



Investor Presentation

Autumn 2018

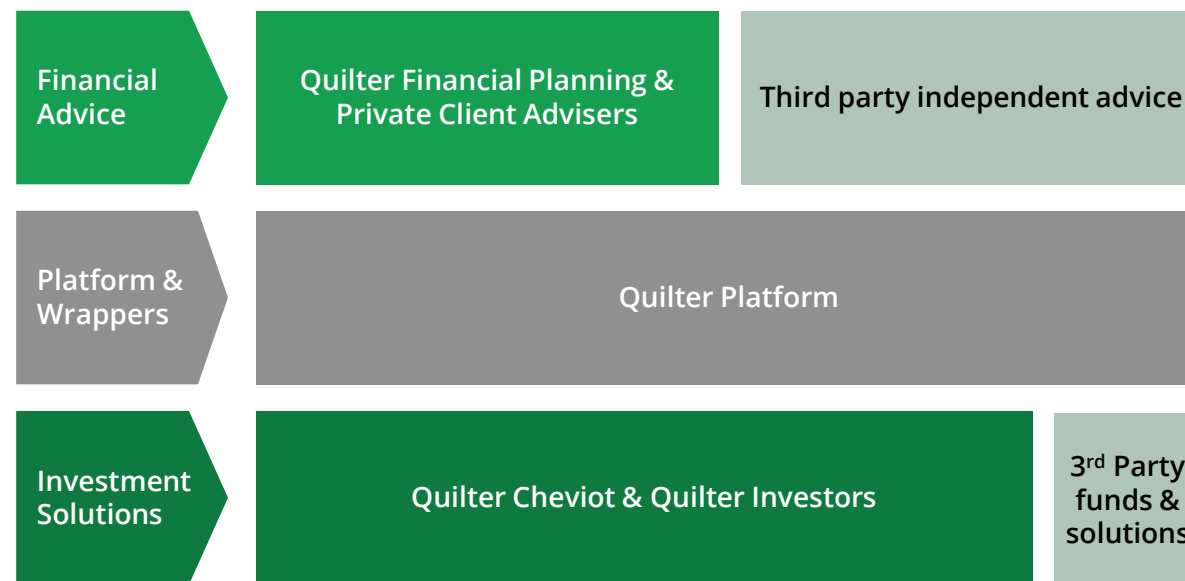
Quilter

Quilter: A leading, UK-centric full service wealth manager

Business snapshot

- Leading UK and cross-border wealth manager with £100bn+ of customer assets
- Advice-led investment solutions to affluent customers in the UK and selected international markets
- LSE and JSE listed, with £2.6bn market cap¹
- A proven track record, with scale in a growing market, and momentum for future profit growth
- Developing optimisation plans – will update market March 2019

