JPM SA Opportunities Virtual Conference

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Quilter

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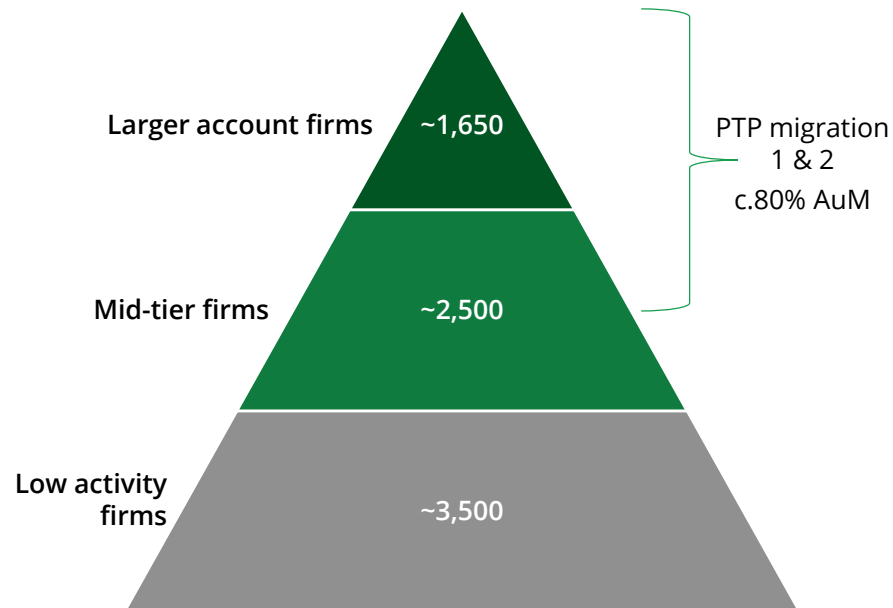Nothing in this presentation should be construed as a profit forecast.

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Quilter Investment Platform

- ➤ Second largest adviser-focused platform in the UK

- ➤ Assets under Administration: £57.7bn

- ➤ Relationships with c.8,000 advisers

- ➤ Multi-award winning proposition

Over 4,000 active, independent adviser firms on Platform

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            ┌────────┐
    Larger account firms    ~1,650    ┐
                                       │ PTP migration
                                       │    1 & 2
    Mid-tier firms          ~2,500    ┘ c.80% AuM

    Low activity
    firms                   ~3,500
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AuA as at 30 September 2020.
Detailed adviser view as disclosed at Quilter Showcase II, Spring 2018.

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Quilter Investment Platform: the heart of the growth opportunity

Products: Supporting growth across the generations

➤ Junior ISA — **New**

➤ Pension — **Enhanced**

➤ ISA — **Enhanced**

➤ General Investment Account — **Enhanced**

➤ Bond — **Enhanced**

Investments: Opportunity to reengage with inactive firms

➤ Option to invest in ETFs and Investment Trusts — **New**

➤ Access to cash accounts — **New**

➤ Range of available discretionary IMs — **Enhanced**

➤ Adviser model portfolio management — **Enhanced**

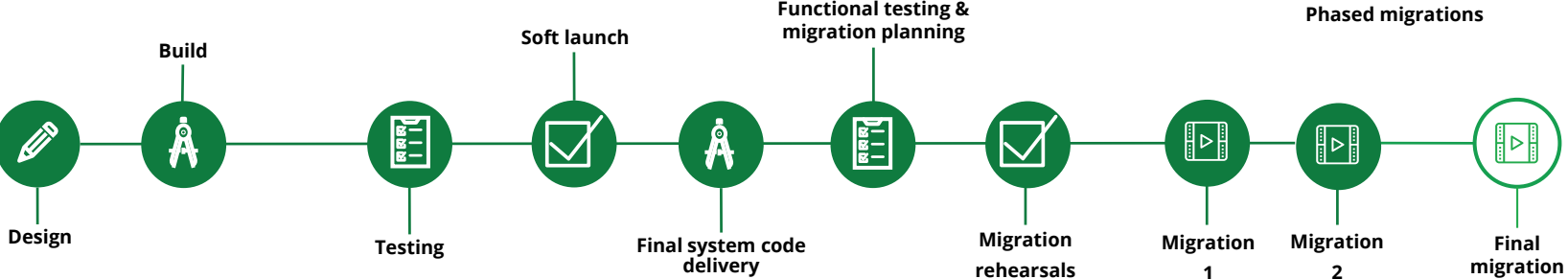## Functionality: Market-leading, attractive to broader adviser base

➤ Arrange withdrawals and income online — **New**

➤ Flexi ISA capability — **New**

➤ Flexible income and regular withdrawal dates — **New**

➤ Flexible Direct Debit collection dates — **New**

➤ New adviser MI and reporting suite — **New**

Ease of use: Single-source potential for Quilter RFPs

➤ Online user experience — **Enhanced**

➤ Cross browser functionality — **Enhanced**

➤ Mobile and tablet optimised — **New**

➤ Improved view & control of investments through online Customer centre — **Enhanced**

Opportunities: 1) greater share of flow from RFPs to UK Platform; 2) broaden & deepen relationships with IFAs; 3) broaden Quilter Investors' solution suite

Platform Transformation Programme

Jul – Nov 2017 → **Mar – Dec 2018** → **2019** → **2020** → **Early 2021**

Design · **Build** · **Testing** · **Soft launch** · **Final system code delivery** · **Functional testing & migration planning** · **Migration rehearsals** · **Migration 1** · **Migration 2** · **Phased migrations** · **Final migration**

First and second migrations successfully undertaken	Final migration targeting early 2021
New platform continues to operate well and at scale Continued focussed support for advisers and customers	Second migration of c.2,000 adviser firms captured majority (c.75%) of residual AuA and included QFP
Adviser feedback driven system improvements	Final migration will represent c.5,500 adviser firms with c.20% of AuA
Lessons learnt from migrations incorporated into final migration planning	Total programme costs expected to be c.£200 million

Successful migration of customers and advisers is the gateway to a strong business relationship over time … new platform will be the beating heart of Quilter

● Complete ○ To come

Early thoughts on PTP Migration 2

- ➤ Migration completed as planned over last weekend in November

- ➤ c.80% of Quilter Investment Platform's AuA and 2,000+ advisers now using the new technology

- ➤ New system opened for business Monday at 9am

- ➤ Monitoring closely for areas which may require extra attention, with support in place to identify and manage

- ➤ Focus remains on ensuring advisers and clients are well supported

- ➤ Continue to prepare for final migration in early 2021

Day 1 cumulative activity

Activity in the preceding hour (cumulative)