

Quilter
International

Welcome to
Quilter International





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Why choose Quilter International?

Quilter International is the collective name for the Quilter companies that provide offshore and cross-border investment solutions for both expatriate and local investors across the world.

As a dynamic combination of investment and trust providers, it allows us to offer a choice of attractive international and offshore products for your medium- to long-term savings and investment needs. We have the corporate backing and highly respected products to help you meet your financial goals.

Why choose Quilter International?

- ▶ As the international arm of Quilter, we can call on a wealth of global expertise
- ▶ We are passionate about innovation and committed to excellence
- ▶ Our core range of award-winning flexible products will make it easy for your financial adviser to tailor investment solutions to your needs
- ▶ Our companies are based in countries that have strong regulatory frameworks and stable government histories
- ▶ We work hard to help provide lasting value to everyone we do business with.





What we can offer you

Whatever your reason for investing; to preserve or GROW existing capital, transfer capital to future generations, or save for your retirement or your children's education, Quilter International can provide tailored products to help fulfil your financial goals

Through Quilter International, you can access flexible wealth management propositions and packaged investment and retirement solutions which incorporate:

- ▶ Innovative investment solutions
- ▶ A broad range of investment choices
- ▶ Investor protection
- ▶ Secure online access to account statements
- ▶ Simple succession planning through naming beneficiaries
- ▶ Access to our trust company.

We base our whole business strategy on our belief in the importance of independent recommendations, so we only provide our investment solutions through financial advisers, and never directly to you, the investor.

We believe in pro-actively thinking ahead to anticipate your needs, so that together with your financial adviser we can help provide you with the highest quality investment solutions.



Benefiting from a long-established, reputable provider

Quilter International calls on a wealth of global expertise.

Quilter International

Quilter International is a leading cross-border provider of wealth management solutions. Our aim is to help you, together with your financial adviser manage and grow your investments; not just for your own future, but for your family and the generations to come.

We are one of the few financial service providers to operate in multiple global markets, offering effective financial planning solutions to expatriates and local investors across the world including Africa, Asia, Europe, Latin America, and the Middle East.

We recognise how important it is for you to know that your financial interests are being taken care of, and we take huge pride in the part we play in helping you to achieve this. We understand that each investor is an individual with bespoke needs and different goals - whether that be searching for tax-efficiency, saving for a future event, securing a regular income, or investing for a prosperous retirement.

Quilter International is part of Quilter plc, a leading provider of advice, investments and wealth management both in the UK and selected international markets, managing £118.7 billion of investments on behalf of over 900,000 customers (as at 30 September 2019).

Quilter International Isle of man

Quilter International Isle of Man Limited has been operating in the Isle of Man since 1984. It has built a long heritage in international markets and has an enviable reputation for technical and product excellence, both locally and internationally. It is one of the largest financial services employers in the Isle of Man and is a major force in the offshore marketplace. It operates in an environment where confidentiality of information is fundamental, subject to any obligations imposed by law or regulations.

Quilter International Ireland dac

Quilter International Ireland dac's presence in the European city of Dublin since 2003 means you can be confident that your interests will be protected. It is a core part of Quilter International's European business, offering offshore and cross border investment solutions specifically designed for the European Market for business within the EU jurisdictions where we have a targeted product. Quilter International Ireland dac prides itself on its technical expertise, product innovation, high quality service and dynamism.

What makes us stand out is the flexibility of the solutions we offer. They are designed so that you can tailor them to suit your individual financial needs and ultimately help you achieve your life goals, whether that's growing or preserving your financial worth, helping your children get on in life or simply retiring active and happy.

Quilter

is a leading wealth management business in the UK and internationally managing £118.7 billion of investments on behalf of over 900,000 customers (as at 30 September 2019).

Quilter International

is the collective name for the Quilter companies that provide offshore and cross-border investment solutions designed for both expatriate and local investors across the world.

What makes us stand out

Quilter International Isle of Man

is the Isle of Man based arm of Quilter International, providing innovative, market-leading medium- to long-term investment products tailored for local markets.

Quilter International Ireland dac

is the Dublin based arm of Quilter International, providing medium to long-term investment solutions specifically designed for the European market.



First class international financial centres that provide you with the security you need

For your protection

Quilter International Isle of Man is based in an established international financial centre with a stable and independent legal, political and regulatory framework.

This means your investment is held in a politically stable and well regulated environment. The Isle of Man has a Data Protection Law and regulations in place which require that client information is securely held*.

All Isle of Man authorised life assurance companies must comply with the Isle of Man Insurance Act 2008 which specifies several areas of close supervision.

The Isle of Man has a capital adequacy regime in place as well as a policyholder protection scheme that covers policies issued by authorised

life assurance companies based on the island. In the unlikely event that Quilter International Isle of Man becomes insolvent, you will be able to claim compensation of up to 90% of the policy value, less any contractual charges.

