Quilter Financial Planning



Guide to our services

Helping you make confident financial decisions

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Many of our clients are using screen-reading software to access their documentation if they are blind, partially sighted or dyslexic. If you would like this document or any other document in an alternative format, for example Braille, Clear and Large Print, audio, or another language, please let your adviser know.

Quilter - a name you can trust

Trustpilot
Reviews 12,520 • Excellent
4.5
VERIFIED COMPANY
Rated Excellent as at 26 October 2026

defaqto
2026
EXPERT RATED
Platform, Personal Pension, Drawdown Pension and Onshore bond

AKG A
FINANCIAL STRENGTH RATED
PLATFORM SECTOR SUPERIOR
QUILTER INVESTMENT PLATFORM LTD

PT ADVISER
TOP 100 FINANCIAL ADVISERS
MEMBER 2026
Quilter

Welcome to your guide to our services

Helping you make confident financial decisions

Life is full of important financial decisions.

Some are exciting, such as buying a home, building a career, growing your wealth or planning for retirement. Others may arise unexpectedly, bringing new opportunities, responsibilities, or challenges.

As your life changes, your financial priorities and objectives are likely to change too.

That's why financial planning is rarely about making a single decision. It's about making informed decisions throughout your life, supported by advice that adapts as your needs and circumstances evolve.

This guide explains:

- ✓ the value of financial advice
- ✓ how we work with you
- ✓ the services we provide
- ✓ the support available to you.

We'll explain everything clearly, so you can understand your options and decide what is right for you.



The support behind your adviser

Why we chose to be part of Quilter Financial Planning

Quilter Financial Planning is one of the largest financial planning networks in the UK, and is part of Quilter plc, a FTSE 250 company. Since 2006, Quilter Financial Planning has been helping advice firms like us deliver brighter financial futures for clients like you.

When you work with us, you benefit from:

- the knowledge and experience of your adviser
- the strength and resources of Quilter Financial Planning
- our firm's commitment to standing by the advice we give for your future peace of mind.

What this means in practice

Your adviser and firm are supported by:

- relationships with providers and lenders across the industry, so we can offer you cost-effective, market-leading products and solutions
- research and market insight to share with you, especially when legislation or global markets change
- technical and specialist expertise
- the resources and oversight of a leading UK financial planning network.

Together, this helps your adviser assess suitable options, explain recommendations clearly, and spend more time focused on understanding what's important to you.

We continually review our fees to ensure they remain fair and transparent. We set our fees to reflect the value of the advice and service we provide and believe you should understand exactly what you're paying for. Our fees are based on the work involved, its level of complexity, the expertise required, and the ongoing responsibility we take for our recommendation as advisers who are regulated by the Financial Conduct Authority.

The real value of financial advice

People seek financial advice for a variety of reasons, including for big life events, to optimise their investments, and to help them deal with complex decisions.

How advice adds value

Research* shows that most people associate financial advice with investment recommendations.

While helping you decide where to invest is an important part of what an adviser does, the value of advice often extends much further. A financial adviser can help you understand the purpose of your investments and the timescales involved, making it easier to measure progress against your goals. They can also help you avoid costly mistakes, navigate periods of political and economic uncertainty, make the most of available tax allowances, and help you spread your investments across different opportunities to help balance risk.

The reality for many investors

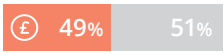
Whilst some people feel confident managing their own investments, research suggests many investors may be taking more risk than they realise.

According to the findings, unadvised portfolios can experience larger falls in value, while professionally managed portfolios are designed to deliver more balanced and consistent outcomes over time.

The research found that many DIY investors have made mistakes when managing their finances.



Eight in 10 say they have made at least one mistake.



Almost half (49%) have made more than one mistake.

Common mistakes include:



Missing valuable tax allowances



Holding on to specific investments for too long



Delaying investment decisions



Reacting emotionally to market movements



Not spreading investments widely enough

The research suggests tax planning is one area where opportunities are often missed.

