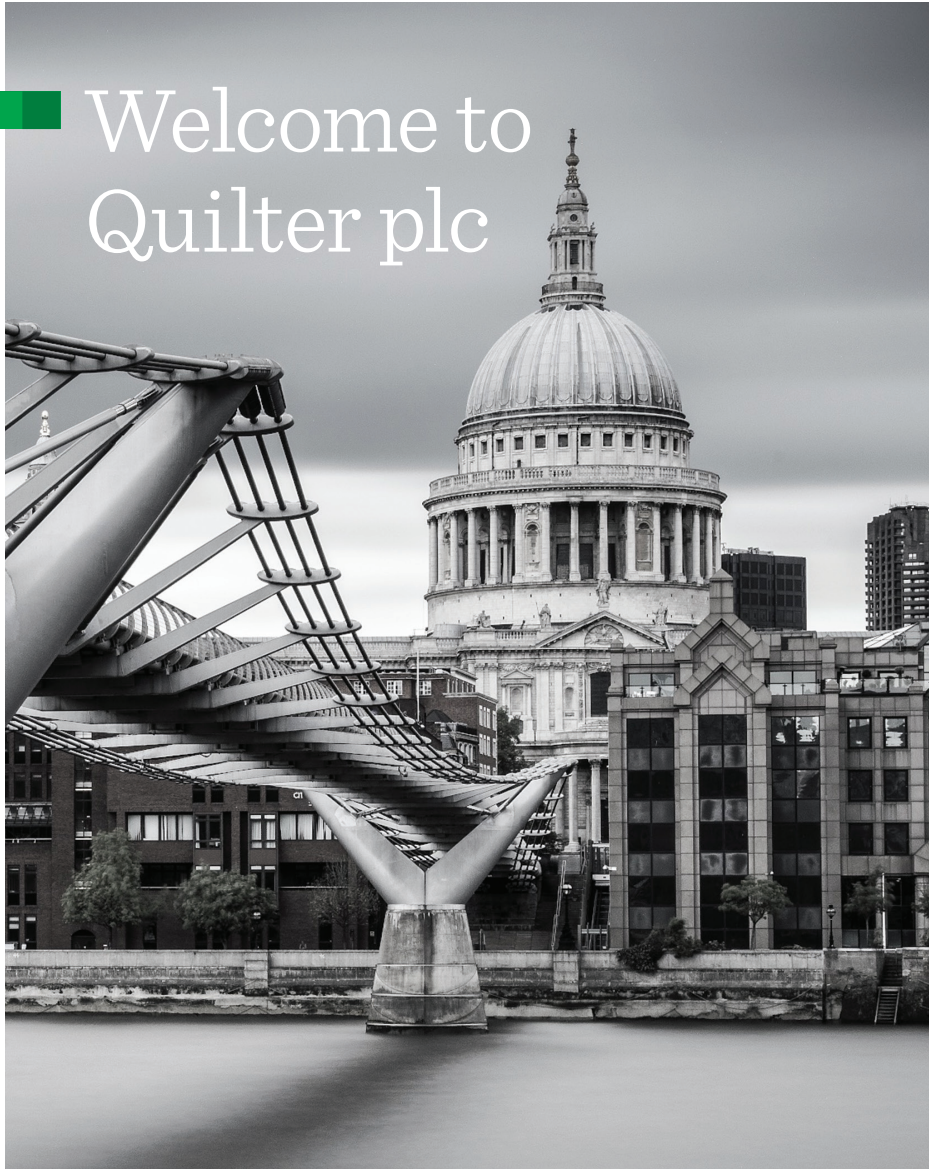


Quilter

Welcome to
Quilter plc





Glyn Jones
Chairman, Quilter plc

July 2018

Dear Shareholder

Welcome to Quilter plc

I am delighted to welcome you to Quilter plc. Quilter is our new name following the demerger of the Old Mutual Wealth business from Old Mutual plc. We are delighted that you are part of this new beginning and I hope you enjoy a long and successful relationship with us as a Quilter shareholder.

This booklet will provide you with information on our new company, together with information on how to manage your shareholding. Should you have any questions about your Quilter plc shareholding, please contact our Registrars using the information on page 7 of this booklet.

Yours faithfully

Glyn P. Jones



About Quilter

Quilter is the new name for the Old Mutual Wealth group of companies, formerly a part of Old Mutual plc. Quilter is a leading provider of advice, investments and wealth management in the UK and selected international markets.

Our 4,000 employees manage £111.6 billion of investments for over 900,000 customers*. We are building on our rich legacy and our industry leading capabilities, creating long-term relationships with our customers with the aim of creating prosperity for the generations of today and tomorrow. Crucially we give customers and financial advisers choice and flexibility in how they access our solutions and services.

** as at 31 March 2018*

Shareholder information

Your shares in Quilter plc

Quilter plc has a premium listing on the London Stock Exchange and a secondary listing on the Johannesburg Stock Exchange. The shares track under the QLT ticker.

Where can you find shareholder information?

Our website **quilter.com** has up to date information on the Quilter plc share price, company presentations, latest news and other updates.

You can also go online to manage your shareholding at **<https://investorcentre.linkmarketservices.co.za>**. This enables you to view your shareholding, check your dividend history, vote at any general meetings and update how you want us to communicate with you.

