

## Your quarterly statement guide

*Now featuring new information and giving you more transparency*

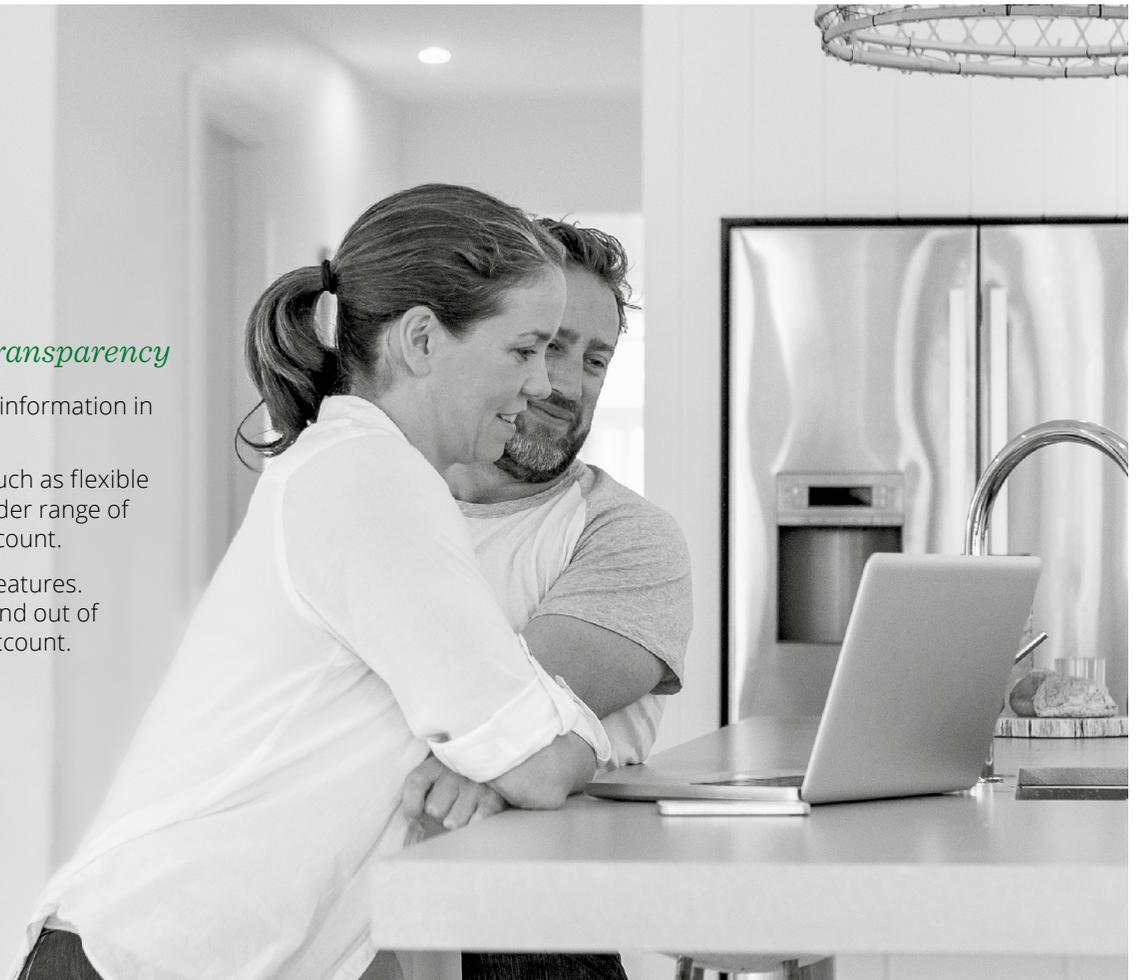
The purpose of this guide is to help you understand some of the new information in your quarterly statement.

Our upgraded technology now delivers new and enhanced features such as flexible payment dates when taking income from your account, access to a wider range of investments, plus more flexibility in how you hold cash within your account.

