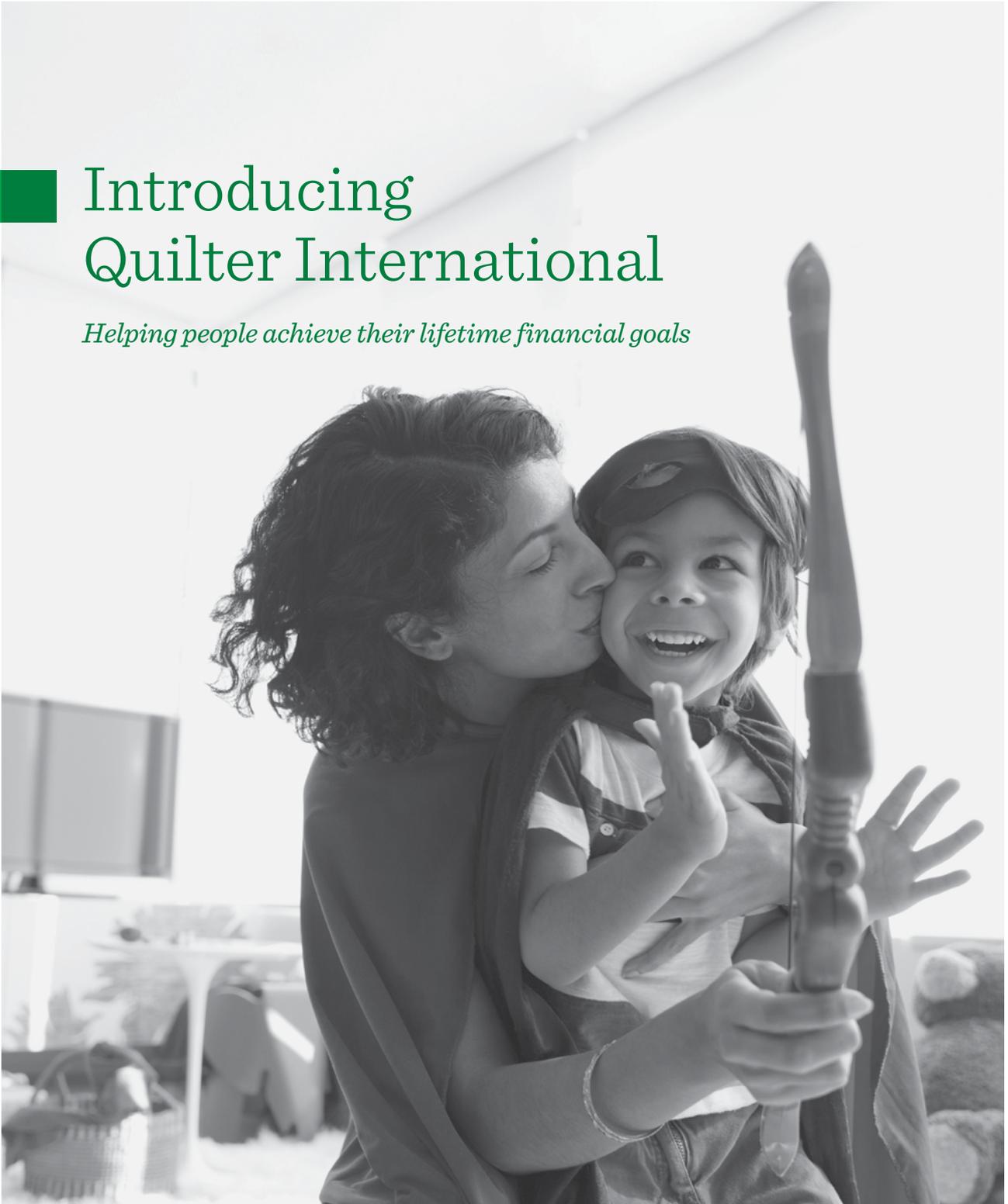


Quilter
International

Introducing Quilter International

Helping people achieve their lifetime financial goals



For financial advisers only.

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Who are we?

Quilter International is one of the world's leading providers of international cross-border investment solutions.

Our vision is to be our customers' most trusted partner, and we are passionate about helping people achieve their lifetime financial goals.



All information correct as at February 2020.

Our aim is to work together with you to help manage and grow your clients' investments, not just for their own future, but for the benefit of their families and the generations to come.

Quilter International provides financial solutions designed for both expatriate and local investors across the world. We are one of the few providers to operate in multiple global markets, including Africa, Asia, Europe, Latin America, the Middle East and the United Kingdom.