For example:



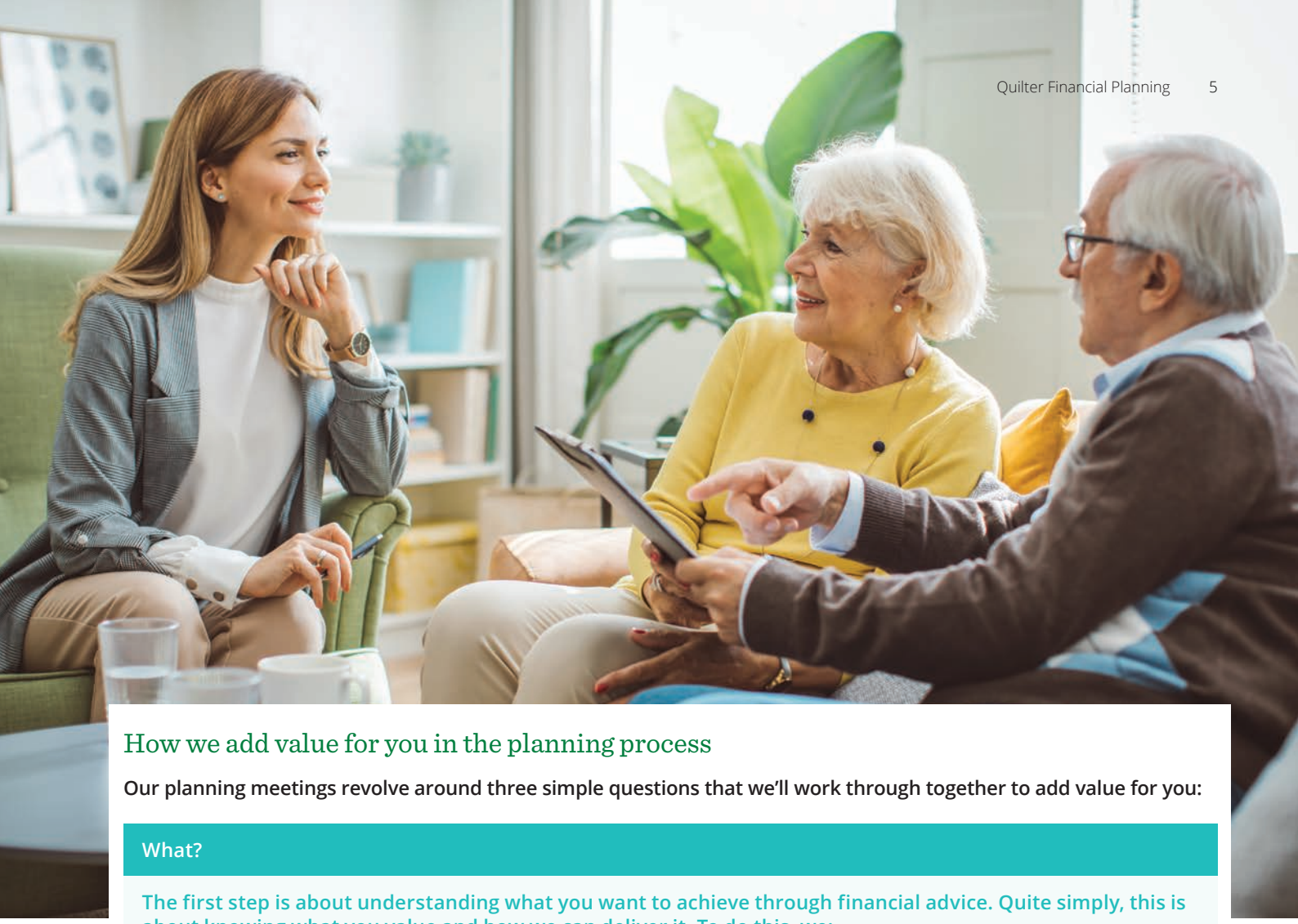
32% of people are not holding their savings or investments within an Individual Savings Account (ISA).



57% of couples are not planning together to make the most of their available allowances.

Financial advice can help you identify opportunities such as these, while ensuring your decisions remain aligned with your wider goals and circumstances.

**Value of advice research, Boring Money and Quilter 2026*



How we add value for you in the planning process

Our planning meetings revolve around three simple questions that we'll work through together to add value for you:

What?

The first step is about understanding what you want to achieve through financial advice. Quite simply, this is about knowing what you value and how we can deliver it. To do this, we:

1. take time to understand your objectives, existing plans, family situation, and financial situation
2. build recommendations around your personal circumstances
3. ensure you're comfortable with any financial risks you may need to take.

How?

Once we understand what matters to you, the next step is to determine how we can deliver it. We add value by:

1. looking at your existing plans first, before we consider any new solutions
2. structuring your assets in the right way to reduce unnecessary tax
3. helping you make the most of available tax reliefs
4. rebalancing your investments to keep them aligned to your objectives and risk profile.