Business model



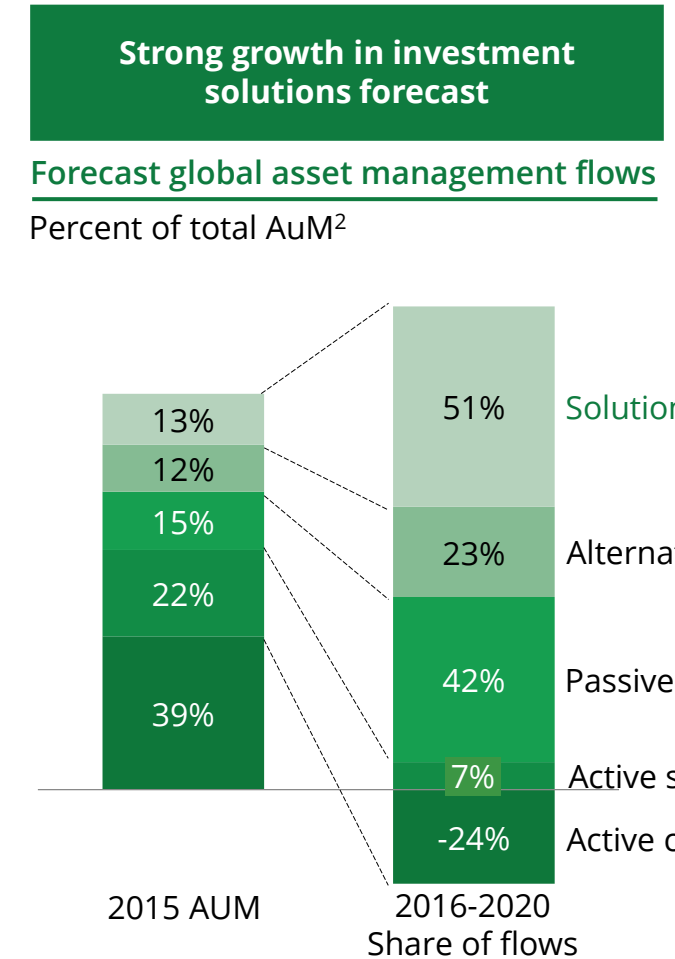
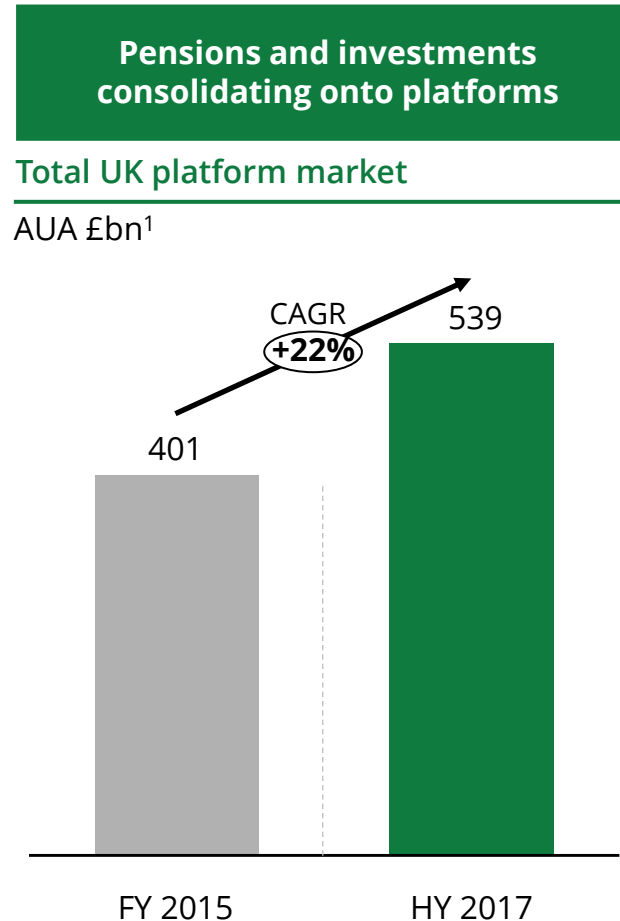
1. As at September 2018.

Growth driven by structural market trends

Advice, investment solutions, platform consolidation and retirement

Key trends

- Savings gap
- Shift from Defined Benefit to Defined Contribution pensions
- Importance of advice



