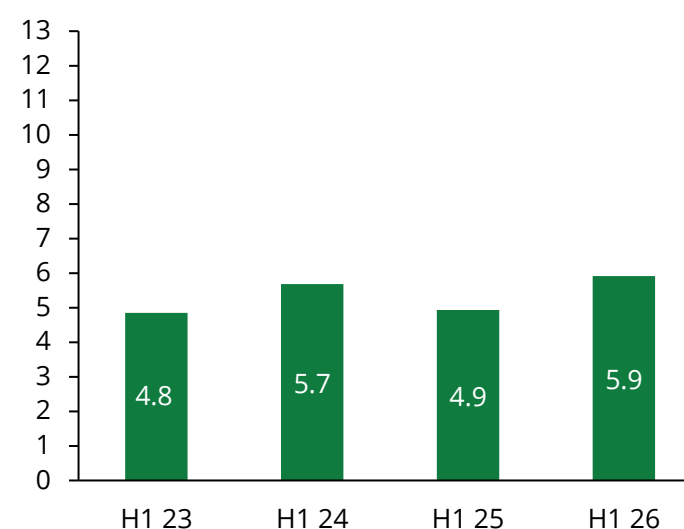
Core gross inflows¹

£bn



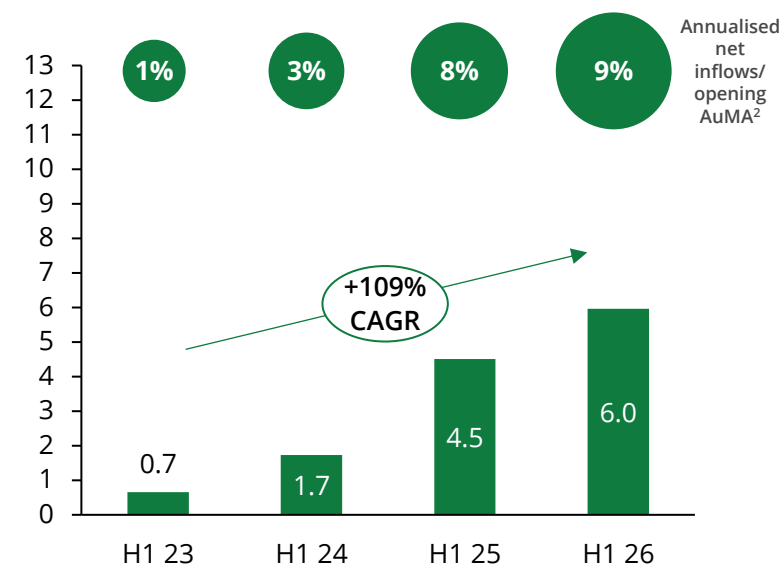
Core gross outflows¹

£bn



Core net inflows¹

£bn



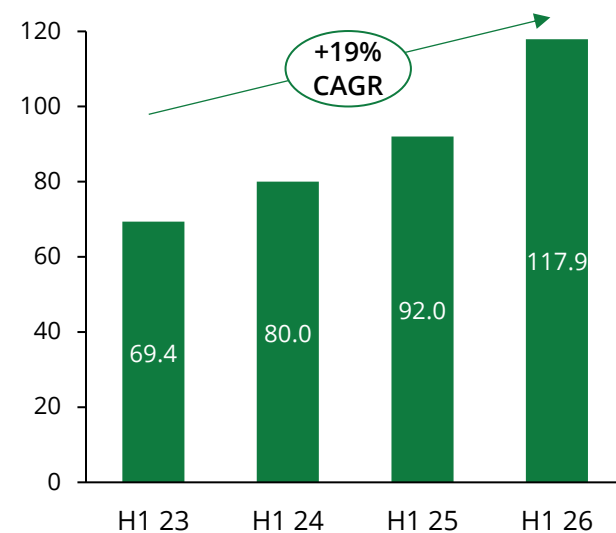
1. Totals include Inter-segment dual assets that reflect funds managed by Quilter Cheviot and administered by Quilter Investors and the Quilter Cheviot managed portfolio service solutions available to advisers on the Quilter Investment Platform.

2. Discrete half-year net inflows/opening AuMA on an annualised basis.

Platform: growing our franchise

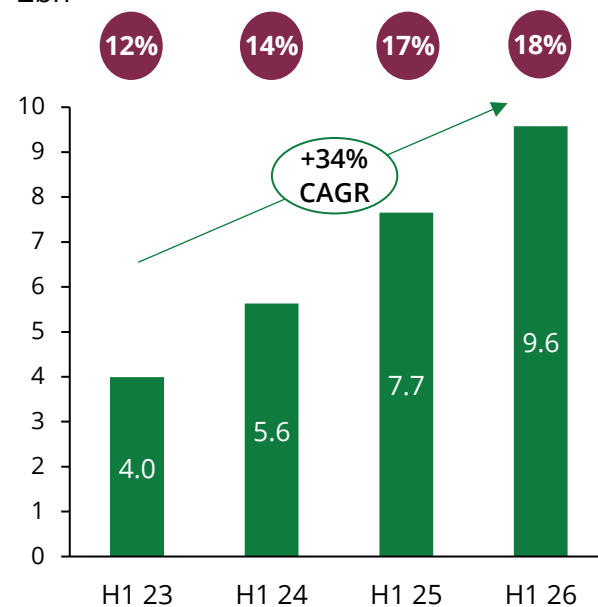
Assets under administration

£bn



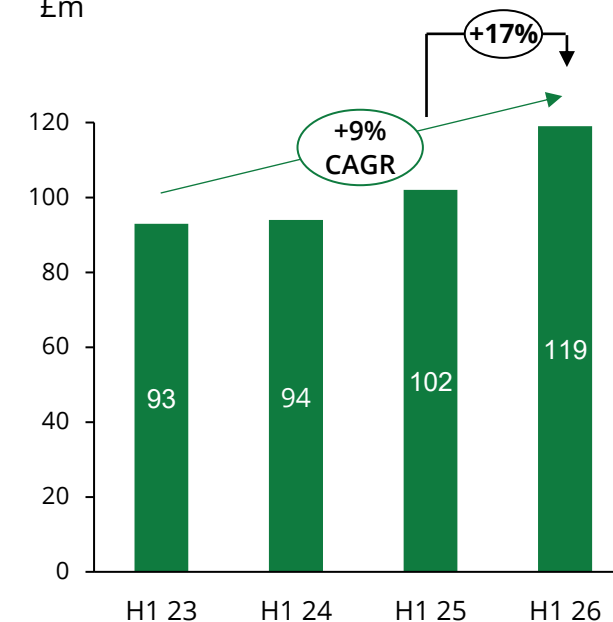
Gross inflows and QLT market share¹

£bn



Net management fees

£m



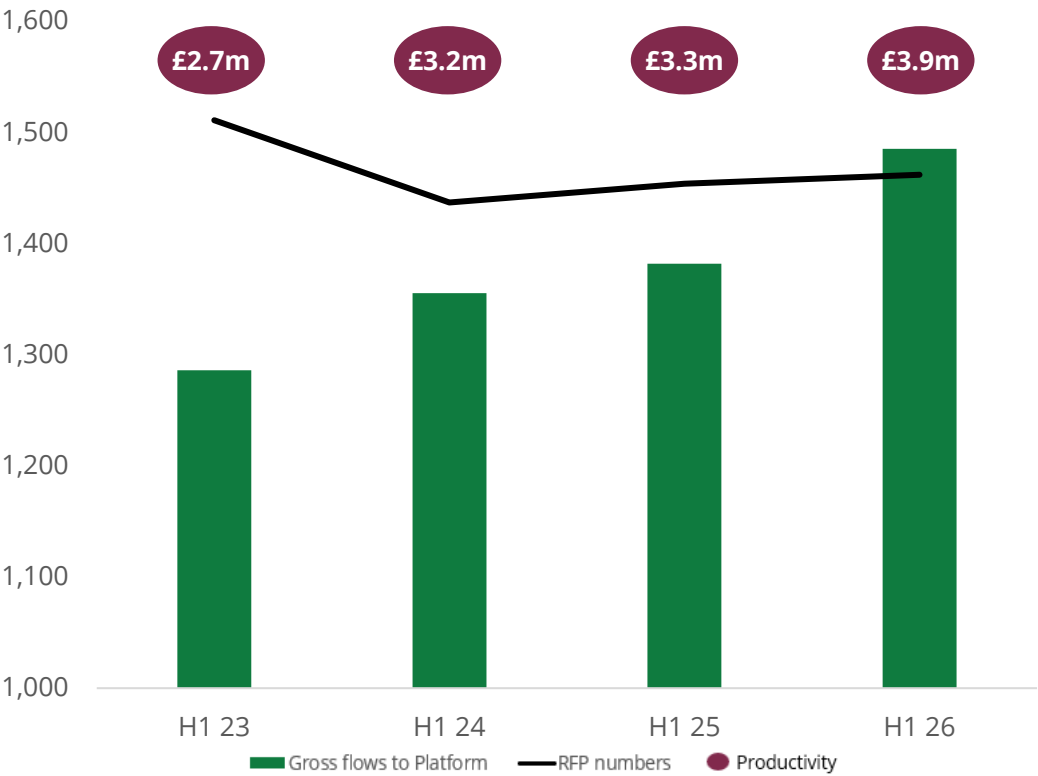
1. Gross inflow market share source: Fundscape.