When?

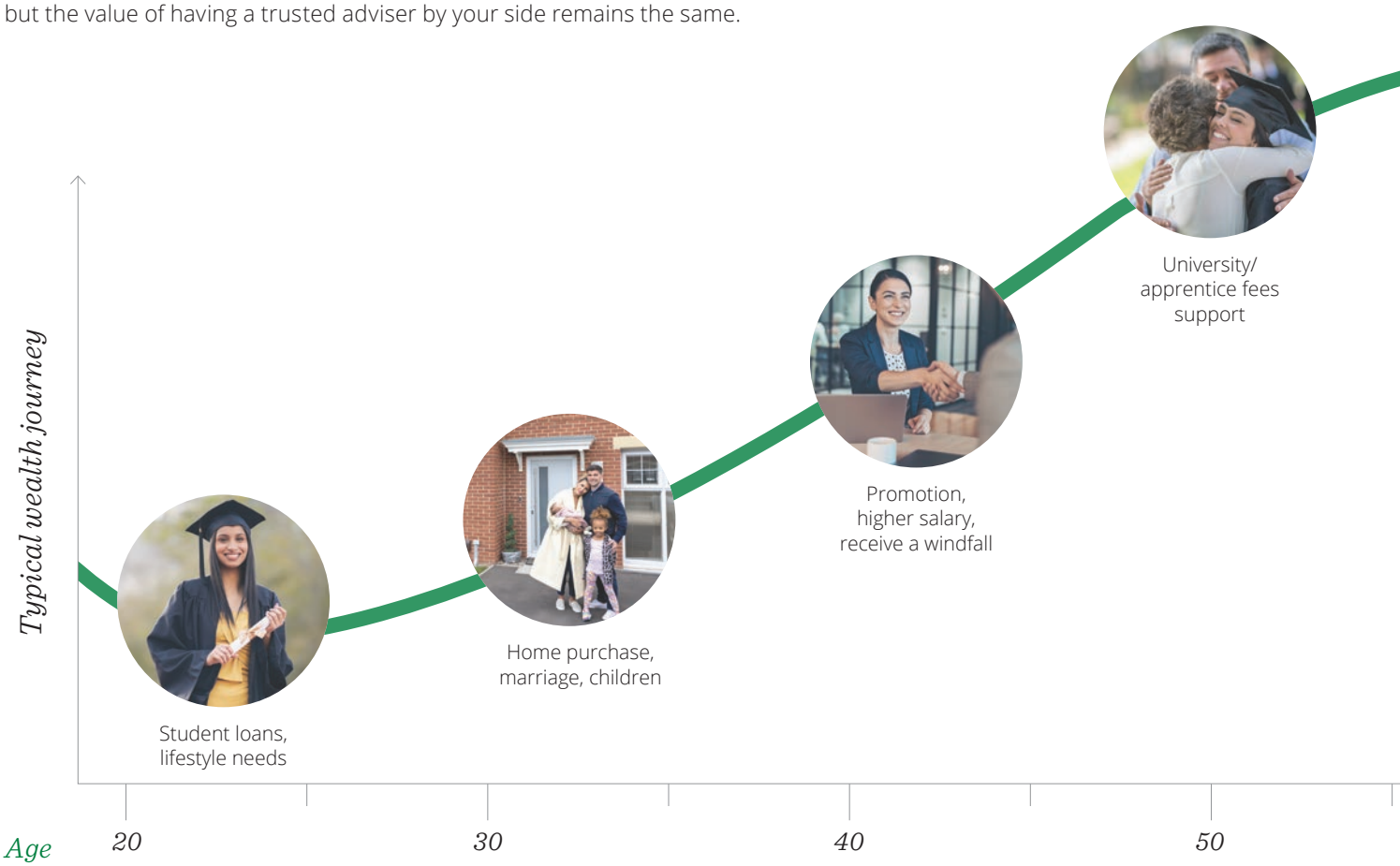
Reviewing your plans regularly helps keep them aligned with your objectives. Where you receive an ongoing service, we:

1. regularly review your plan to reflect changes in your life
2. explain how changes in the UK Budget, tax rules or wider economy could affect you
3. help you stay on track and avoid missing key tax allowances which may only be available for a limited time.