1. Source: Fundscape.

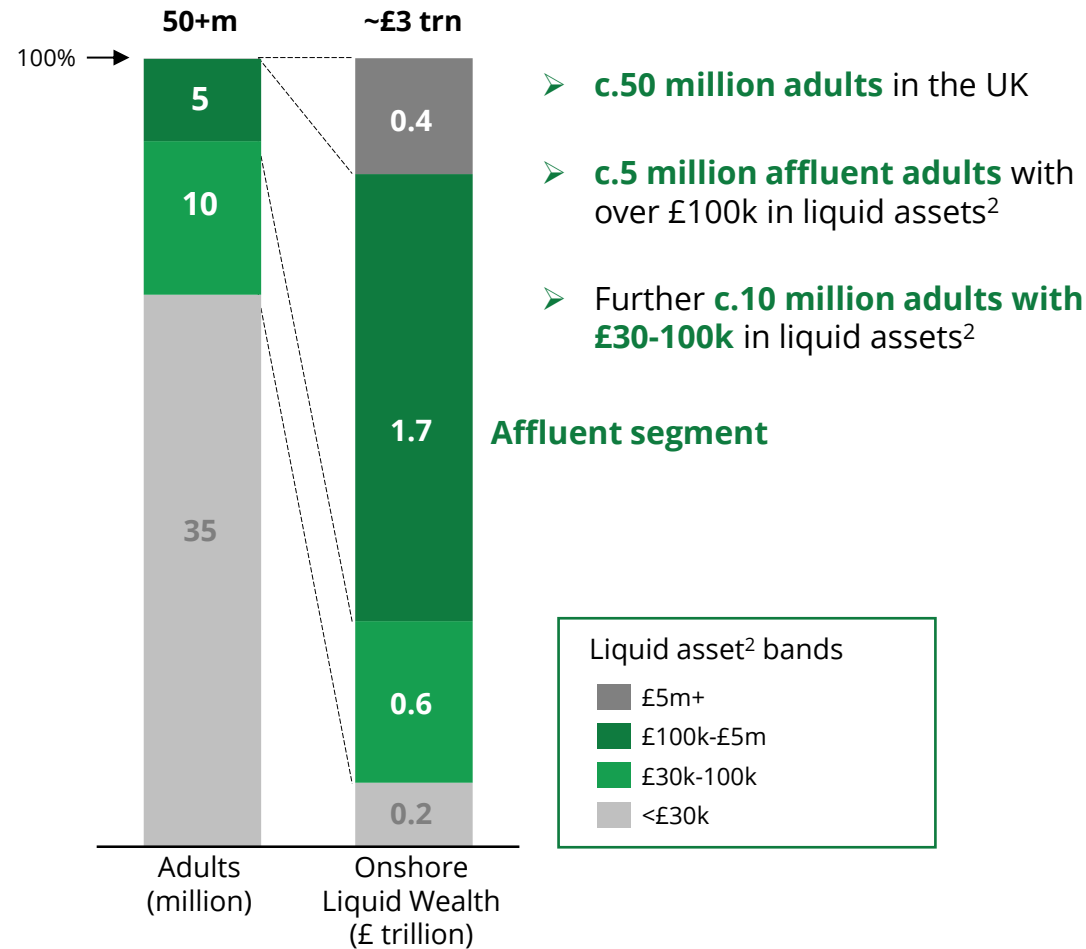
2. Source: BCG Global Asset Management 2016 - Doubling down on data.

3. Note: Solutions includes absolute return, target date, global asset-allocation, flexible, income, and volatility funds; LDIs; and multi-asset and traditional balanced products.