Dual channel distribution: growing and broadening our adviser reach

Quilter channel: improved productivity

RFP headcount and productivity

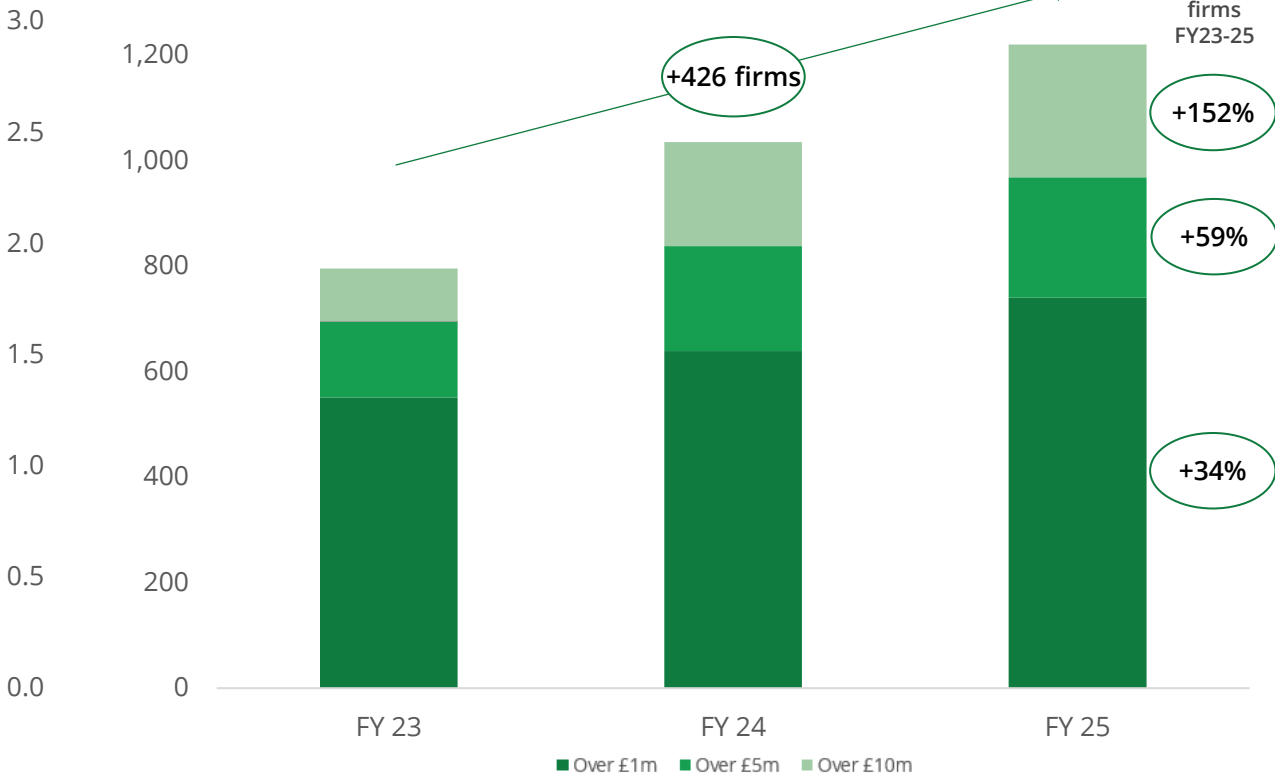
Number of RFPs // £bn



IFAs: broader and deeper relationships

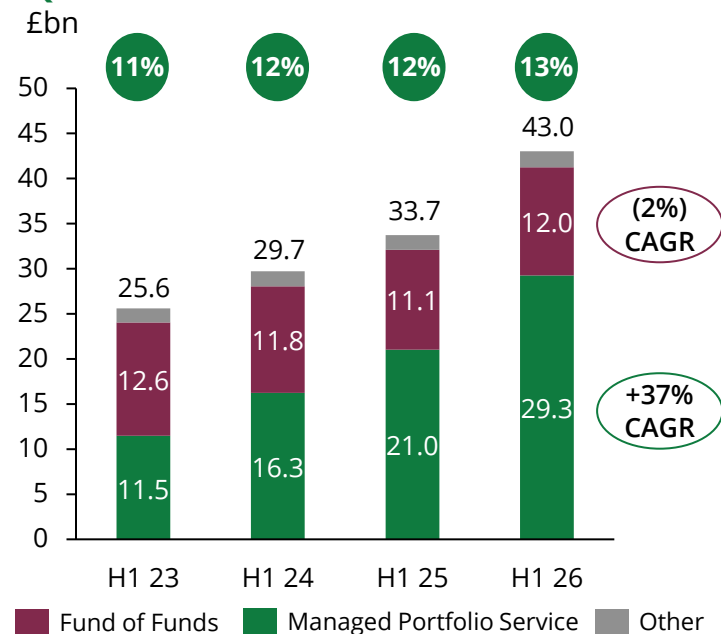
IFA firms by quantum of gross sales to Platform

Number of IFA firms

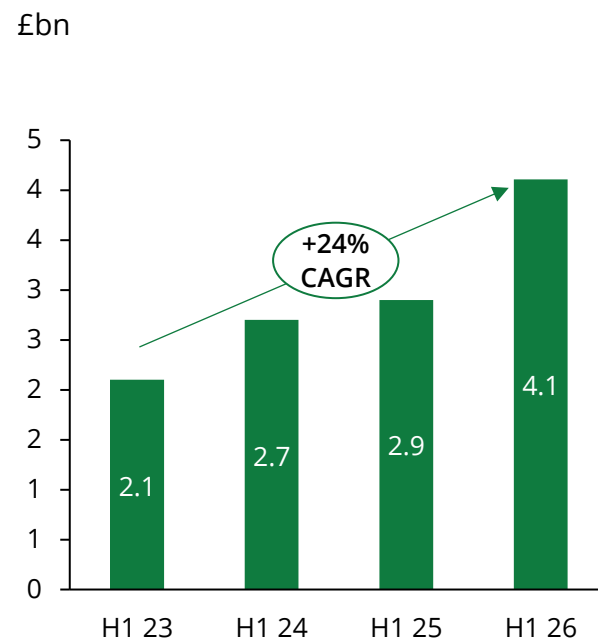


Quilter Solutions: growing our franchise

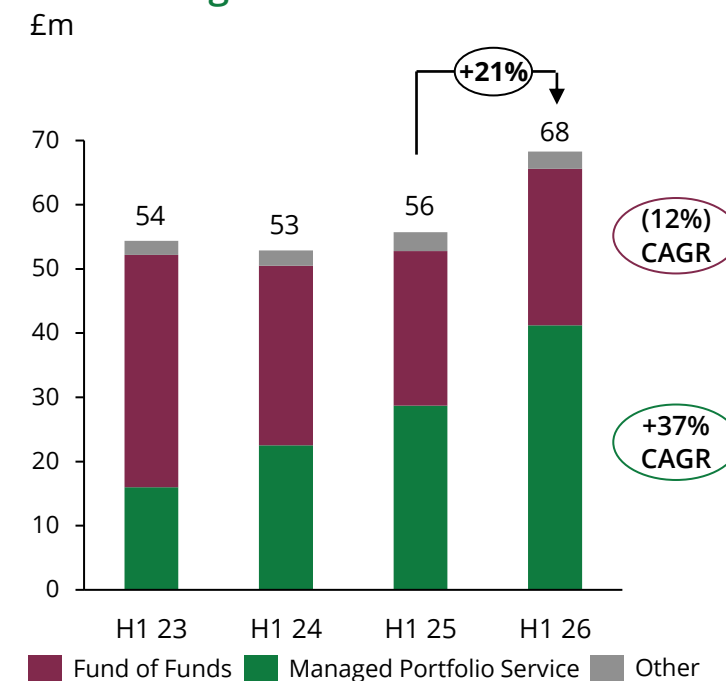
Assets under management and QLT MPS market share^{1,2}



Gross inflows



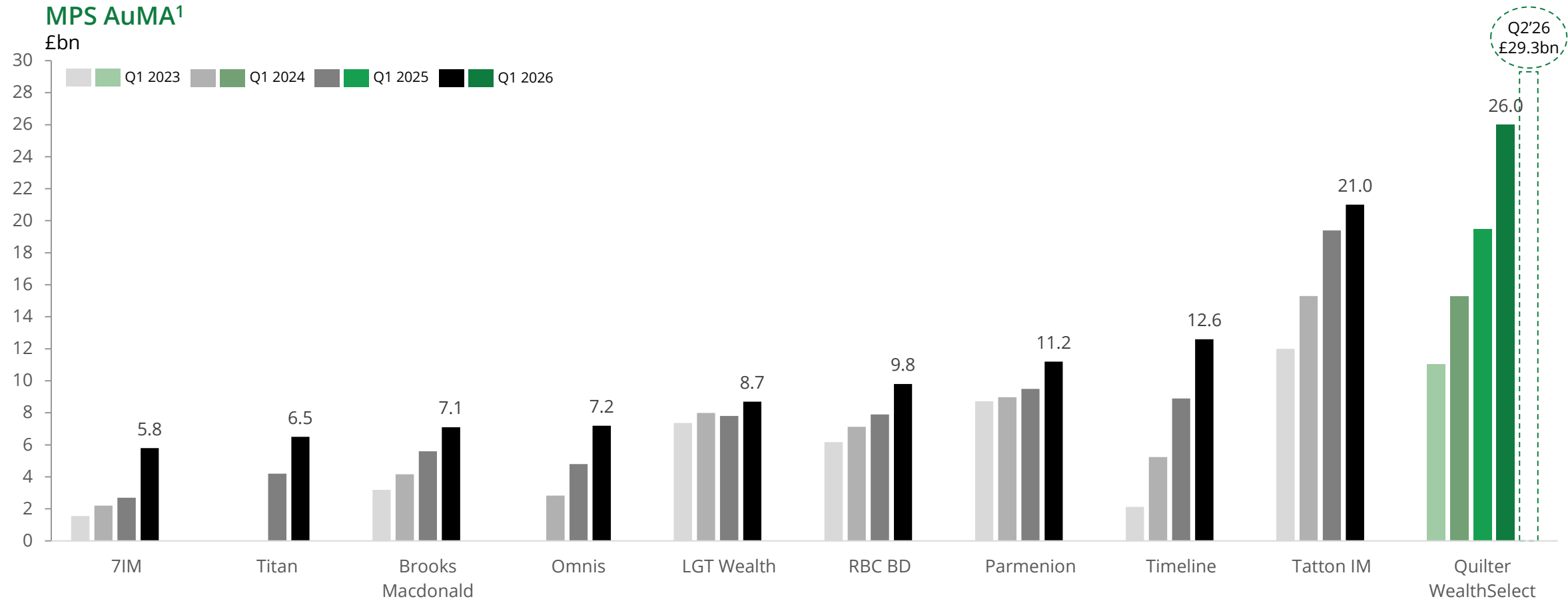
Net management fees



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.