We operate from the highly-regulated international service centres in Dublin and the Isle of Man. We are one of the largest financial services employers on the Isle of Man, employing over 400 people.

Please note that references to Quilter International throughout this document mean Quilter International Isle of Man Limited or Quilter International Ireland dac.

Quilter

is a leading provider of advice, investments and wealth management both 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.

Quilter International Ireland dac

was formed in 2003 to provide cross-border solutions for European investors, so your clients can be confident that they are investing with a company that understands their needs.

Quilter International Isle Of Man Limited

Quilter International Isle of Man Limited, has operated from the Isle of Man since 1984. It is one of the largest financial services employers there with over 400 employees. And with more than 33 years' expertise in international markets and an enviable reputation for technical and product excellence, we are a major force in the offshore marketplace.



Providing holistic wealth management solutions

Our flexible platform and investment propositions are designed for clients with a wide range of needs, whatever stage they're at on their financial journey.

All the components for holistic financial planning

Through our sister companies – Quilter International Trust Company, Quilter Investors and Quilter Cheviot – we can offer you a comprehensive range of truly integrated solutions to help your clients achieve their financial goals.

- ▶ Market-leading products and investment solutions
- ▶ Flexible online platform and financial planning tools
- ▶ Award-winning support for you and your clients.



Wealth management platform and a flexible product range



(Trust Company)

Trust administration services



Multi-asset investment solutions



QUILTER CHEVIOT
INVESTMENT MANAGEMENT

Investment management

Supporting advisers

**Supporting your business is an important focus for us.
We're committed to helping you demonstrate the value of your advice.**

- ▶ Giving you access to award-winning specialists and technicians
- ▶ Creating tools and advice angles that help you uncover opportunities and grow the value of your business
- ▶ Partnering with you to help minimise risk and optimise the efficiency of your business as regulation changes
- ▶ Helping you adapt to, and embrace, the challenges of the new world of advice. We provide specific support and expertise to help you keep your business fit for the future.

The strength of our proposition



* The value of any tax relief will depend on the investor's individual circumstances.



A flexible range of investment solutions

Which investment and savings product you recommend to your clients will depend on their hopes and aims for the future.

Do they want to:

- ▶ save money in a tax-efficient environment?
- ▶ have the potential for investment growth?
- ▶ receive an income?
- ▶ put money aside for their children's education?
- ▶ plan for an inheritance tax liability?
- ▶ provide for their retirement?
- ▶ protect their assets for the benefit of their dependants?

Once you have helped your clients identify what they want to achieve, we can provide a choice of solutions aimed at helping them meet their goals and suited to their geographic location.

Products marked with an asterisk () are PRIIPs compliant. This means that they comply with Regulation (EU) No 1286/2014 of the European Parliament and of the Council of 26 November 2014 on key information documents for packaged retail and insurance based investment products (PRIIPs).*

UK offshore

- ▶ European Portfolio Bond*
- ▶ European Select Bond*
- ▶ European Wealth Bond*
- ▶ International Portfolio Bond*
- ▶ International Select Bond *
- ▶ Select Lifestyle Bond*



Latin America

- ▶ Executive Investment Portfolio
- ▶ Flexible Investment Portfolio
- ▶ Life Investment Portfolio
- ▶ Executive Life Portfolio
- ▶ Managed Capital Account

Europe

- ▶ European Collective Investment Bond*
- ▶ European Executive Investment Bond*
- ▶ Spanish Collective Investment Bond*
- ▶ Swedish Executive Portfolio*
- ▶ Executive Redemption Bond (pensions only)
- ▶ Tailored Life Plan

Hong Kong

- ▶ Collective Investment Plan
- ▶ Executive Investment Plan
- ▶ Wealth Management Plan

Middle East and Africa

- ▶ Collective Bonds
- ▶ Executive Bonds
- ▶ Executive Wealthbuilder Account
- ▶ International Investment Bonds
- ▶ Managed Capital Account
- ▶ Wealth Portfolio
- ▶ International Executive Portfolio
- ▶ Tailored Life Plan

Singapore

- ▶ Executive Investment Account
- ▶ Investment Account
- ▶ Silk Life Plan





Our award-winning wealth management platform

Service your clients online quickly, efficiently and securely.

Designed to transform the way you spend time with your clients by reducing the time you spend on administration.

Wealth Interactive is our award-winning end-to-end wealth management platform that powers our portfolio bonds. It can speed up processing, save you time and keep both you and your clients in touch with their investments, 24/7, whichever time zone you, or they, are in.