How we support you at every stage of your financial journey

As life changes, so do your priorities, responsibilities, and ambitions. The examples on this page show some of the more common and predictable financial stages we go through, but professional advice and support is often most valuable when the unexpected happens along the way, such as bereavement, redundancy, and illness.

The financial decisions you face today may be very different from those you'll encounter in the future, but the value of having a trusted adviser by your side remains the same.



Services you may need at different stages of your life

Retirement planning: Pension funds, personal funds,

Personal and business protection: Life cover, critical illness cover, income protection cover, business cover

Wealth management: Savings, investments, tax planning, retirement planning

Cash management: Savings accounts, emergency funds, financial planning

What would you like help with?

You don't need to have everything worked out before speaking to an adviser. Start with the area of interest or concern that matters most to you at the present time.



Phased retirement



Full retirement, downsizing



Long-term care, bequests

60 70 80 90

Wealth preservation: Estate planning, succession planning, trusts, key business person

company or trustee funds

Areas we can advise you on

Protecting wealth
Protecting you and your family's standard of living against the unexpected.

Creating wealth
Ensuring you maximise your standard of living for when you do not want to work so hard.

Managing wealth
Making the most of tax-efficient investment opportunities so that money is available when you want to spend it.

Property wealth
Ensuring suitable arrangements for your home, second home, buy-to-let, or commercial properties.

Business wealth
Helping small and medium-sized enterprises to grow and become more profitable.

Retaining wealth
Retaining more of your hard-earned money legally and ethically.

Preserving wealth
Preserving the value of your estate for your loved ones.



Advice that supports more than your finances

Financial advice can help you work towards your financial objectives, but its value often extends beyond the numbers. Many people find that having a clear plan and ongoing support gives them greater peace of mind.

Your adviser can help you:

- ✓ make sense of complex financial matters
- ✓ feel confident in your decisions
- ✓ feel reassured you're not missing opportunities
- ✓ prioritise what matters to you
- ✓ know what to do during periods of stock market volatility
- ✓ understand the balance of risk and reward
- ✓ check any research you may have done.

Our role isn't simply to recommend products. It's to help you make informed financial decisions throughout your life.

Bringing your plan together



We follow **four key stages** to create, implement, and maintain your personal financial plan:

1. Personalising your objectives

Whether it's your initial advice meeting, or we're reviewing your plans, we always start with your purpose. Before we can make recommendations, we need to understand you and what you want to achieve.

We'll discuss:

- Your circumstances
- Your objectives
- Your current finances and plans
- Your concerns
- Your attitude to risk

This helps us build a clear picture of what's important to you.

2. Laying out your plan

We'll create or update your personalised plan, giving you recommendations designed around your objectives and priorities.

We'll explain:

- Your options
- Potential benefits
- Risks
- Fees
- Value of our advice

So, you can make informed decisions with confidence.

3. Acting on the recommendations

Once you've decided how you'd like to proceed, we can help put your recommendations into action.

You can choose:

- whether to proceed with all our recommendations, or phase them in stages
- whether we implement the recommendation for you, or you do it yourself with our advice and guidance
- the level of ongoing service that best suits your needs.

You remain in control at all times.

4. Navigating changes and opportunities

Financial planning doesn't stop once recommendations have been made. As your circumstances, objectives and priorities change, your plans may need to change too.

If you choose ongoing advice, we'll regularly review your plans and discuss:

- changes to your circumstances
- progress towards your objectives
- relevant tax, legislative, or market developments
- new opportunities or considerations.

This helps ensure your plans continue to reflect what's important to you.

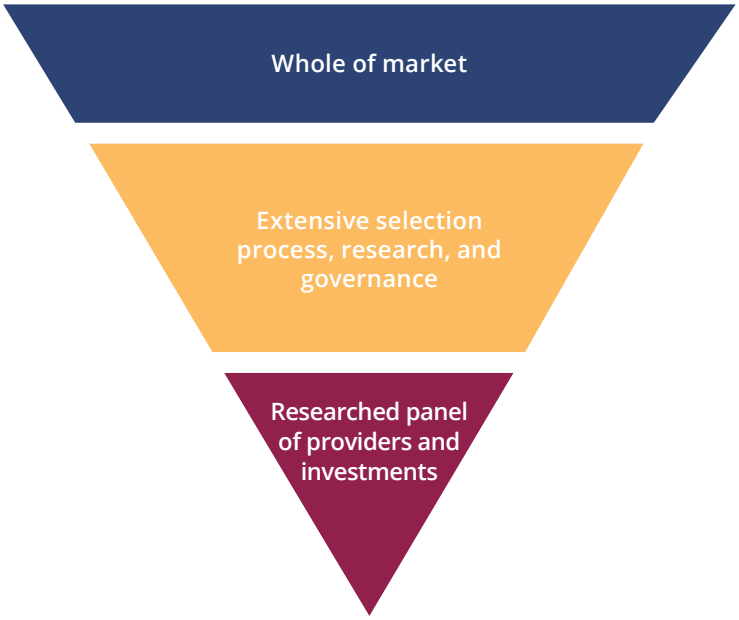
Benefit from carefully researched recommendations