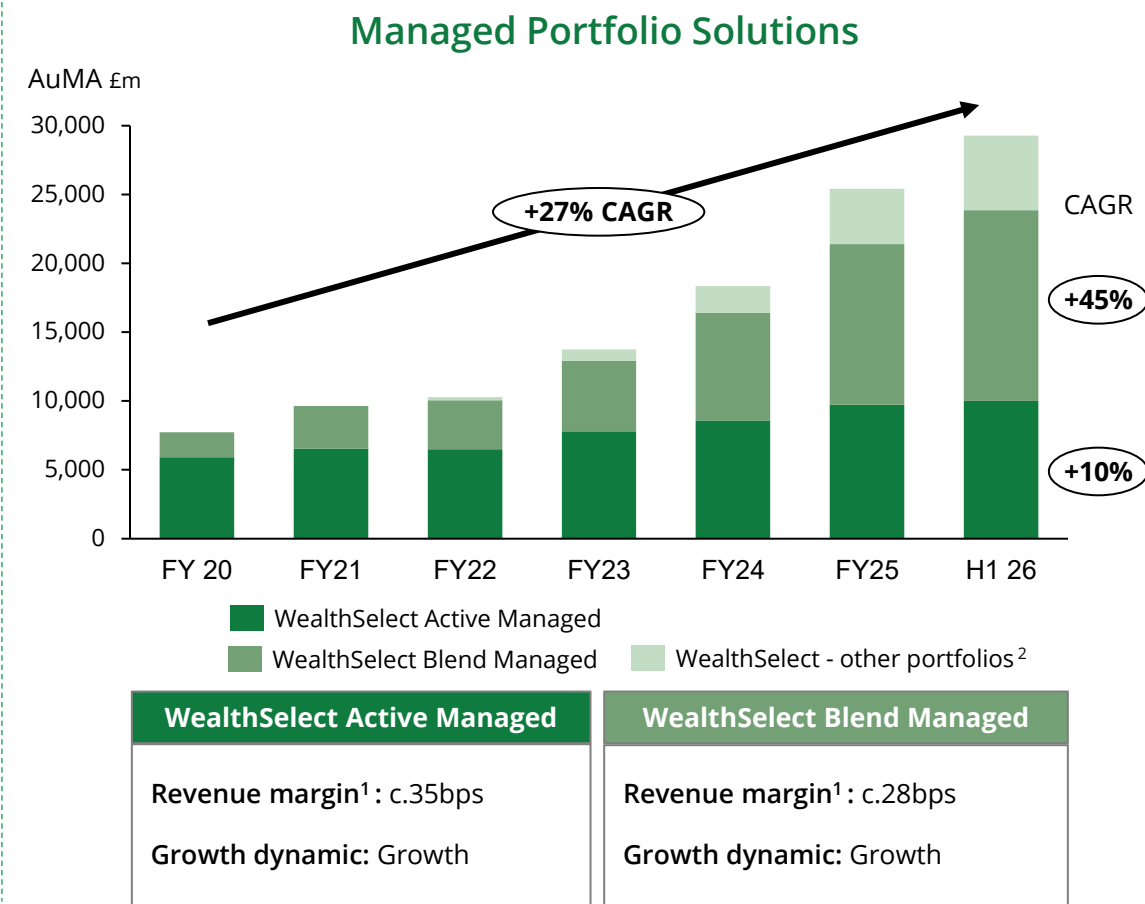
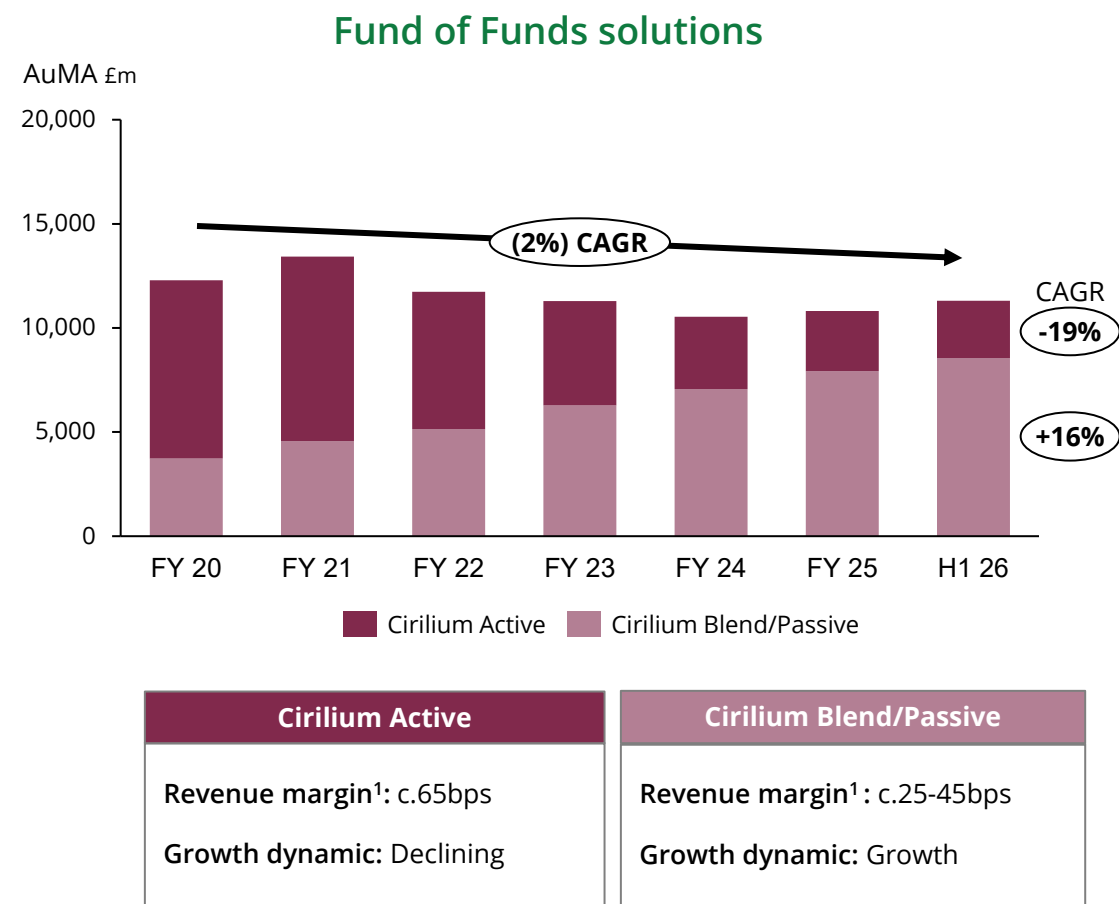
2. NextWealth MPS 2026 Asset Update Report, June 2026, representing only Quilter's WealthSelect MPS AuM as a percentage of total market MPS assets at Q1 23, Q1 24, Q1 25 and Q1 26.

Quilter WealthSelect MPS on Platform: delivering market leadership



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

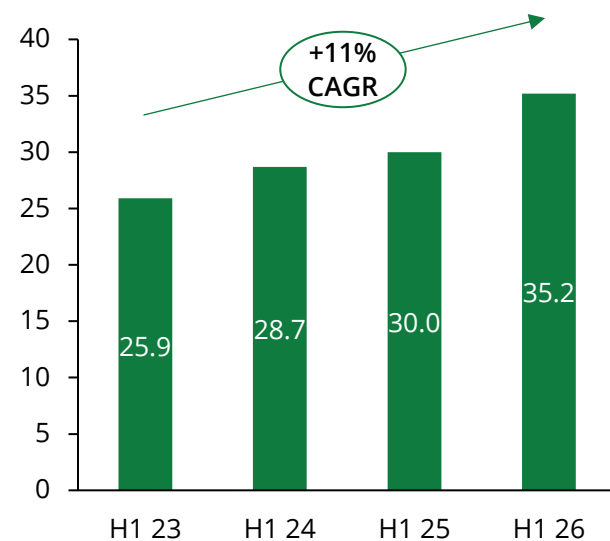
Principal Platform solutions: rebased towards MPS and Blend/Passive



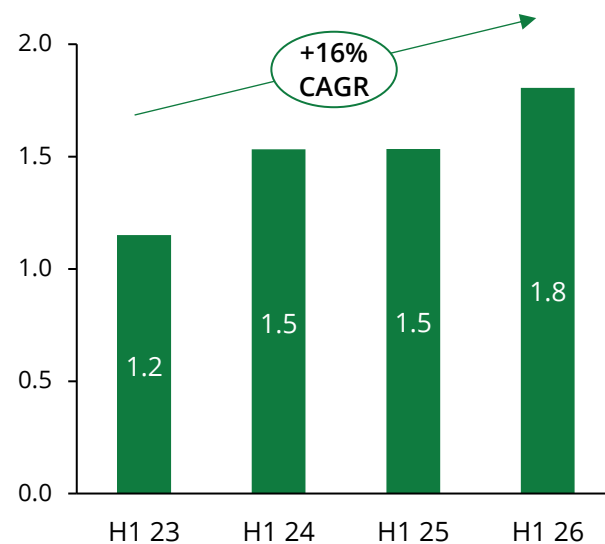
1. Revenue margins reflect Quilter's retained revenue margin and depends on asset allocations and sub-mandates.
2. WealthSelect other portfolios include Passive, Responsible and Sustainable ranges.

Quilter Cheviot: growing our franchise

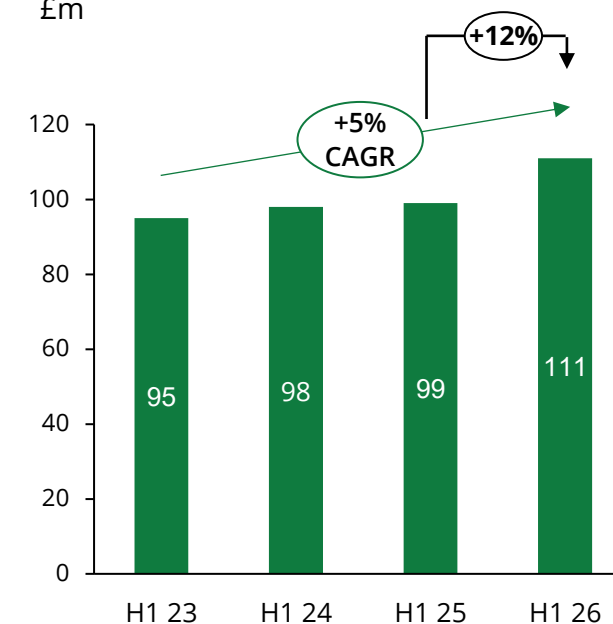
Assets under management
£bn



Gross inflows
£bn



Net management fees
£m



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



Strategic growth priorities

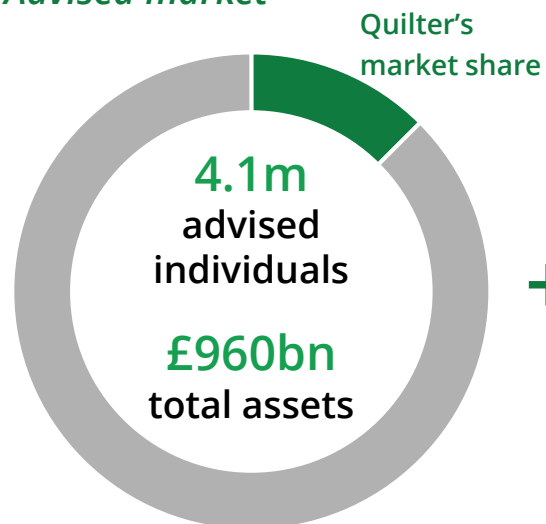
Quilter

The opportunity for Quilter

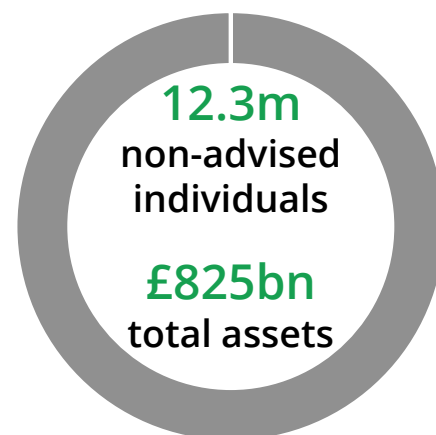
A high growth market, supporting higher Platform and Solutions flows

Quilter's current and future opportunity set:

*Advised market*¹



*"The Advice Gap"*¹



+

Future sources of industry flow:

£610bn
excess cash in
banks²

£5.5trn generational
wealth transfer in next
20 years³

50% total household
wealth held by
55+ year olds³

Advised market key drivers:

- Complexity of UK tax rules continues to drive demand for advice, especially from 'Baby Boomers'.
- UK faces a significant retirement funding challenge – taking more personal responsibility for financial security in retirement.
- UK advised platform assets expected to increase by around 70% by the end of 2029.