A faster and more efficient way of doing business with us

- ▶ Helps to reduce the time you spend administering your Quilter International business.
- ▶ Provides an online application process for you and your clients.
- ▶ Online validation can reduce errors and omissions.
- ▶ No postal delays and therefore business can be issued faster.
- ▶ Fast and efficient; you only need to enter client details once.
- ▶ Gives you a comprehensive range of investment tools, with instant access to in-depth information.
- ▶ Lets you provide clients with rich insight into assets when making recommendations.

At a glance: how wealth interactive helps you and your business

- ▶ Online individual and bulk dealing.
- ▶ The option to instigate withdrawals on behalf of your clients.
- ▶ Model portfolios.
- ▶ Access to all regulatory disclosure documents ((Key Information Documents (KIDs) or Key Investor Information Documents (KIIDs)).
- ▶ Instant audit trail.
- ▶ Pipeline monitoring.
- ▶ Commission and fee payment tracking.
- ▶ Transaction and payment history reports.
- ▶ Current and historic valuations.
- ▶ Online copies of client correspondence.
- ▶ The ability to place investment instructions (if you are appointed as a fund adviser, you can submit these directly to Quilter International).

Portfolio and fund x-ray reporting

Morningstar's X-Ray tool analyses your clients' portfolios of investment holdings. The report's principal result is transparency; the X-Ray tells you what proportions of a client's assets are invested in equities, different sectors, regions, or countries.

Portfolio building

Our comprehensive portfolio building tool allows you to build a portfolio using the optimised asset allocations provided by Quilter International or by creating your own asset allocations.

A comprehensive range of planning tools

Risk profiling and asset allocation tools

Wealth Interactive gives you access to risk profiling and asset allocation tools. Developed in association with a leading actuarial consultancy, Willis Towers Watson, in line with the best industry practice.

Asset research

Our comprehensive asset research capabilities use financial data provided by Morningstar, a trusted independent leader in the field of investment research. You can research assets using customisable search criteria.



Product charges

Every Quilter International product has a slightly different charging structure depending on its design. You and your client have the flexibility to agree the type of payment structure that helps your clients achieve their financial goals and rewards your expertise.

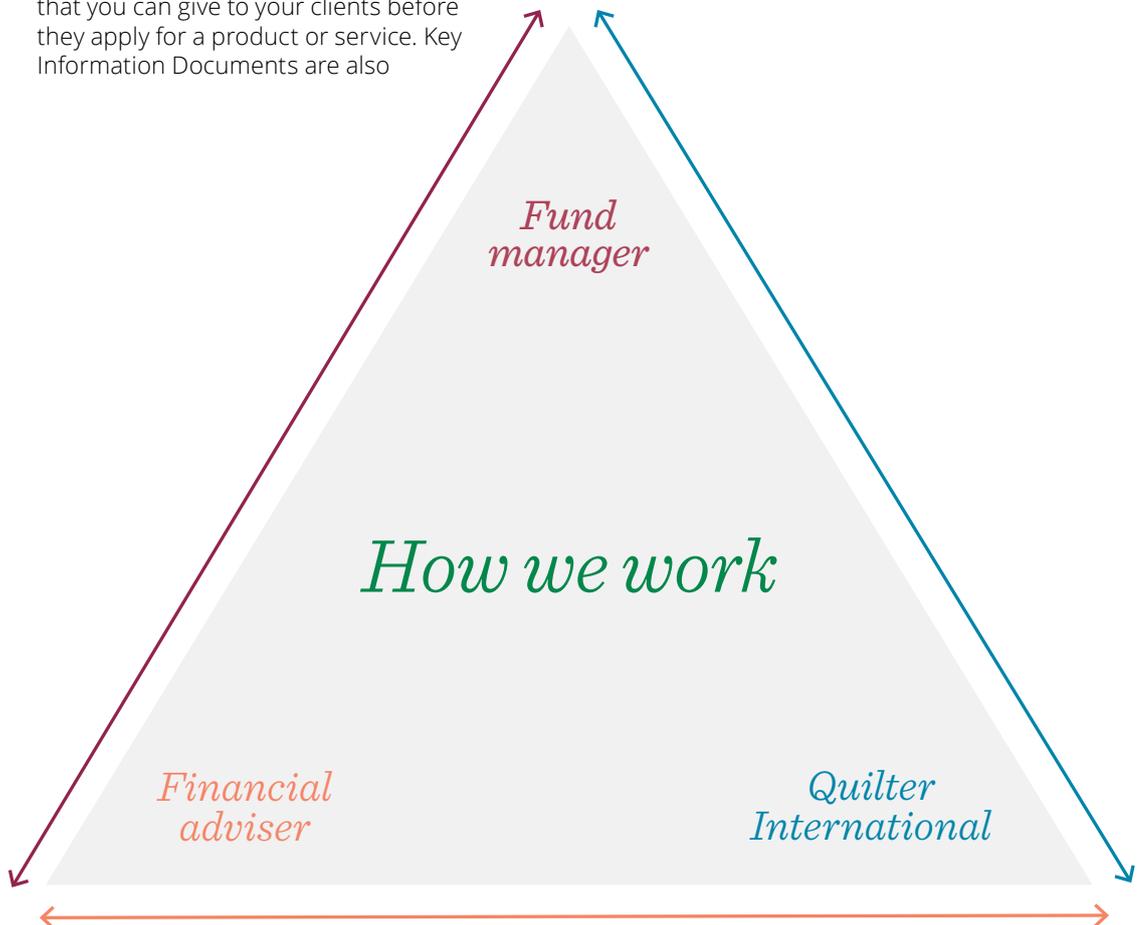
The charges are used to pay:

