



# BoA Financials CEO Virtual Conference

24 September 2020

Quilter

# Disclaimer

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This presentation should be read in conjunction with the announcement published by Quilter plc on 11 August 2020.

This presentation may contain certain 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.

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 the COVID-19 pandemic, the implications and economic impact of several scenarios of the UK's future relationship with the EU in relation to financial services, market related risks such as fluctuations in interest rates and exchange rates, the policies and actions of regulatory authorities, the impact of competition, inflation, deflation, the timing and impact of other uncertainties of future acquisitions or combinations within relevant industries, as well as the impact of tax and other legislation and other regulations in the jurisdictions in which Quilter plc and its affiliates operate. As a result, Quilter plc's actual future financial condition, performance and results may differ materially from the plans, goals and expectations set forth in Quilter plc's forward-looking statements.

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

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# Managing through Covid-19 and beyond

	Tactical	Structural & BAU		Cultural
Colleagues	Move to 98%+ WFH by early April	Defer optimisation-linked redundancies during lockdown	Restructure offices to be Covid-compliant	'Thrive' expanded to support staff mental health wellbeing while in lockdown
Clients and Advisers	Enable remote call centres	Ensuring business continuity Advisers supporting clients through market decline	QFP & QC systems upgrade	Support greater digital adoption to meet client demands and improve efficiency
				'There for you' rolled out to 23,000 firms nationally Adviser financial support arrangements in place
Community	Not taken HMT support	Financial Adviser School remained open and initial module made available online for free	Quilter Foundation supporting Young Carers	£200k UK NET donation
Shareholders	£375m share buyback, dividend & OLO		Deliver £50m Optimisation benefits to improve 2021 operating margin	
	£30m tactical cost saves targeted in response to more challenging markets	Improved Q1/Q2 flows Strong H1 results v expectation	Substantially deliver PTP in 2020	New CEO appointments in Quilter Investors and Quilter Financial Planning