The Isle of Man enjoys full designated territory status under the United Kingdom Financial Services and Markets Act 2000, which means that the island's investor protection laws are regarded by the UK authorities as being at least as effective as those for the UK.

For full details regarding Isle of Man investor protection, please visit www.iomfsa.im

* The Isle of Man Data Protection Law and regulations ensure that clients' information cannot be released to a third party except in specified circumstances.



Quilter International Ireland dac's presence in the European city of Dublin means you can be confident that your interests will be protected. Ireland is a full member of the European Union and has strict anti-money laundering legislation which complies with the EU standards.

Ireland has a well established and rigorous life insurance company regulatory system, which has enabled life insurance companies to be well positioned to operate even in turbulent economic times.

Quilter International Ireland dac is regulated by the Central Bank of Ireland, which has direct responsibility for the life insurance industry. All life insurance companies licensed in Ireland are subject to Irish Regulation which comply with EU standards.

Ireland has comprehensive data protection legislation in place based on EU directives which requires that client information is securely held.

Tax efficiency

As the product companies within Quilter International are located in tax-efficient international financial centres, such as the Isle of Man and the Republic of Ireland, your investment will grow virtually tax free. Quilter International Isle of Man and Quilter International Ireland are not currently liable to income tax, capital gains tax or corporation tax in our funds linked to policies.

Some dividends may be subject to a tax deduction in the country where the income was produced but once inside one of our policies the investment will accumulate free of tax. Thanks to this, your investment can grow more efficiently. Your personal tax consequences depend on many factors, and you may have a personal tax liability in respect of your policy. This will largely depend upon your country of residence.

It is therefore important that you seek professional advice before proceeding with any investment.



Trust our experts

We offer in-depth expertise and all-encompassing investment solutions, to help your financial adviser meet and exceed your expectations

We recognise the importance of having a diversified portfolio and a wide range of investment options to choose from. That is why we give your financial adviser access to the expertise and experience of the research team behind our investment solutions, as well as the possibility of choosing from our range of more than 400 investment funds from the world's leading fund managers*.

The MultiManager investment approach was pioneered by us in the UK over 20 years ago. The concept of MultiManager investments is based on the assumption that no single fund manager can consistently provide the best return across all areas. Since then we have evolved and expanded this approach to a wider Multi-Asset investment approach. This enables us to give investors access to a wide range of world-class fund managers, as well as utilise investing through different asset types such as funds and direct equities through a single product range. Today this model is much imitated, but we believe that we are still acknowledged as a leader in the field of Multi-Asset investment with one of the largest Multi-Asset teams in the industry.

Investment considerations

Before making any investment decisions, you should discuss your investment needs, objectives and appetite to risk with your financial adviser. You and your financial adviser should then review the risk levels of the specific investments and funds and base all investment decisions on your investment needs and attitude to risk. If your investment objectives and/or attitude to risk change, at any time, you can change the investments and funds within your policy to reflect this. Remember, the value of your investments will fluctuate daily and we cannot guarantee the amount you will get back.

**The number of internal funds available may be restricted in particular markets to comply with local tax or regulatory requirements.*

We give your financial adviser access to the expertise and experience of the research team behind our investment solutions, as well as the possibility of choosing from our range of more than 400 investment funds from the world's leading fund managers.





Global expertise

Quilter International operates in markets all over the world. We are based in influential global financial centres and this enables us to support customers around the globe, including local residents and international expatriates.

We combine our international resources with in-depth local knowledge and an established physical presence in our regional markets.

Awards

We're proud of our achievements and are grateful for the awards we've received. These awards recognise the quality of our products, service and expertise, and further strengthen our reputation for providing market-leading financial solutions and excellent support.





Our awards include:

International Adviser – Global Financial Services Awards 2018

- ▶ International Life Group – Non-UK
- ▶ Best International Portfolio Bond – Select Bond
- ▶ Best Digital Proposition

International Investment – International Fund & Product Awards 2018

- ▶ Best Best-Practice in Asset Management/Life Products/Bonds – Future Fit
- ▶ Best International Portfolio Bond – Wealth Portfolio
- ▶ Best International Protection Plan – Silk

We were also highly commended for the following:

- ▶ Best International Life Group – Non-UK
- ▶ Best International Life Group – UK
- ▶ Best International Trust and Estate Planning Product – Excess Income Trust

We can help enable you to build a portfolio to suit your plans for the future and your attitude to risk. Talk to your financial adviser about investing with Quilter International.

This document was last updated in February 2020. Please confirm with your financial adviser that this is the most up-to-date document for your product or servicing needs.

www.quilterinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Quilter International Isle of Man Limited is registered in the Isle of Man under number 24916C.

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*Quilter International is registered in the Isle of Man as a business name of
Quilter International Isle of Man Limited.*

*Quilter International Ireland dac is regulated by the Central Bank of Ireland.
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*Quilter International is registered in Ireland as a business name of
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