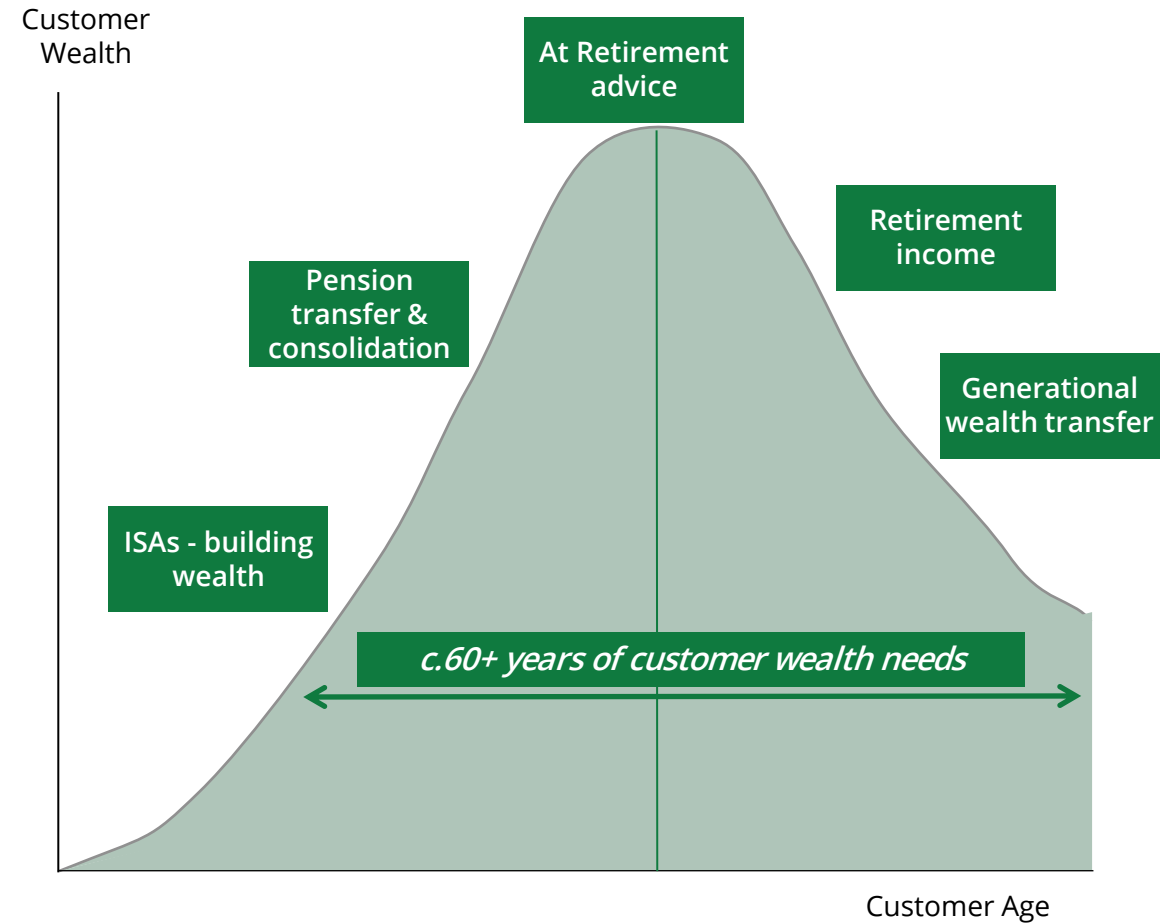
4. Note: Active core includes actively managed domestic large-cap equity, domestic government and corporate debt, money market and structured products.