- ▶ **you** – for your advice
- ▶ **us** – for the investment solutions and services that we provide
- ▶ **the fund managers** – for managing the funds that your client invests in.

Charges are detailed in the illustration that you can give to your clients before they apply for a product or service. Key Information Documents are also

available dependent on the region you are based in and Wealth Interactive provides access to fund manager Key Investor Information Documents.

Your Area Sales Manager will be able to provide you with more information.





Our robust and continuous product governance

To ensure our products meet the needs of our customers, Quilter International has a robust and repeatable product governance process in place.

This includes a product approval process for new products and a continuous product review cycle designed to:

- ▶ help us ensure our products meet the needs of the target markets
- ▶ assess how our products are performing
- ▶ deliver to client expectations.

Our product governance process aims to ensure all aspects of our products meet the needs of our clients and advisers throughout the product life cycle. The process focuses on:

- ▶ Our product design, including features, charges and investment options.
- ▶ Day-to-day servicing and administration of our products.
- ▶ Product distribution within the defined target market.
- ▶ Marketing including correspondence.
- ▶ Changes in market practices and regulations.

Our products are monitored on an ongoing basis and go through a formal full review at regular intervals.





Investment solutions

Whether you're looking for freedom of choice or expert guidance, we have it covered.

Our products allow you to build a portfolio of funds to match your clients' medium- to long-term investment objectives and their attitudes to risk. As your clients' lives change, so can their investment portfolios. We give you the freedom to make changes as and when required to help ensure that your clients' investments stay aligned to their changing needs and risk appetite.

There are a number of options you can use to build a portfolio for your clients*.

- ▶ You can build a portfolio from a range of funds researched and hand-picked by us for you.
- ▶ You can pick a ready made portfolio from a range of multi-asset portfolios designed for you and your clients.
- ▶ You can build and design your own portfolio from a wider range of funds available through our products.
- ▶ A discretionary asset manager (DAM) can be appointed, such as our sister company, Quilter Cheviot, or a discretionary asset manager of your choice, subject to our acceptance.

* The options available will vary by product and geographical location.

Investment solutions designed for you

Compass portfolios

The Compass Portfolios are a range of risk targeted multi-asset portfolios managed by our sister company Quilter Investors. The portfolios are available within all our products to help you meet your clients' different needs.

At a glance

- ▶ Global diversification.
- ▶ Active management.
- ▶ Risk targeted portfolios, aligned to Quilter International's risk profiles (on a scale of 2 to 5).
- ▶ The opportunity to maximise the expected investment return for the level of risk.

Researched range

This is a range of continuously monitored funds managed by our Global Partners, fund groups hand-picked by our sister company Quilter Investors. They can help you create portfolios that meet the different needs of your clients.

At a glance

- ▶ Actively managed funds from well-known international fund management brands.
- ▶ A wide range of investment approaches, geographical areas and asset classes.
- ▶ Fund manager performance fully researched and monitored continuously by the investment experts at Quilter Investors.
- ▶ The option to build diversified portfolios for your clients using your own asset allocation, or use the model asset allocation provided by us in association with Willis Towers Watson, leading actuarial consultants.

We give you the freedom to make changes as and when required to help ensure that your clients' investments stay aligned to their changing needs and risk appetite.