The advice we provide is known as restricted advice by the Financial Conduct Authority (FCA). This means that, in some areas of advice, recommendations are made from a carefully researched range of products, providers, and investment solutions rather than from every option available in the market. Where your needs are best supported by exploring the whole of the market, that's exactly what we'll do.

We believe this approach delivers many benefits to our clients, including:

- extensive research and due diligence carried out on potential solutions
- ongoing review of products and providers
- carefully assessed solutions
- more time focused on understanding your needs.

Importantly, your needs always come first.



What this means for you:

Expertise
Our recommendations are supported by research and professional knowledge.

Suitability
Our advice is tailored to your circumstances, objectives, and priorities.

Oversight
The solutions we recommend are regularly reviewed as markets, regulations, and client needs evolve.

Confidence in every recommendation

Important financial decisions deserve specialist support

With so many financial products, providers, and investment options available, making the right choice can feel overwhelming.

Your adviser can help you navigate these choices, supported by robust research, specialist expertise, and ongoing oversight.

Because markets, regulation, and personal circumstances can all change over time, the solutions we use are regularly reviewed to assess whether they continue to meet clients' needs.







Ongoing support throughout your financial life

Your financial plan doesn't stop once a recommendation has been made.

As your life changes, your objectives, priorities, and financial arrangements may need to change too. That's why many clients choose to build an ongoing relationship with their adviser. We'll explain what the service includes, how often we'll meet, and the fees involved before you decide whether you'd like to receive ongoing advice.

What types of things might trigger a change to your financial plans?

Life changes

Life changes can often be opportunities, challenges, or sometimes both.

You may grow your family, change career, buy or sell a business or property, plan for retirement, or receive an inheritance.

Whatever happens, we'll help you understand the implications and review whether your plans continue to reflect your objectives.

Financial changes

UK Governments continually review the nation's finances and therefore rules concerning taxation regularly change, such as the way pension savings can be passed on to loved ones.

Changes like this in taxation, legislation, and allowances, as well as market conditions, can all affect your financial plans.

We'll help you understand these changes and identify opportunities.



Family changes

Many financial decisions extend beyond ourselves.

Research shows that almost 90% of people place importance on maintaining a standard of living and protecting their family if the worst happens, but almost a third of people don't feel confident they can do this without advice*.

Whether you're supporting children, helping grandchildren or thinking about how wealth is passed on, we'll help review whether your plans continue to reflect your intentions.

Your progress check meetings

Regular progress check meetings are at the heart of our ongoing support service.

Should you choose to take up this service, we'll review:

- ✓ Changes in your circumstances
- ✓ Progress towards your objectives
- ✓ Your investments and financial arrangements
- ✓ Relevant tax and legislative developments
- ✓ New opportunities and challenges
- ✓ Your current provisions to protect against unexpected events like illness or early retirement

Most importantly, these meetings provide dedicated time to discuss what's important to you.

**Value of advice research Boring Money and Quilter 2026*

Your next steps

Starting your journey

1. **Think about your objectives**
   Consider what's important to you and what you'd like to achieve.

2. **Review your options**
   Read your Terms of Business and explore the services available.

3. **Let us know how you'd like us to help**
   Your adviser can answer any questions you may have and help you choose the approach that's right for you.

Looking ahead

Thanks for choosing us to support you with your financial plans.

We're looking forward to helping you make confident financial decisions and supporting you through every stage of your journey.



Quilter Foundation

As part of our commitment to brighter financial futures for every generation, we support communities through the Quilter Foundation. The Quilter Foundation is Quilter's charity and provides vital funding to carefully selected charitable organisations, focusing on education, employment and health & wellbeing.

To find out more visit:
www.quilter.com/the-quilter-foundation

www.quilter.com

Tel. 0191 241 0700

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