As part of these improvements, your statement will show some new features. Your transactions will also be more transparent as money coming in and out of your investments will now flow through a new cash element in your account.

### The three main sections covered in this guide:

1. Your portfolio summary
2. Investment overviews
3. Transaction details



# 1. Your portfolio summary

## Look out for:

Your new customer reference number, new account numbers and quarterly statement date in your portfolio summary.

## Further information

Your new statement shows the new reference numbers that you were given when you moved to the upgraded technology, as follows:

- **Your customer reference number** is the overarching reference that identifies you as an investor. It is unique to you and links together all your accounts with us. This is sometimes known as a 'head account'.
- **Your account numbers** are the individual 'policy numbers' for your different investments and accounts. You can use them when you call us or send us an instruction, to let us know which investment the instruction relates to.

Depending on the accounts you hold, you may have been given more than one customer reference. If that is the case you will receive separate statements for the accounts held under each customer reference, for example if you hold a joint account, it will have a separate customer reference to any individual accounts you hold. In this instance your statements are likely to be sent to you at separate times within then year.

Your new statement date will be based on the quarterly anniversary of when you opened your first account with us. This may mean you receive more than one statement with different anniversary dates if, for example, you hold an individual account and a joint account.

## Section 1 - Your portfolio summary

<b>Customer name:</b>	Mr Anon Customer 2
<b>Customer reference:</b>	AC2000322
<b>Statement dates:</b>	16/05/2021 to 16/06/2021
<b>Financial adviser:</b>	Quilter Private Client Advisers Ltd

Account type	Account number	Previous value (15/05/2021) (£)	In			Out			Current value (16/06/2021) (£)
			Payments in	Income received	Customer Account Credits	Payments out	Quilter charges	Adviser fees	
ISA	AC2000322-002	£995.36	£75.00	£0.00	£0.00	£0.00	£0.18	£0.00	£1,111.86
CRA	AC2000322-003	£243,279.22	£1,500.00	£0.00	£0.00	£251,420.79	£42.05	£0.00	£3,276.40
CRA	AC2000322-004	£0.00	£188,565.60	£0.00	£0.00	£0.00	£6.85	£0.00	£188,558.75
	<b>Total</b>	<b>£244,274.58</b>	<b>£190,140.60</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£251,420.79</b>	<b>£49.08</b>	<b>£0.00</b>	<b>£192,947.01</b>

2. Your new account numbers will be shown here.

1. Your new customer reference and the period your statement covers are shown here.

# 1. Your portfolio summary

## Look out for:

Your Collective Retirement Account (CRA) will have one main account number followed by some additional numbers which identify each separate 'sub-account' within your pension.

## Further information

If you hold a Collective Retirement Account there are some changes to how your pension is structured on our upgraded technology. Before you begin taking money from your pension, it's known as 'uncrystallised' money. When you set aside money from your pension to provide you with an income, that set-aside portion of money is known as 'crystallised' money. For tax reasons, uncrystallised and crystallised savings are treated as separate 'pots'.

To allow your adviser to manage your uncrystallised and crystallised pots separately, they are set up as separate sub-accounts on the new technology. This allows your adviser to manage your pension more flexibly; for example, they can invest each sub-account in different funds if that's what's best for you. In some instances, such as where you have transferred a pension from another provider to us, you may be given more than one sub-account, meaning you could have three or more sub-accounts within your pension.