Provides access to all major sectors and geographic regions

- ▶ Cash/money markets
- ▶ Emerging markets
- ▶ Europe
- ▶ Far East excluding Japan
- ▶ Global specialist
- ▶ International fixed interest
- ▶ Japan
- ▶ Managed
- ▶ North America
- ▶ Property
- ▶ UK equity
- ▶ UK fixed interest

Investment solutions designed by you

Selfselect

SelfSelect gives you the extensive choice and flexibility to create portfolios that meet the more bespoke needs of your clients.

- ▶ A comprehensive range of funds available across all major asset classes and geographical sectors.
- ▶ From a range of well known international fund groups.
- ▶ You can build bespoke, diversified portfolios for your clients using your own asset allocation, or use the model asset allocation provided by us in association with Willis Towers Watson, leading actuarial consultants.

In order to be added to the platform, a fund must go through a comprehensive due diligence process.

We are dedicated to providing a quality fund range, rather than simply offering any fund in the market.

Open architecture

In addition to the above investment solutions, many of our portfolio bond and investment bond products offer clients access to an extensive range of investments. We call this open architecture.

This means that, subject to our acceptance, clients can invest in a wide range of assets such as any mutual funds, shares, bonds, and structured products, as well as transfer any existing investments into their bond*. We do not review or monitor these assets in any way.

Discretionary asset managers

Our portfolio bond products can be used with discretionary asset management services.

The discretionary asset manager (DAM) can select and actively manage the investments within the portfolio to meet the requirements and objectives of the client.

You can request that we use our sister company, Quilter Cheviot, or another DAM of your choice*.

Using other discretionary services

When you and your client request a DAM, we conduct a due diligence assessment on the proposed company to ensure that we are comfortable that the firm is suitable for us to appoint. We have already approved, and are working with, a number of DAM firms, as well as our sister company, Quilter Cheviot.

* Subject to our acceptance.



Discretionary asset management Quilter Cheviot

In February 2015, Quilter Cheviot became part of Quilter plc (formerly Old Mutual Wealth), adding discretionary management to the set of investment solutions we can offer to help meet the wide ranging needs of you and your clients.

Discretionary asset management from Quilter Cheviot

Through Quilter Cheviot, we can support you in delivering advice to the growing number of affluent and high net worth investors.

When you refer clients to Quilter Cheviot, you partner with a firm that is passionately committed to serving investors.

With a heritage that can be traced back to 1771, Quilter Cheviot is one of the UK's largest discretionary investment management firms.

An unbiased approach enables Quilter Cheviot to build investment portfolios that are tailored to each client's individual preferences. Their services are available in many regions, via our portfolio bonds, at a competitive price.

Your clients entrust Quilter Cheviot to make investment decisions on their behalf, which investments to buy and sell and when



Quilter Cheviot uses that discretion to meet their specific requirements

Quilter Cheviot acts quickly to take advantage of investment opportunities

Quilter Cheviot acts in your client's best interests - following your stated investment objectives and any individual requirements



Quilter Cheviot continually reviews

Direct access to the investment manager







A market leading range of trusts

It's important to us that the proceeds of your clients' investments go to the intended people, and at the right time, avoiding expenses and delays. We offer a range of trusts and a trustee service through Quilter International Trust company. We will also consider trusts that have been set up externally.

Our technical team is on hand to give you all the support that you and your clients may need. The team is accredited by The Society of Trust and Estate Practitioners (STEP), the worldwide association for professionals who advise families on inter generational wealth planning.

*A market leading range of trusts**

Absolute trust

Designed to help reduce a UK inheritance tax (IHT) liability where access to the trust fund is not required.

- ▶ Beneficiaries and their respective shares are named at outset and can't be altered.
- ▶ The gift into trust is a potentially exempt transfer (PET) for UK IHT purposes and after seven years, there would be no additional IHT to pay on the gift.

Discretionary trust (settlor excluded version)

Designed to help reduce a UK IHT liability where access to the trust fund is not required.

- ▶ Beneficiaries are not specified at outset but the trustees have discretion to distribute to potential beneficiaries contained within classes, i.e. children/grandchildren/nieces/nephews etc.
- ▶ The gift into trust is a chargeable lifetime transfer (CLT) for UK IHT purposes and after seven years, there would be no additional IHT to pay on the gift.
- ▶ The trust fund may be liable to periodic and exit charges in future years.

Loan trust (bare or discretionary version)

Designed to help avoid a UK IHT liability where access to the trust fund is required.