"The Advice Gap" demographics:

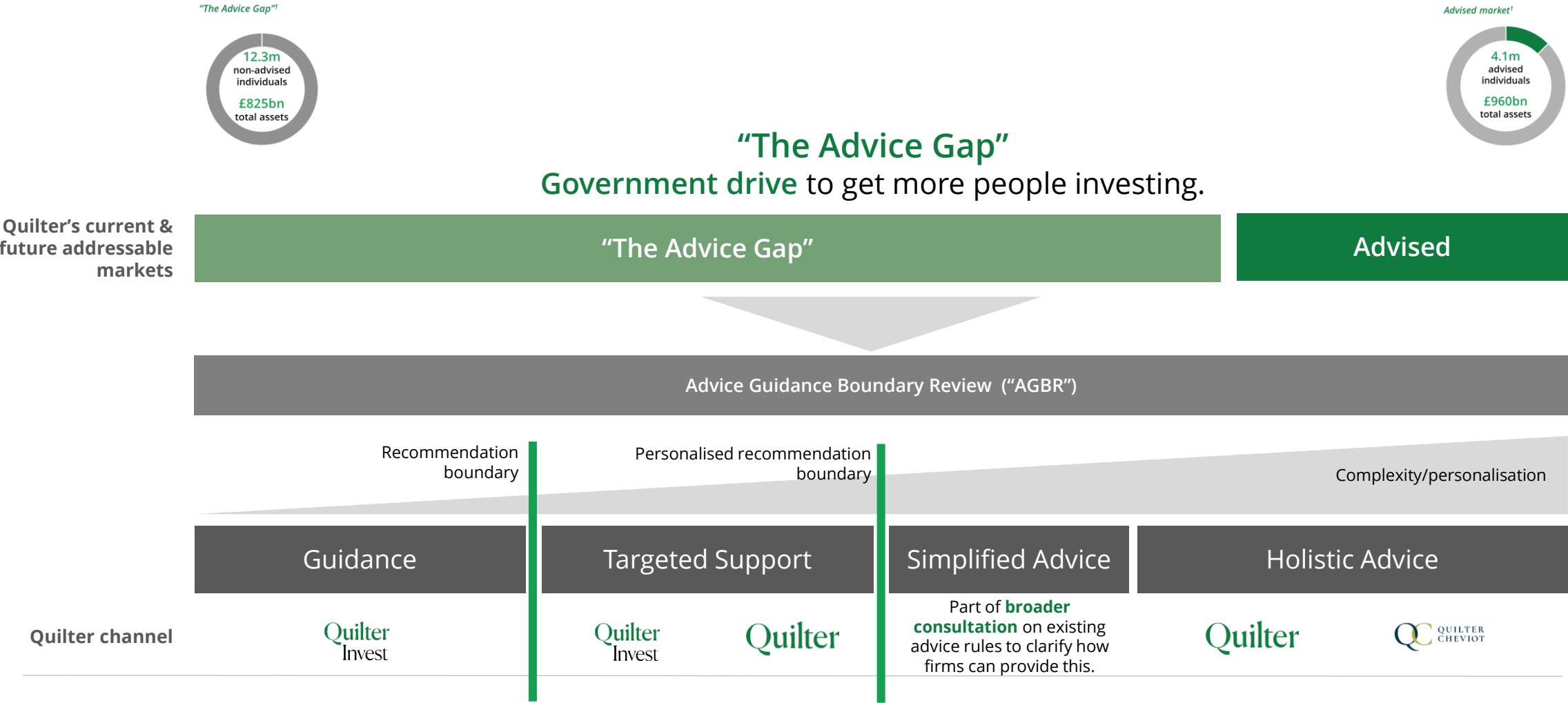
- Average age is 48 vs 57 for average advised customer.
- 79% in accumulation vs 53% for average advised customer.

1. Source: Boring Money.

2. Source: Barclays.

3. Source: ONS Wealth and Assets Survey.

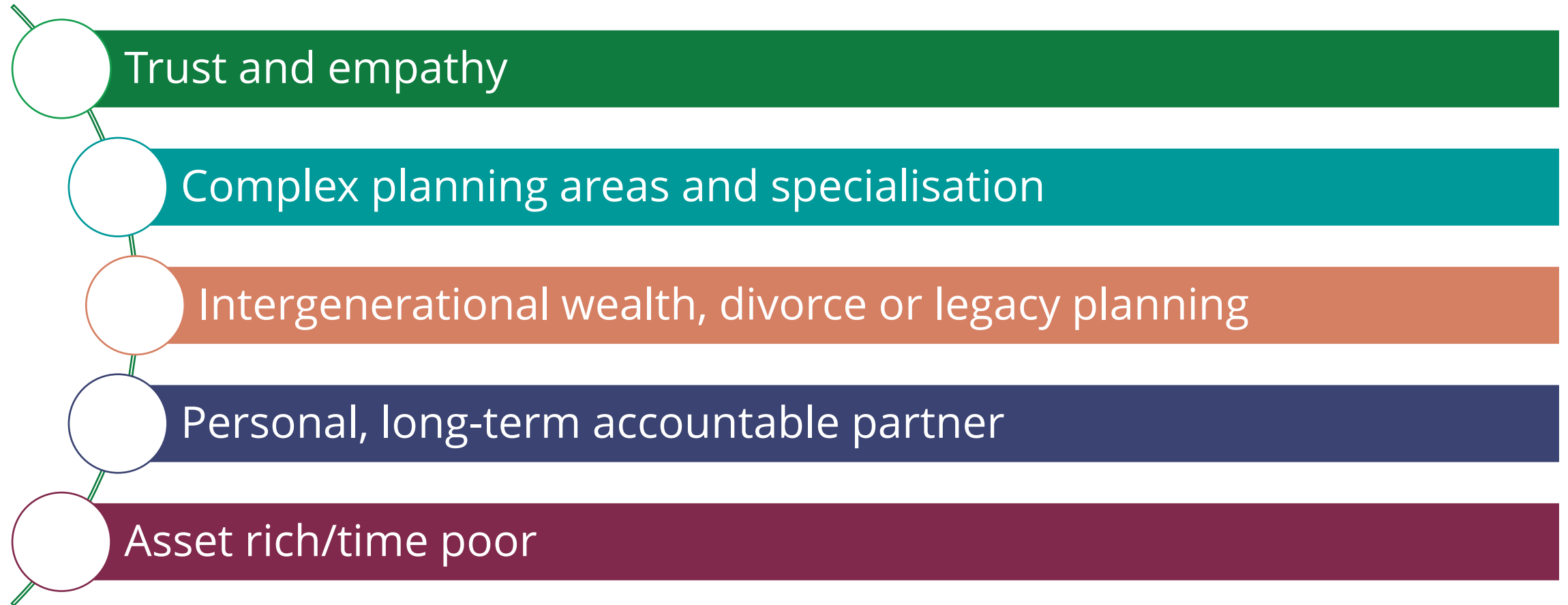
Becoming a customer champion: expanding access to quality advice



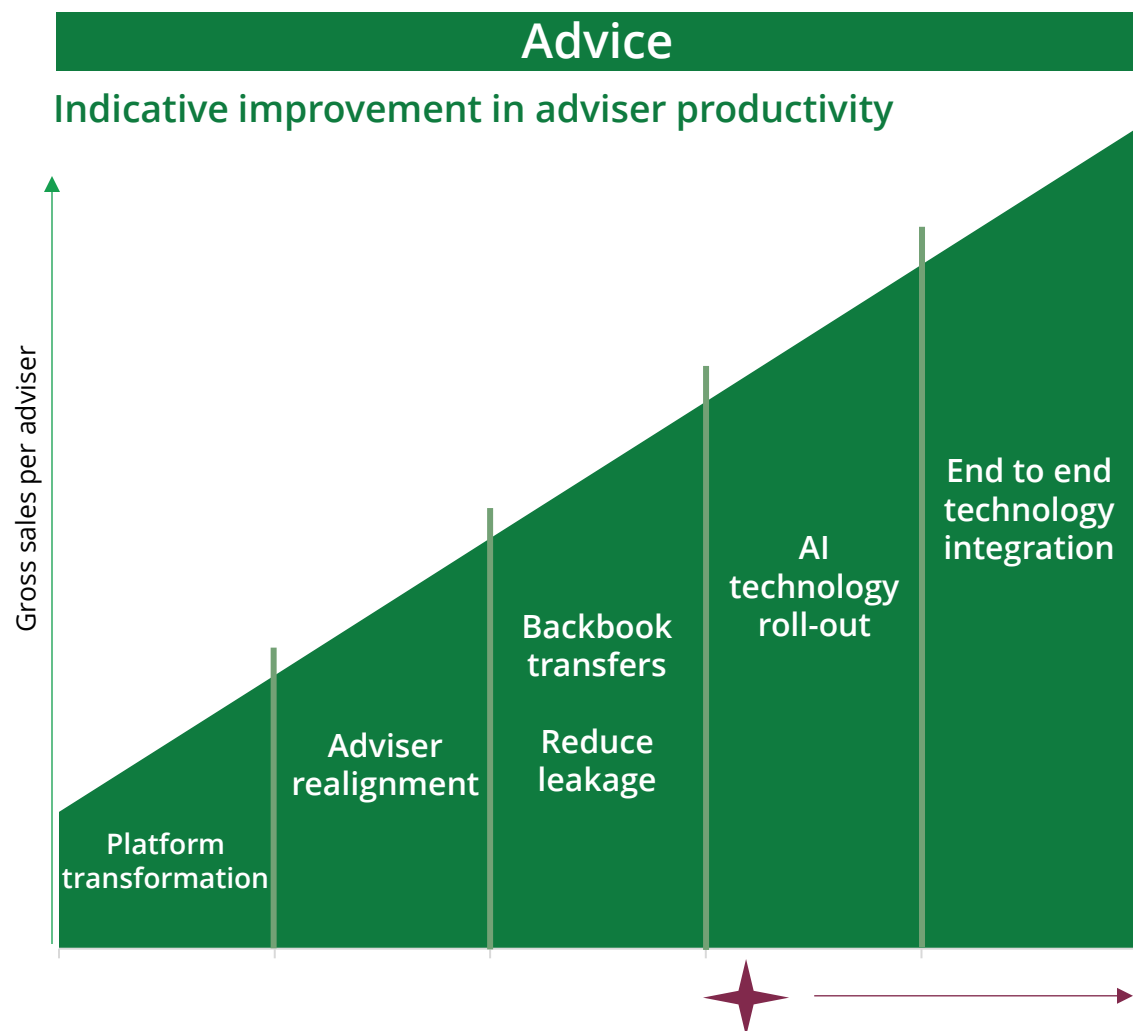
1. Source: Boring Money.