*3. Your Collective Retirement Account is split into sub-accounts, each with its own account number.*

## Section 1 - Your portfolio summary

<b>Customer name:</b>	Mr Anon Customer 2
<b>Customer reference:</b>	AC2000322
<b>Statement dates:</b>	16/05/2021 to 16/06/2021
<b>Financial adviser:</b>	Quilter Private Client Advisers Ltd

Account type	Account number	Previous value (15/05/2021) (£)	In			Out			Current value (16/06/2021) (£)
			Payments in	Income received	Customer Account Credits	Payments out	Quilter charges	Adviser fees	
ISA	AC2000322-002	£995.36	£75.00	£0.00	£0.00	£0.00	£0.18	£0.00	£1,111.86
CRA	AC2000322-003	£243,279.22	£1,500.00	£0.00	£0.00	£251,420.79	£42.05	£0.00	£3,276.40
CRA	AC2000322-004	£0.00	£188,565.60	£0.00	£0.00	£0.00	£6.85	£0.00	£188,558.75
<b>Total</b>	<b>3</b>	<b>£244,274.58</b>	<b>£190,140.60</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£251,420.79</b>	<b>£49.08</b>	<b>£0.00</b>	<b>£192,947.01</b>

# 1. Your portfolio summary

## *Look out for:*

Your portfolio summary may sometimes show a record for a 'transaction account'. The transaction account is only used to facilitate any ISA initial fees you've agreed with your financial adviser so you may not always see one on your statement.

## Section 1 - Your portfolio summary

Customer name:	Mr Anon Customer 5700
Customer reference:	AC2005594
Statement dates:	17/05/2021 to 17/06/2021
Financial adviser:	Attivo Financial Services Ltd

Account type	Account number	Previous value (16/05/2021) (£)	In			Out			Current value (17/06/2021) (£)
			Payments in	Income received	Customer Account Credits	Payments out	Quilter charges	Adviser fees	
Transaction Account	AC2005594-001	£0.02	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.02
ISA	AC2005594-003	£74.33	£0.00	£0.00	£0.00	£0.00	£0.03	£0.00	£74.34
Total		£74.35	£0.00	£0.00	£0.00	£0.00	£0.03	£0.00	£74.36

4. A record may show here for a transaction account which is used to facilitate any ISA initial fees.

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## 2. Investment Overviews

*Discretionary investment manager model portfolio(s)*

*Look out for:*

Any DIM models held during the statement period will appear here.

*Further information*

A summary of any movements in and out of your model portfolio holdings, along with performance details.

*1. Where applicable the columns on the right will show performance for the comparative benchmark agreed with your discretionary investment manager.*

### Section 2 - Investment overviews

Customer Name:	Mr Anon Customer
Customer reference:	AC2000340
Statement dates:	01/01/2021 to 31/03/2021

### Your Collective Investment Account (account number AC2000340-002)

#### Discretionary investment manager model portfolio(s)

Discretionary investment manager	Model portfolio name	Payments in	Payments out	Model value as at 31/12/2020	Model value as at 31/03/2021	Model cash value as at 31/12/2020	Model cash value as at 31/03/2021	Model performance 01/01/2021 to 31/03/2021	Benchmark performance 01/01/2021 to 31/03/2021	Benchmark name
123 DIM Ltd	Model 1 - funds	£0.00	£0.00	£99.63	£102.99	£0.29	£0.32	3.39%	2.65%	Underlying fund sectors
123 DIM Ltd	Model 3 - funds new	£0.00	£0.00	£1,028.14	£1,051.73	£13.21	£0.00	0.98%	2.15%	Flexible Investment

## 2. Investment overviews

### Look out for:

The investment overviews section may show a 'total cash value' along with the amount of any interest that may have accrued on the cash balance during the statement period. A separate cash summary will show any cash balances which were there at the start of the reporting period, or any cash balance still there at the end of the period.

### Further information

#### What is the cash account facility?

Our ISA, Junior ISA (JISA), Collective Investment Account (CIA) and Collective Retirement account (CRA) have their own cash facility.

The facility helps make it easier to keep track of any outgoing and incoming payments under each product, and enables you to hold cash alongside your investments.

#### What interest is payable?

Interest is calculated daily and paid on the first working day of the month. You can find out more about the current rate of interest on our Customer Support Hub.