- ▶ An interest free loan is made by the settlor to the trustees who in turn make an investment into a Quilter International bond.
- ▶ The loan remains within the estate of the settlor but any growth is immediately outside of the estate for UK IHT purposes. This has the effect of 'freezing' the value to avoid an increase in estate value.
- ▶ The loan can be recalled by the settlor at their discretion.
- ▶ The discretionary trust fund may be liable to periodic and exit charges in future years.

* Please note that trust business is a regulated activity in Singapore.



Discounted gift trust (bare or discretionary)

Designed to help reduce a UK IHT liability where access to the trust fund is required.

- ▶ The settlor receives regular withdrawals during their lifetime (referred to as the 'discount'), which are valued based on age and state of health.
- ▶ The 'discount' is an immediate reduction to the estate for UK IHT purposes.
- ▶ The remaining gift (after the discount) is either a potentially exempt transfer (PET) or chargeable lifetime transfer (CLT) depending on the type of trust chosen, i.e. bare/ discretionary.
- ▶ The discretionary trust fund may be liable to periodic and exit charges in future years.

Lifestyle trust

Designed to help reduce a UK IHT liability where flexible access to the trust fund is required.

- ▶ The settlor defines, at outset, a schedule of policies from the trust fund they would like access to, and when during their lifetime.
- ▶ At each date (vesting date), the trustees can surrender the policies specified and return the proceeds to the settlor.
- ▶ The gift into trust is a chargeable lifetime transfer for IHT purposes and after seven years, there would be no additional IHT to pay on the gift.
- ▶ The trust fund may be liable to periodic and exit charges in future years.

Excluded property trust

A trust designed for individuals who are not domiciled in the UK and who want to help protect their assets outside the UK from UK IHT.

- ▶ Written as a discretionary trust, which includes the settlor within the class of discretionary beneficiaries.
- ▶ Providing certain criteria are met, an excluded property trust may never be subject to any UK IHT charges.

We will also consider trusts that have been set up externally.

Please visit the 'Trust planning' pages within the Technical Centre of our website

www.quilterinternational.com for more information on trusts.



Quilter International Isle of Man Limited

- ▶ The Isle of Man is a self-governing British Crown Dependency.
- ▶ Its Head of State is Queen Elizabeth II, and the British Government is responsible for its foreign relations and defence. It is part of neither the UK nor the European Union. It has an independent legal system and follows the model of English law.
- ▶ It has an excellent risk rating according to Moody's: Aa2 (very low credit risk).
- ▶ The Isle of Man is one of just 25 countries to be rated as compliant by the Organisation for Economic Cooperation and Development (OECD) in their 2018 report on countries adopting international standards on tax transparency.*
- ▶ It has a stable economy – with over 30 years of continuous growth.**
- ▶ The Isle of Man Financial Services Authority (FSA) regulates the Island's insurance and pensions market.

Confidentiality and security

The Isle of Man's data protection law and regulations are designed to balance an individual's rights to privacy with the legitimate needs of businesses to process personal information. This includes respecting all people's rights in the obtaining and use of their personal data, regardless of their nationality or place of residence.

The law and regulations ensure that no insurance or investment company provides any confidential information to third parties (e.g. family members or government officials) except where regulations require us to or in certain circumstances such as addressing suspected criminal activity.