Why customers seek advice?

Value proposition built on trust, confidently helping make decisions and remaining on track to achieve them



AI: unlocking the next frontier of efficiency and growth



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.

How Quilter is harnessing AI to drive the business faster

AI tools can improve speed, consistency and quality

Enhancing productivity and reducing friction

- Reduces manual work, duplication and complexity.
- Saves time and 'get it right first time'.

Example: AI tools to transcribe adviser meetings, summarise, detail actions.

Improving client and adviser engagement

- Improves personalisation, clarity and consistency.
- Clearer, faster, more consistent client communication.

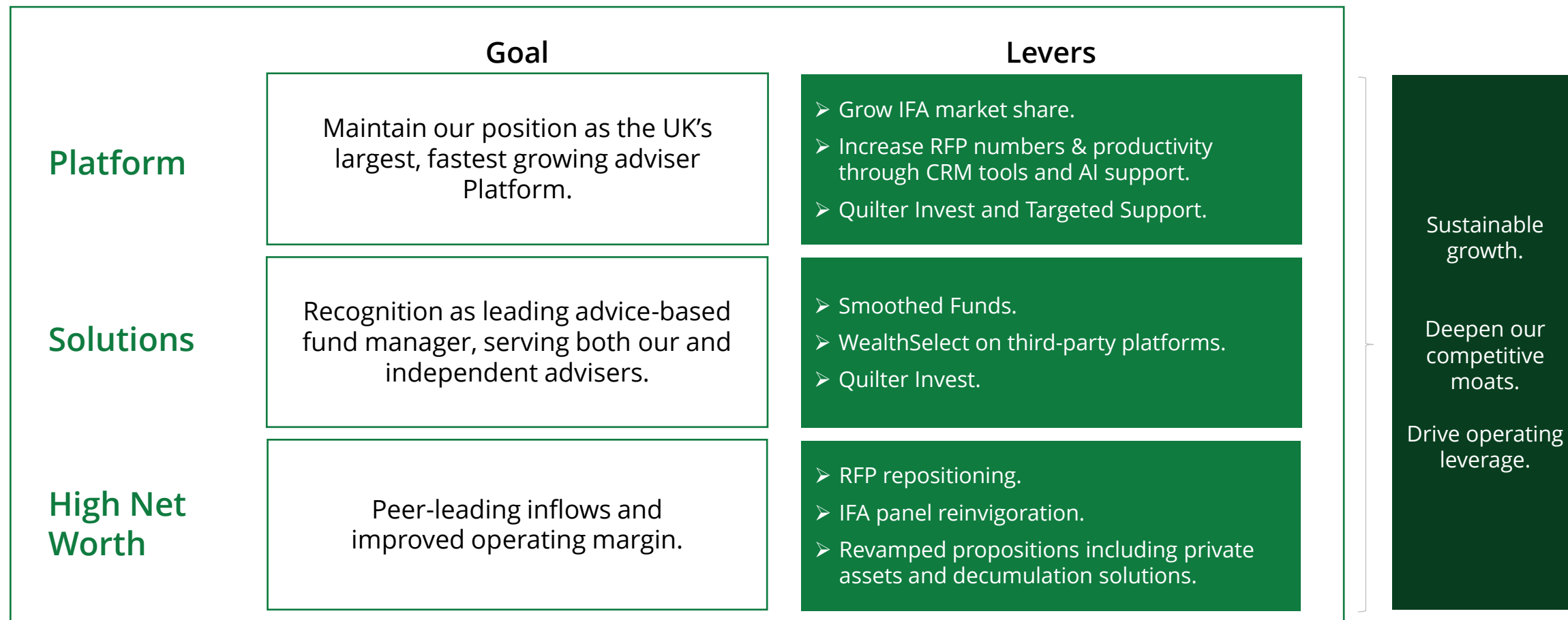
Example: Quilter Cheviot client reporting tools.

Operational and process redesign

- Introduces new ways of working.
- New insights and reduces steps in journeys.

Example: AI tool extension to provide compliance and business assurance.

Business growth drivers

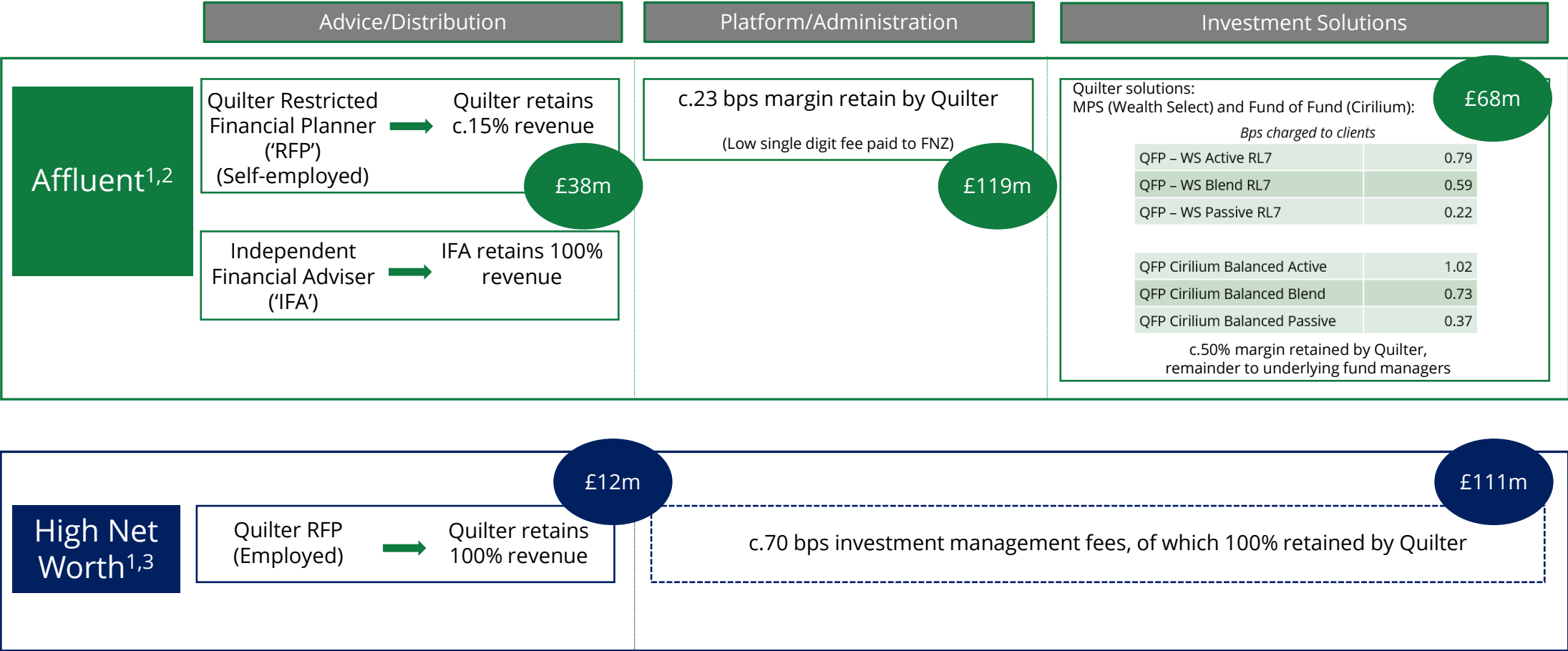




How we make money

Quilter

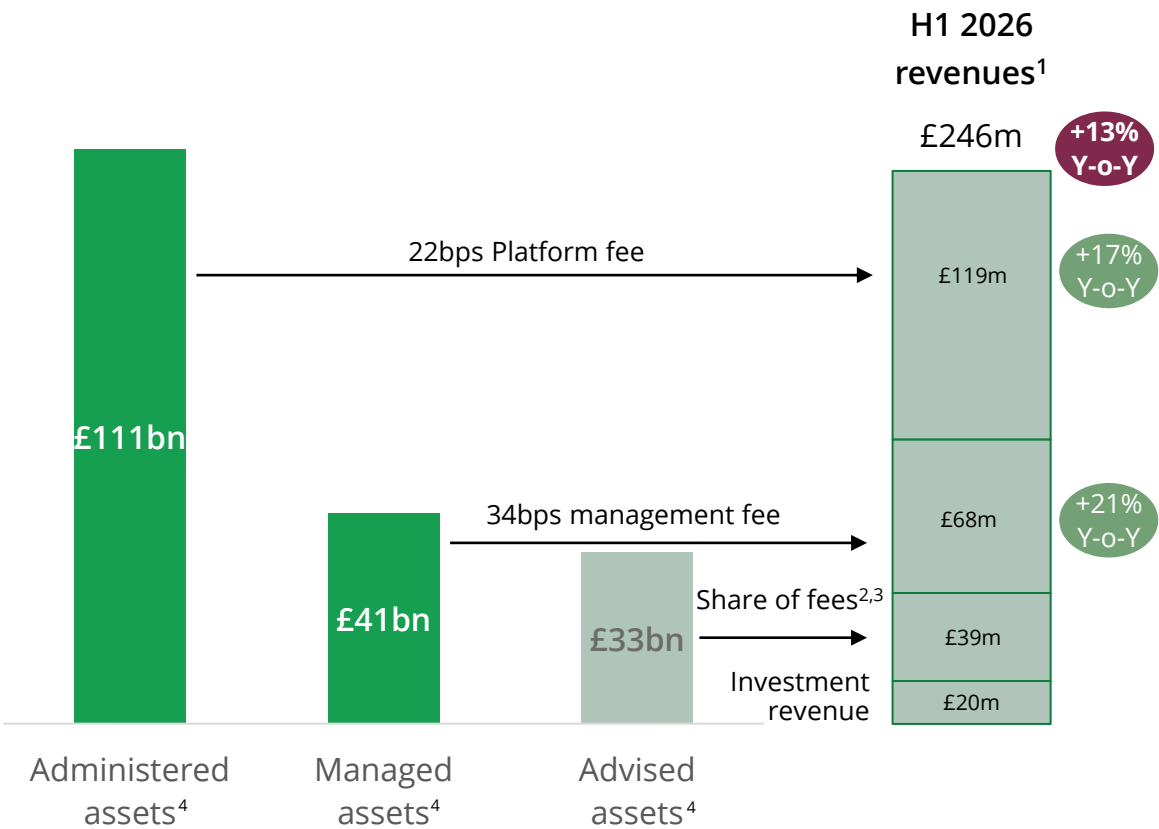
How we make money: across the UK Wealth value chain