We meet the changing needs of our target customers over their life cycle

c.5 million affluent adults with £1.7 trillion wealth¹

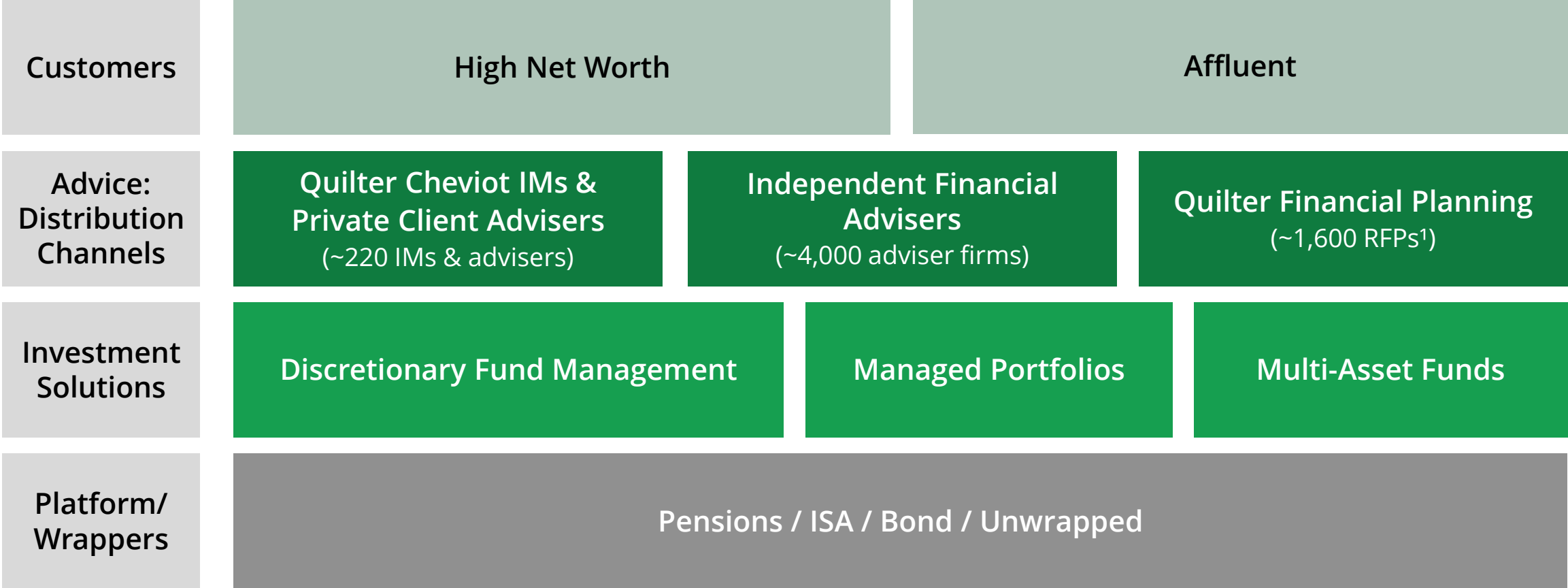


Opportunity to serve customers for c.60 years



1. Source: GlobalData, Financial Wealth in the UK: Sizing the Market Opportunity, March 2017. Data shown for 2017 forecast.
 2. Liquid assets includes cash/deposits, ordinary stocks and shares, government and other bonds and other collective investment schemes.

Multi-channel wealth model designed with customer choice in mind



1. Restricted Financial Planners.

What drives our business – H1 2018 results

	Advice and Wealth Management £43.7bn	Wealth Platforms £86.0bn	Head office												
AuMA ¹															
Revenue	£181m	£203m	£1m												
AuMA	<table border="1"> <tr> <td>Financial Planning £1.2bn</td> <td>Cheviot £24.1bn</td> <td>Investors £18.4bn</td> </tr> <tr> <td> <ul style="list-style-type: none"> Initial & ongoing advice fee Mortgage & protection fee </td> <td> <ul style="list-style-type: none"> Fee & commission margin on average AuMA </td> <td> <ul style="list-style-type: none"> Fee margin on average AuMA </td> </tr> </table>	Financial Planning £1.2bn	Cheviot £24.1bn	Investors £18.4bn	<ul style="list-style-type: none"> Initial & ongoing advice fee Mortgage & protection fee 	<ul style="list-style-type: none"> Fee & commission margin on average AuMA 	<ul style="list-style-type: none"> Fee margin on average AuMA 	<table border="1"> <tr> <td>Wealth Solutions £52.3bn</td> <td>International £19.2bn</td> <td>Life Assurance £14.5bn</td> </tr> <tr> <td> <ul style="list-style-type: none"> Fee margin on average AuMA </td> <td> <ul style="list-style-type: none"> Fee margin on average AuMA Premium charging basis fees </td> <td></td> </tr> </table>	Wealth Solutions £52.3bn	International £19.2bn	Life Assurance £14.5bn	<ul style="list-style-type: none"> Fee margin on average AuMA 	<ul style="list-style-type: none"> Fee margin on average AuMA Premium charging basis fees 		
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Expense	£134m	£120m	£21m												
	Staff, Variable & Non Staff	Staff, Variable & Non Staff	HO, Recurring standalone ²												
	Investment														
Adjusted Operating Profit	£47m Y-o-Y growth: 47%	£83m Y-o-Y growth: 12%	(£20m)												
	£110m Y-o-Y growth: 16%														

1. Group AUMA totals £116.5bn after (£13.2bn) elimination of intra-Group items.
2. Excludes debt interest costs.

Quilter investment case

A unique combination of capabilities, scale and market positions

1

Full service wealth manager providing choice and delivering good customer outcomes

2

Leading positions across one of the world's largest wealth markets with strong structural growth drivers

3

Multi-channel proposition and investment performance driving integrated flows and long term customer and adviser relationships

4

Attractive top-line growth and the opportunity for operating leverage

5

Strong balance sheet with low gearing and improving cash generation to drive shareholder returns



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Disclaimer

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