Statutory compensation scheme

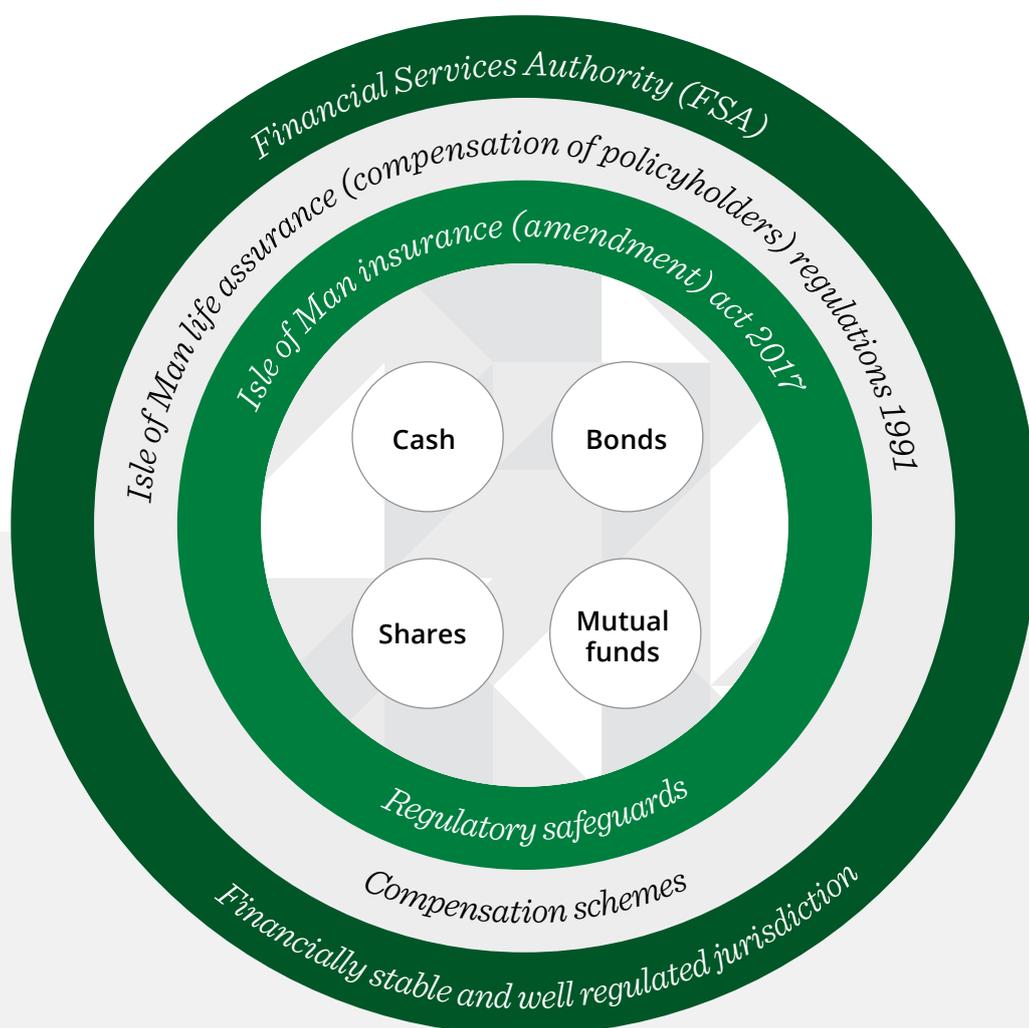
In the unlikely event that Quilter International Isle of Man Limited is unable to meet its liabilities, policyholders are protected under the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991.

The scheme offers:

- ▶ protection for plans issued by Isle of Man authorised life insurance companies, wherever in the world an investor resides
- ▶ compensation for clients of up to 90% of their investment value less any applicable charges.

The financial services Ombudsman

The Isle of Man provides investors with a free independent dispute resolution service through the Financial Services Ombudsman Scheme in the event that Quilter International Isle of Man is unable to resolve a client's complaint.



Diversified third-party assets



Quilter International Ireland dac

Ireland is a full member of the European Union and has strict anti-money laundering and counter-terrorism legislation which complies with EU standards.

Ireland has a well-established and rigorous 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 insurance industry. All life insurance companies licensed in Ireland are subject to Irish Prudential Regulation which complies with EU standards.

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

The financial services Ombudsman

Ireland also provides investors with a free independent dispute resolution service through the Financial Services Ombudsman in the event that Quilter International Ireland dac is unable to resolve a client's complaint. In some instances, clients may also be able to get help with dispute resolution through an ombudsman in the region in which they reside.







Award-winning service and support

Giving good service to financial advisers and their clients is at the heart of our business. We work hard to constantly improve our standards in this area.

Our customer principles

Our customer focused approach has been recognised internationally by experts in the investment industry through the awards we have won but that doesn't mean we are complacent. We promote a passion for customer service across the organisation and we strive to offer good value, to get our work right first time, and always to seek improvement.

Specialist adviser support

We aim to be a true business partner, providing you with complete back-up for your business.

Our specialist support services include technical support, sales support and marketing support.

Business development support

Face-to-face Area Sales Managers

Our team of Area Sales Managers operate throughout the world and are trained to help you convert opportunities and provide solutions for your clients.

To find an Area Sales Manager in your region, please contact your local Sales Support Centre – details on page 23.

Tax planning and pension technical specialists

We have technical experts on hand to help you navigate complex tax, trust, and regulatory issues. The team has received the highest accreditation from STEP, the worldwide association for professionals who advise families across generations on wealth planning.

For technical help you can email: techsolinternational@quilter.com

Knowledge Direct

Knowledge Direct is our online technical planning hub - keeping financial advisers up to speed on the latest technical and planning opportunities.

Knowledge Direct is available on the adviser section of our website, www.quilterinternational.com

Informer

Topical articles for financial advisers including views from industry experts and leading fund managers.