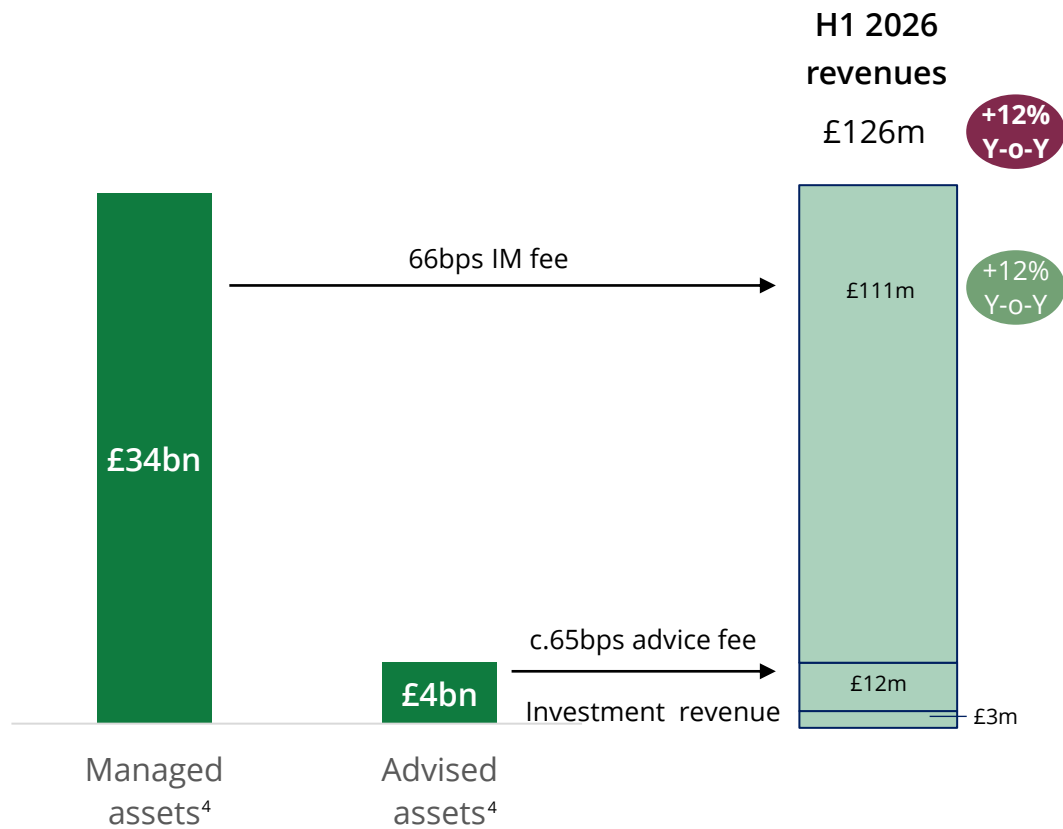
1. Revenue as at H1 2026.
2. H1 2026 Affluent revenue: £246m, of which £187m net management fees, £39m other revenue, £20m investment revenue.
3. H1 2026 High Net Worth revenue: £126m, of which £111m net management fees, £12m other revenue, £3m investment revenue.

How we make money: segment revenue momentum offsetting lower interest rates

Affluent



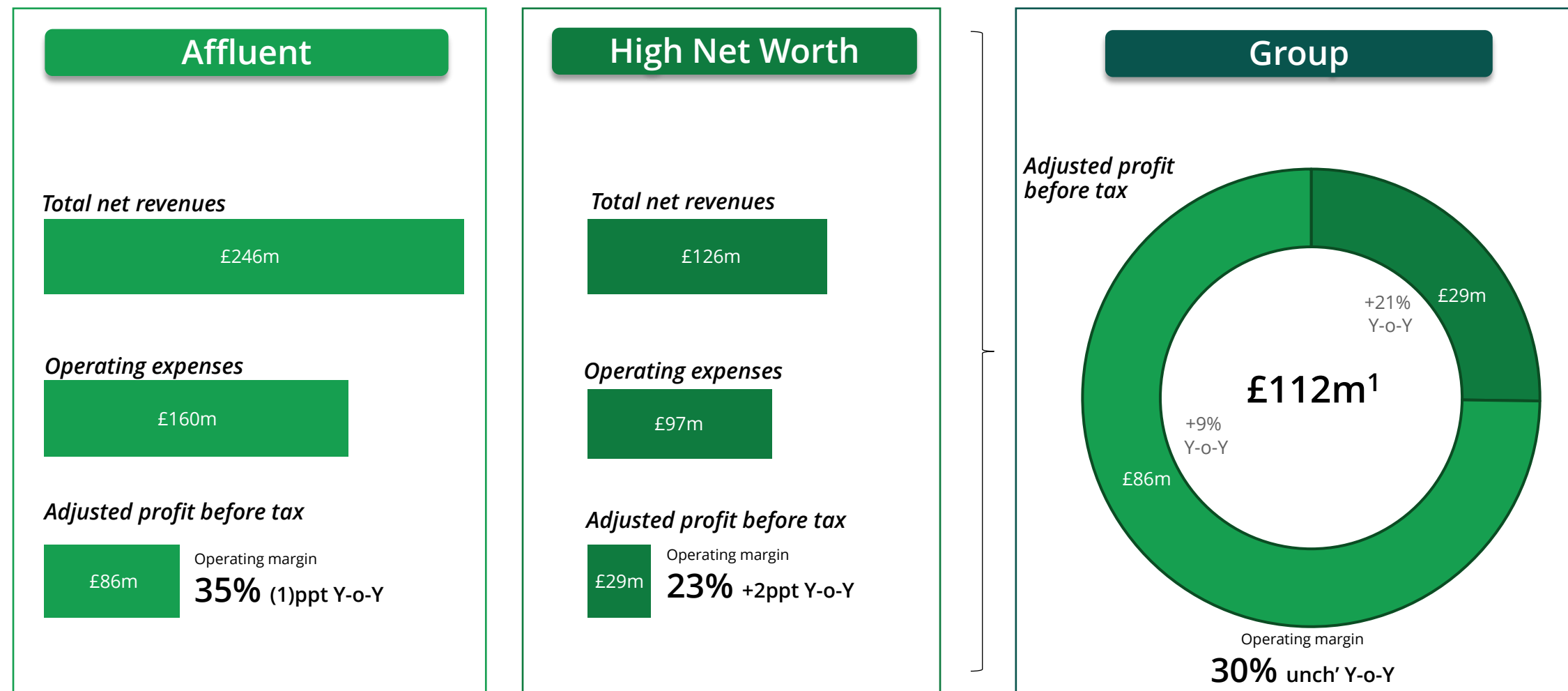
High Net Worth



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.

Segment financials: strong respective contributions



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

Quilter 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.

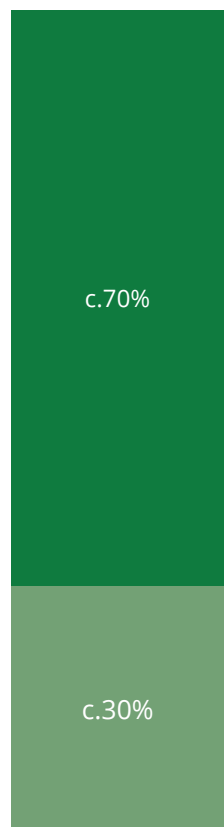


Capital priorities

Quilter

Capital allocation approach

Adjusted profit
after tax and interest



➤ Shareholder distributions.

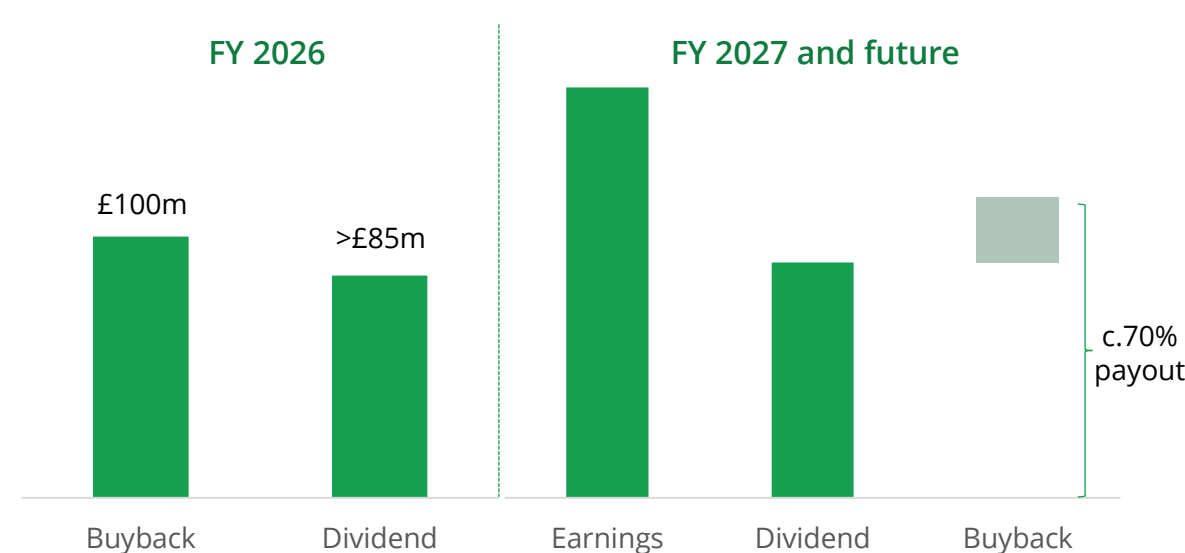
- Group regulatory & working capital.
- Capital support to Quilter Financial Planning/other investments.
- Fund bolt-on M&A.
- Potential one-off distributions.

Summary

- 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.

Dividend and capital distribution policy evolution

Future distributions



- **Capital review:** surplus capital of c.£100 million will be returned to shareholders through a share buyback, with completion anticipated prior to end-2026.
- Progressive Dividend growth in Sterling terms, delivering stronger growth in DPS.
- Interim dividend will, in normal circumstances, all be paid in cash and be one third of the previous year's total cash dividend.
- 70% total payout ratio, through combination of dividend and share buyback.