Key dates

Key dates for shareholders are as follows:

<i>25 June 2018</i>	Quilter plc shares are listed on the London and Johannesburg Stock Exchanges
<i>31 December 2018</i>	Year end for Quilter reporting
<i>March 2019</i>	Publication of full year results for 2018 (including any dividend details)
<i>May 2019</i>	Annual General Meeting
<i>May/June 2019</i>	Payment of any dividend declared for the year ended 31 December 2018
<i>July 2019</i>	Publication of 2019 half year results (including any dividend details)



Quilter AGM

We understand the importance of communicating effectively with shareholders. We are committed to the constructive use of the AGM for the Chairman and Directors to meet with shareholders, hear their views and to answer their questions. Our first AGM will be held in London in May 2019 and will be webcast so that all shareholders can see the meeting.

You will also be able to participate in the meeting by submitting a question to the Board by writing to the Company Secretary at: Quilter plc, Millennium Bridge House, 2 Lambeth Hill, London, EC4V 4AJ, United Kingdom or by email to: **shareholderrelations@quilter.com**

Managing your shares and staying in touch

If you have already asked to receive information on Old Mutual plc electronically we will continue to stay in touch with you in that way.

You can also go online to manage your shareholding at **<https://investorcentre.linkmarketservices.co.za>**. This enables you to view your holding, check your dividend history, and update how you want us to communicate with you.

Quilter would like to send you information about your shares by text message or email.

We will text you a notification when your bi-annual shareholder statement is available; when we announce our results; when you can vote at any general meetings; and when any dividends are due. If you have not already done so, you can quickly and easily register your mobile phone and email address with us as follows.

<i>Online</i>	<p>Go to https://investorcentre.linkmarketservices.co.za/Login</p> <p>Register for electronic communications by following the instructions on screen.</p> <p>All you need is your post code and new Quilter Shareholder Reference Number, which can be found on your share certificate, share account statement or your dividend advice.</p>
<i>By email</i>	<p>Investorenquiries@linkmarketservices.co.za</p> <p>Please include your e-mail address and mobile phone number and state that these should be used for all future communications.</p>
<i>By phone</i>	<p>Call the shareholder helpline number provided on page 7 of this booklet and ask for your e-mail and mobile number to be recorded.</p>



Dividends

Dividend policy

Quilter will target a dividend pay-out ratio of 40% to 60% of post-tax operating profits, taking into account the underlying cash generation, cash resources, capital position, distributable reserves and market conditions at the time.

When will Quilter pay dividends?

We plan to announce dividends at the same time as the half year and full year results, with the first dividend planned in respect of our 2018 year end results.

How will I receive my dividend?

For your security, Quilter plc will only pay your dividend to the bank account currently registered with Link Market Services. Any election you made on your Old Mutual plc shares will be applied to your Quilter plc shareholding. To register your bank details please contact Link Market Services using the contact details on page 7.

Dividend currency

All dividends will be declared in pounds Sterling for shareholders on the UK share register and Rand for shareholders on the South African register. The foreign exchange rate will be determined the day before the Directors declare the dividend.

For shareholders on the registers in Malawi, Namibia and Zimbabwe the custodian will pay your dividend in your local currency using the foreign exchange rate on the day the dividend is paid.

Keeping your personal information up to date

It is important that you keep the personal information we hold up to date. That way correspondence advising you of any changes that might affect your shareholding reaches you and any dividends are paid to you promptly. You can do this using the shareholder helpline, in person or by post.

Historic share information

If you held shares in Old Mutual plc and have any questions about your holding or any unclaimed dividends, you should contact Link Market Services using the contact details on page 7. You will need your new Quilter Shareholder Reference Number to hand.

Buying and selling your Quilter shares

If you wish to buy or sell Quilter shares you can contact our Registrars. The value of shares can go up or down and you should seek independent financial advice.

Duplicate documents

If you have received more than one copy of Quilter shareholder documents you may have duplicate shareholder accounts. Please contact our Registrars who will be able to confirm and if necessary amalgamate any duplicate holdings.



Contact us

When contacting the Registrar, please have your new Quilter Shareholder Reference Number to hand.

South Africa Registrar

You can manage your shares quickly and easily online, using Link Investor Centre. If you have questions about your shares, contact Link at:

Postal address

Link Market Services South Africa (PTY) Limited
PO Box 10462
Johannesburg, 2000
South Africa

Shareholder Helpline

Tel: 086 140 0110 / 086 154 6566

(if calling from South Africa)

Tel: +27 11 029 0251 / +27 11 715 3000

(if calling from overseas)

Email

investorenquiries@linkmarketservices.co.za

Malawi Registrar

If you have queries about your shares, contact National Bank of Malawi at:

Postal address

National Bank of Malawi
PO Box 1438
Blantyre
Malawi

Shareholder Helpline

+265 182 0622/0054

Email

nbminvestment@natbankmw.com

Namibia Registrar

If you have questions about your shares, contact Transfer Secretaries (PTY) Limited at:

Postal address

Transfer Secretaries (PTY) Limited
PO Box 2401
Windhoek
Namibia

Shareholder Helpline

+264 (0)61 227647

Email

ts@nsx.com.na

Zimbabwe Registrar

If you have queries about your shares, contact Corpserve Registrars (PVT) Ltd at:

Postal address

Corpserve Registrars (PVT) Ltd
PO Box 2208
Harare
Zimbabwe

Shareholder Helpline

+263 (0)4 751559/61

Email

corpserve@escrowgroup.org



Don't forget:

Your new Quilter Shareholder Reference Number can be found on your Quilter share certificate or Transaction Advice.

Quilter plc

Registered office:
Millennium Bridge House,
2 Lambeth Hill, London
EC4V 4AJ, United Kingdom.

Registered number 06404270.
Registered in England.