Informer is available on the adviser section of our website, www.quilterinternational.com





Our dedicated regional sales support teams help with the quote and application process, as well as dealing with literature and product queries.

Contact your dedicated sales support team.

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asksingapore@quilterinternational.com



Future Fit

In order to help you adapt to, and embrace, the challenges of the new world of advice, we offer specific support and expertise to help ensure your business is fit for the future.

Future Fit

'Future Fit' is our module-based programme which guides you through the key considerations when evolving your business model, with your client at its heart.

The programme covers six key areas to help you transform your business – with a learning module on each.

1. *Operational efficiency*

2. *Business planning*

3. *Invest in people*

4. *Investment planning options*

5. *Profitability analysis*

6. *Segment client base*

Please visit our Future Fit training hub for more details www.quilterinternational.com/future-fit





Our awards

We pride ourselves on our customer service, support to financial advisers, and innovation. Our customer focused approach has been recognised by experts in the investment industry.

Covering our products, our skills, and our expertise, here are the latest awards we're proud to have received:

International Investment – International Fund and 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

International Adviser – Global Financial Services Awards 2018



- ▶ International Life Group – Non-UK



- ▶ Best International Portfolio Bond – Select Bond



- ▶ Best Digital Proposition

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



Key benefits

Quilter International and our sister companies offer the components for holistic financial planning. Our flexible products, trusts and investment solutions are suitable for clients with a wide range of needs, and can adapt as those needs change throughout their lifecycle.

For clients

- ▶ A wide range of investment solutions you can use to help meet your clients' financial goals.

- ▶ Solutions tailored to their geographical location and a wide choice of currencies.

- ▶ Portfolio bond customers can view their bond details online using Wealth Interactive and unit-linked bond policyholders can view their bond valuations online using the Client Centre extranet. This online functionality enables your clients to feel more in touch with their investments.

- ▶ We are a strong and responsible business, providing consistently great service, tools and functionality that are built with your clients' needs at heart.

- ▶ We recognise that financial advice is essential to great client outcomes and we aim to create long-term relationships with you and your clients.

For you

- ▶ We help you create efficiencies within your business, providing you with the planning tools, technology and investment solutions to help make doing business with us quick and easy; giving you more quality time with your clients.

- ▶ You'll receive award-winning service from start to finish – including telephone and email support from our contact centres.

- ▶ You'll have dedicated support from your Area Sales Manager, E-business Specialist and Technical Support teams.

- ▶ We have robust, secure, and dependable trading and client management functionality, giving you confidence when recommending an investment with Quilter International to your clients.

- ▶ We are financially strong, with rigorous governance processes in place.

- ▶ We are fully committed to the international markets.

Thank you for considering Quilter International. If you have any questions about the information provided in this brochure, please contact your Area Sales Manager, or email ask@quilterinternational.com

Investments can fall or rise in value and investors may not get back what they put in.

This document is based on Quilter International's interpretation of law and tax practice as at July 2019.

We believe this interpretation is correct, but cannot guarantee it. Tax relief and tax treatment of investment assets may change in The future.

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.

Registered and Head Office:

King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +44 (0)1624 655 555. Fax: +44 (0)1624 611 715.

Licensed by the Isle of Man Financial Services Authority.

All promotional material is approved by Old Mutual Wealth Limited. Old Mutual Wealth

Limited is authorised and regulated by the Financial Conduct Authority.

Financial Services register number 165359.

The rules made under the Financial Services and Markets Act 2000 (as amended) for the protection of retail clients in the UK do not apply.

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

Quilter International is the registered business name of Quilter International Isle of Man

Limited Singapore Branch. Quilter International Isle of Man Limited Singapore Branch,

Capita Green #06-02,138 Market Street, Singapore 048946.

Tel: +65 6216 7990. Fax: +65 6216 7999.

Registered in Singapore Number T08FC7158E. Authorised by the Monetary Authority of

Singapore to conduct life assurance business in Singapore. Member of the Life Insurance

Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

Quilter International Ireland dac is regulated by the Central Bank of Ireland.

Registered No 309649.

Administration Centre for correspondence:

King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +353(0)1 479 3900. Fax: +353(0)1 475 1020.

Registered and Head Office address:

Hambleden House,19-26 Lower Pembroke Street, Dublin 2, D02 WV96, Ireland.

VAT number for Quilter International Ireland dac is 6329649S.

Quilter International is registered in Ireland as a business name of

Quilter International Ireland dac.