Investment conclusion

Quilter

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

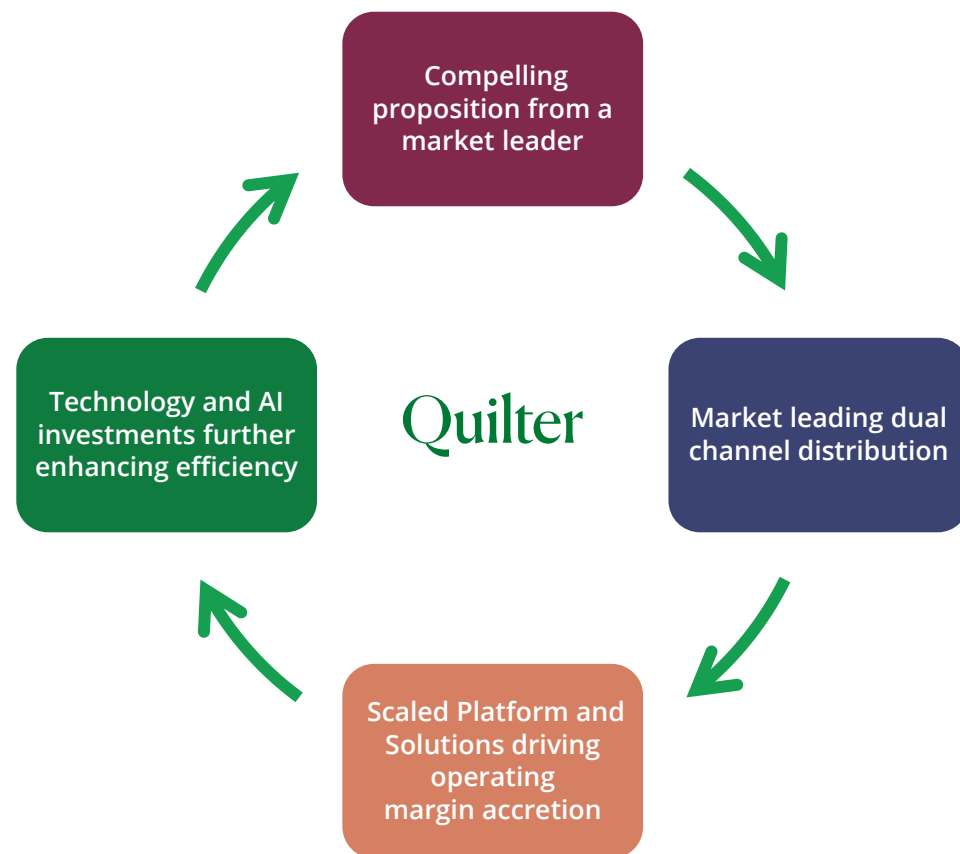
Quilter impact:

Underpins structural market growth

Supports demand for advice

Quilter: delivering a highly compelling investment proposition

A total shareholder return compounding business model



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



Appendix

Quilter

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

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

% of investment

% 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

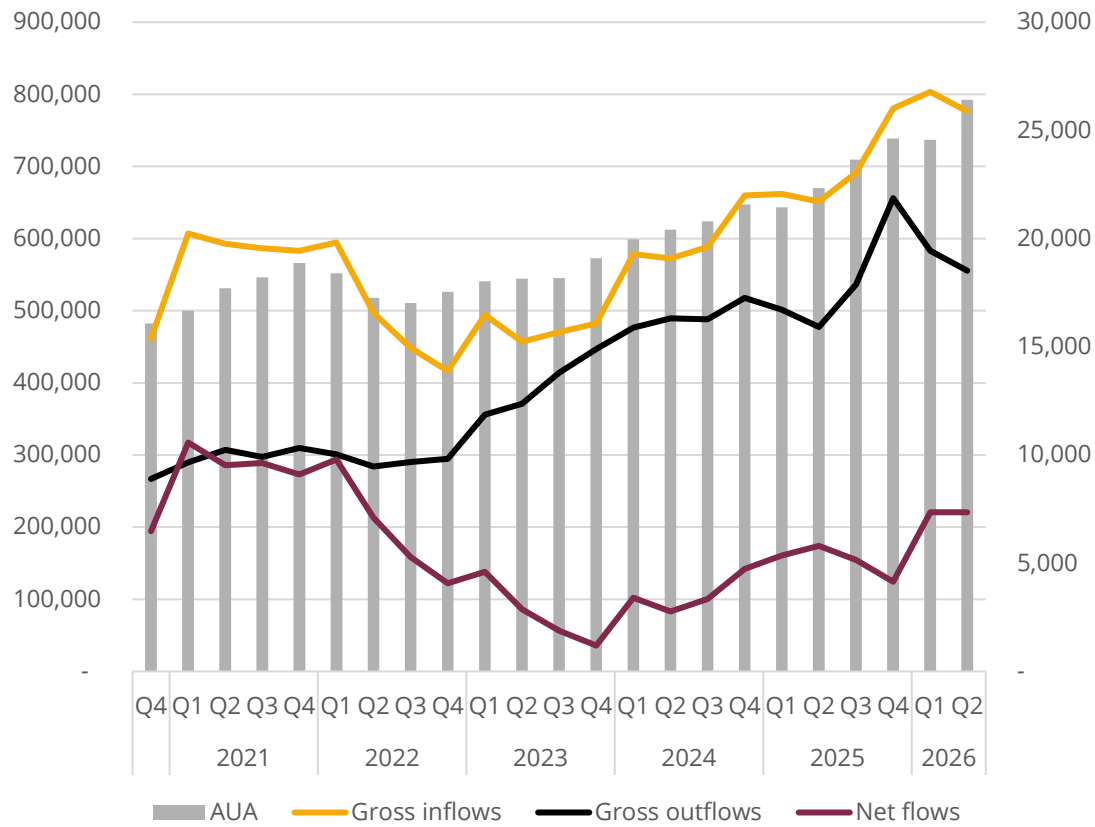
Source: Quilter plc - Based on actual charges made to clients over the last 12 months, produced for publication in July 2026.

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.

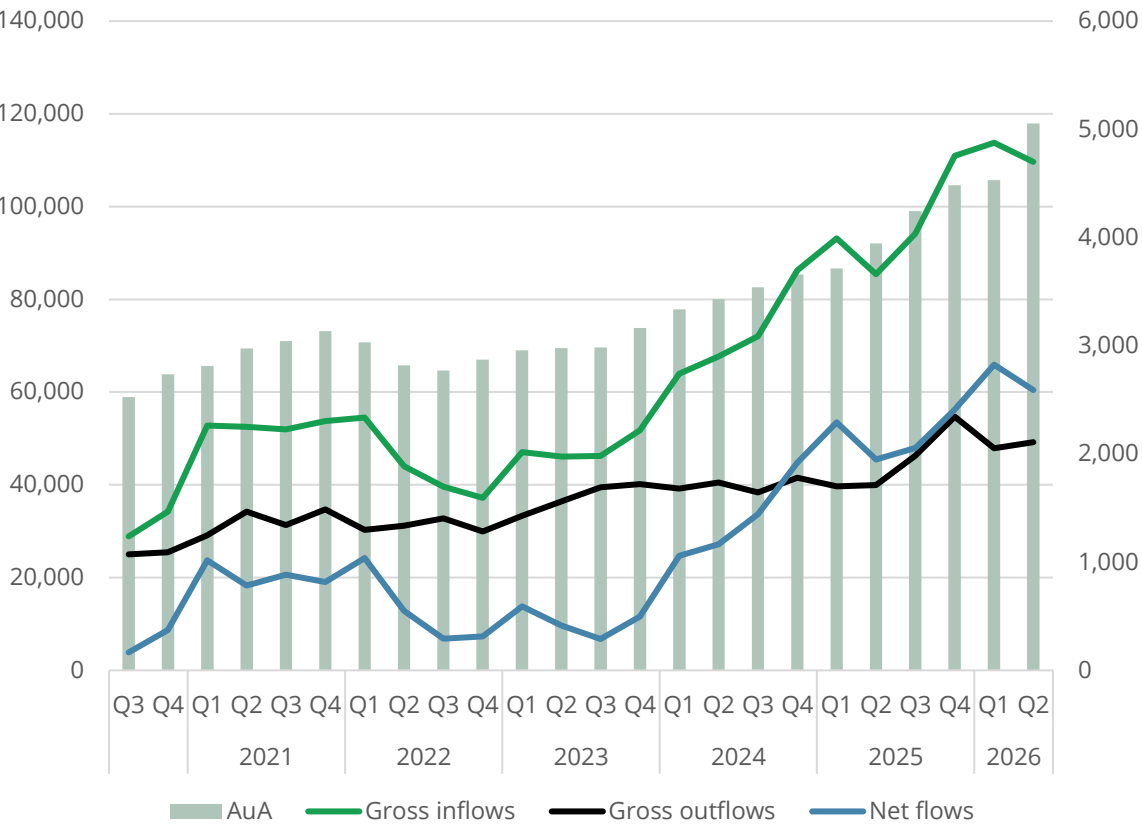
Industry insight: Quilter outperforms the advised Platform market

Industry advised platform AuA and flows¹
£m

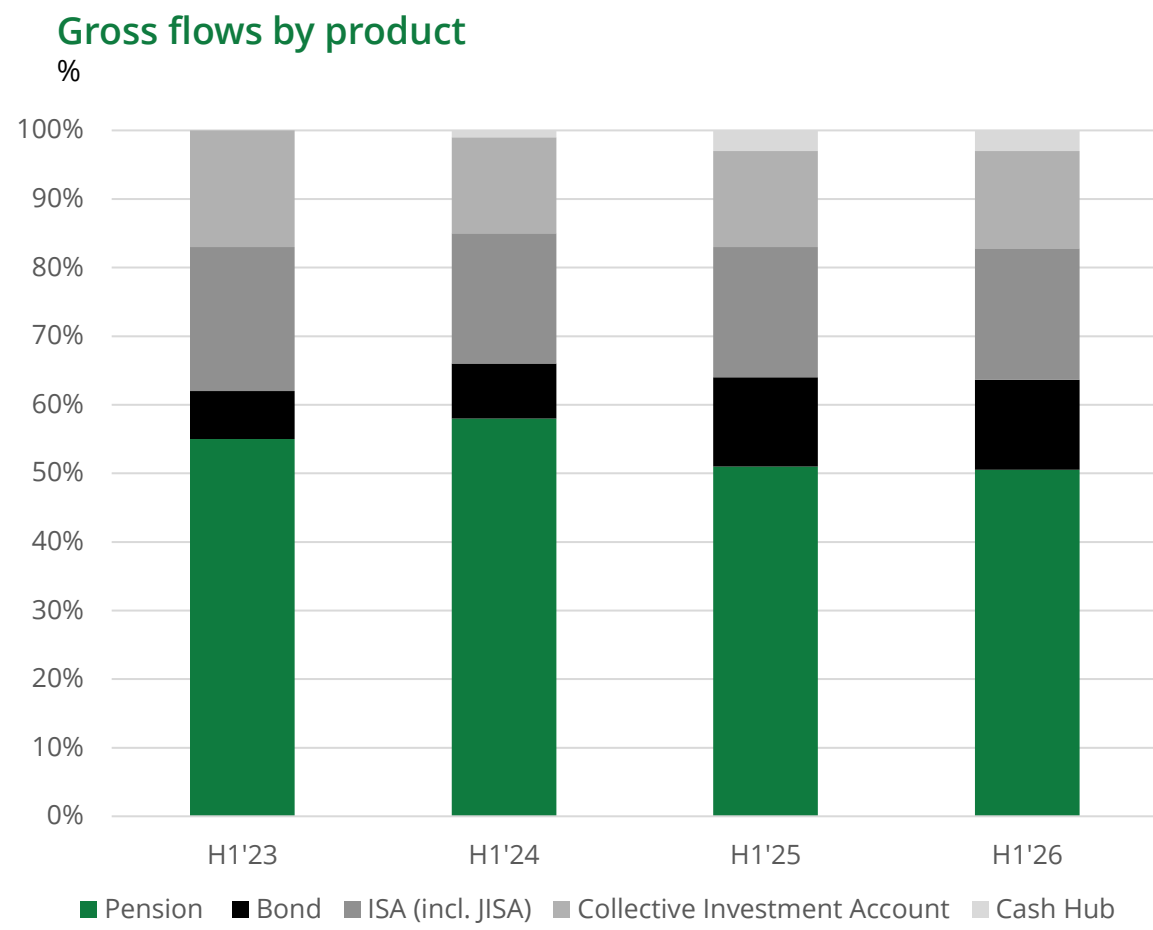
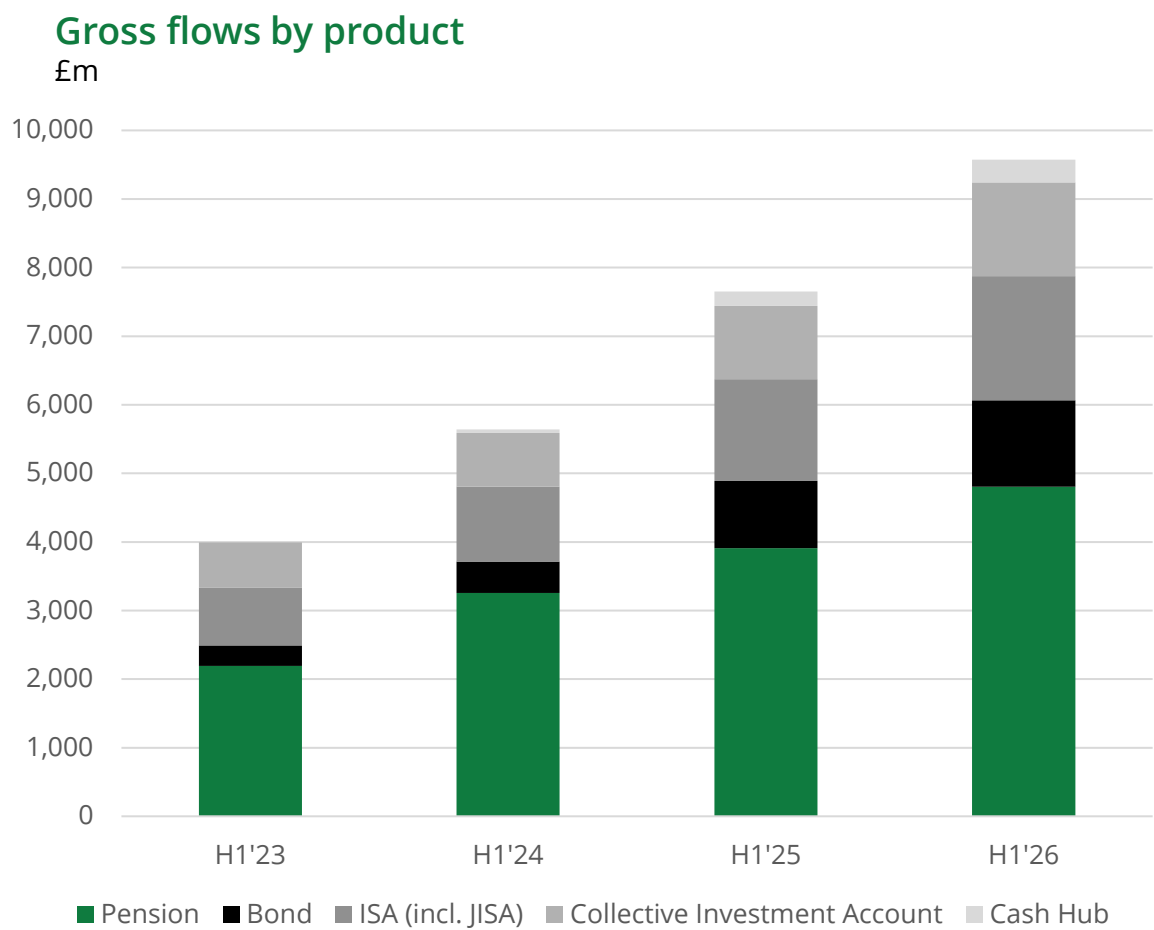


1. Source: The Langcat, Sales Trends Q2'26

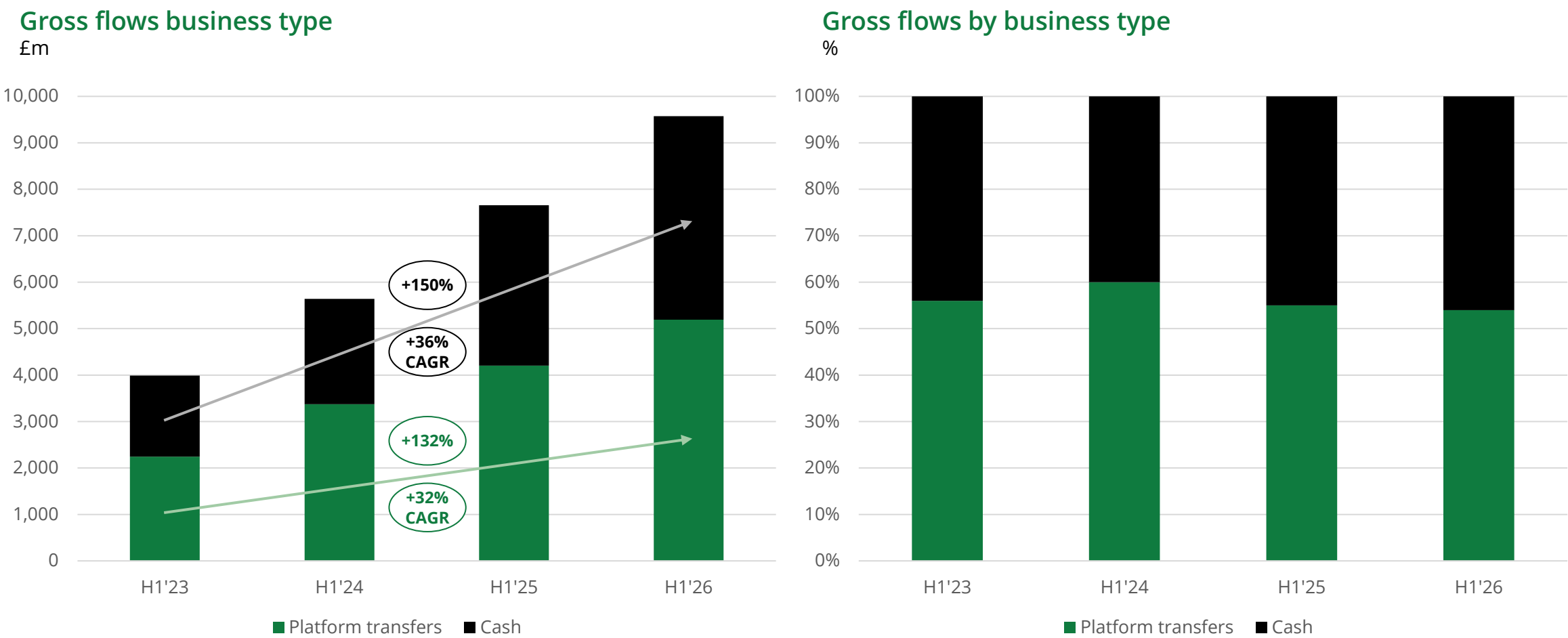
Quilter Platform AuA and flows
£m



Platform: gross flows by product

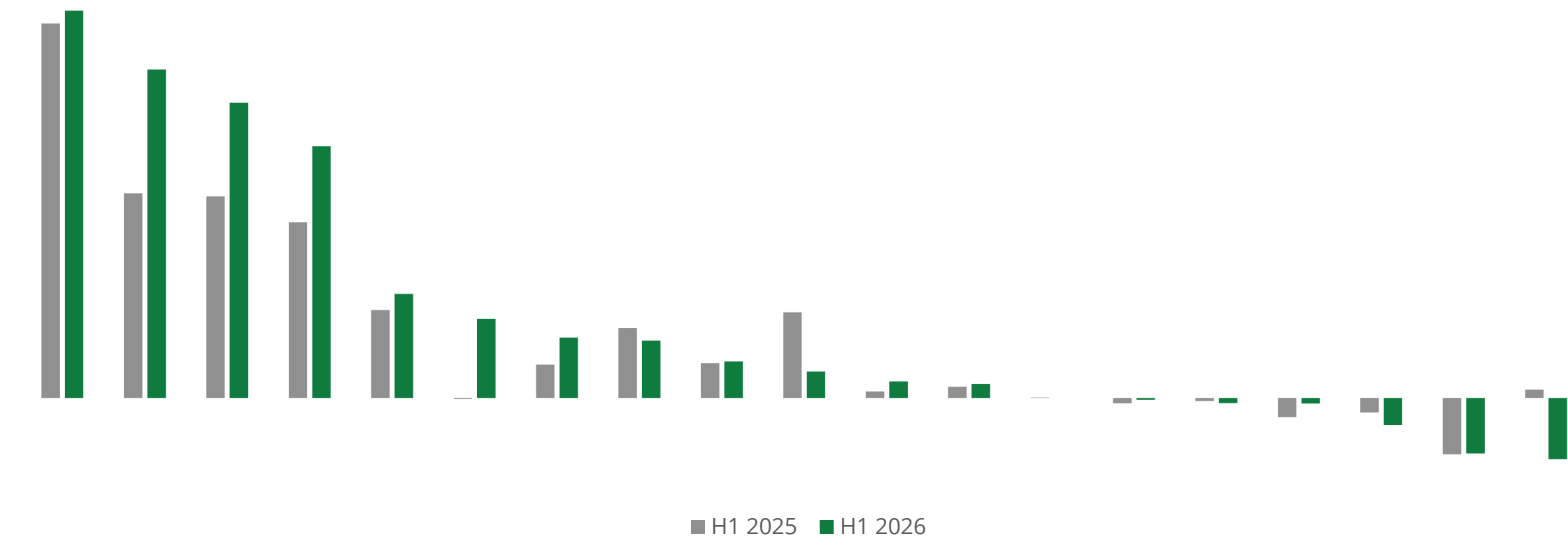


Platform: gross flows by business type



Platform distribution: sources of IFA channel flow

Platform net flow transfers by peer
(£m)



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

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.

Investment performance

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

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.

High Net Worth: delivering a high-performance business

Building on solid foundations, focusing on execution and growing capacity



Distribution

Direct authorisation for
QC Financial Planning

Realigning and growing
Quilter advice channel

Refocusing IFA distribution
strategy



Proposition

Leveraging MPS opportunities

Private market evergreen
solution partnership

Asset class extensions



Be future fit

Integrated advice and
investment model

Delivering tomorrow's leading
wealth manager

New client app
New digital portal
Adviser AI tools

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.

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This presentation may contain forward-looking statements with respect to certain Quilter plc's plans and its current goals and expectations relating to its future financial condition, performance and results.

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