4. This new cash summary shows the opening and closing balance of the cash account.

**Section 2 - Investment overviews**

Customer Name:	Mr Anon Customer 21793
Customer reference:	AC2013877
Statement dates:	17/05/2021 to 17/06/2021
Financial adviser:	Attivo Financial Services Ltd

**Your Stocks and Shares ISA (account number AC2013877-002)**

Asset/Portfolio name	Number of units	Unit price (£)	Asset value (£)
Total cash value			£98.94
Total account value			£287,442.08
Accrued Adviser Servicing Fee			£64.53
Accrued Discretionary Management Portfolio Fee			£31.26
Accrued Service charge			£26.78
Total accrued fees and charges**			£122.57
Total withdrawal value			£287,319.50

\*\* Total accrued fees and charges – shows the amount of any financial adviser or discretionary investment manager fees, as well as any Quilter charges due to be paid from your account which had not yet been deducted at the end of the statement period.

**Stocks and Shares ISA cash summary**

Opening balance (17/05/2021) (£)	£200.08
Closing balance (17/06/2021) (£)	£98.94

The interest rate which currently applies to cash held with your account is 0.00%.

**Payment summary**

In/Out	Payment date	Payment type	Amount (£)
In	17/05/2021	Transfer from AC2000355-002 - Quilter Cheviot Balanced CB3	£23.76

2. The value of any cash held within your product at the end of the statement date is shown here.

3. Interest is calculated daily on any cash held within the account. The amount of any interest earned during the period would be shown here.

## 2. Investment overviews

### Look out for:

A breakdown of the different fees you've paid from your investment, including a breakdown of your financial adviser's fees and any fees you've paid to your discretionary investment manager, if you have one.

5. Here you'll see a breakdown of the different types of adviser fees you've paid during the statement period.

**Section 2 - Investment overviews**

Customer Name:	Mr Anon Customer 16187
Customer reference:	AC2020729
Statement dates:	06/01/2021 to 05/04/2021
Financial adviser:	Attivo Financial Services Ltd

**Your Collective Investment Account (account number AC2020729-00)**

In/Out	Payment date	Payment type	Amount (£)
In	08/03/2021	Transfer from AC2000355-003 - Quilter Cheviot Balanced CB3	£0.16
In	11/03/2021	Transfer from AC2000355-003 - Quilter Cheviot Balanced CB3	£0.22
Total payments in			£2.49

**Adviser fees**

Fee name	Fee rate (£ or %)	Payment frequency	Amount paid in statement period (£)
Adviser servicing fee	0.50% each year	in monthly instalments	£0.64
Discretionary Management portfolio fee	0.25% of the value in Quilter Cheviot Balanced CB3 each year	in Monthly instalments	£0.29
Total adviser fees			£0.93

**Quilter charges**

Charge type	Frequency	Amount (£)
Service charge	Monthly instalments	£0.55
Total charges		£0.55

6. Here you'll see details of the charges you have paid to Quilter during the statement period.

## 2. Investment overviews

### Look out for:

If the funds you've invested in have paid you an income, in the form of distributions, they will be shown by their fund identifier codes, followed by the distribution rate per unit. For example, an asset name may look like this 'DIV: JPBR.GB @ GBP 0.749999'. They will be displayed like this in both the income received table and in the cash transaction history table as shown on page 11.

7. Here you'll see the fund identifier code of each asset that generated income for you during the statement period.

Section 2 - Investment overviews		
Customer Name:	Mr Anon Customer 2189	
Customer reference:	AC2006916	
Statement dates:	06/01/2021 to 05/04/2021	
Financial adviser:	Attivo Financial Services Ltd	
<b>Your Stocks and Shares ISA (account number AC2006916-002)</b>		
<b>Quilter charges</b>		
Charge type	Frequency	Amount (£)
Service charge	Monthly instalments	£130.61
<b>Total charges</b>		<b>£130.61</b>
<b>Income received</b>		
Date	Asset name	Amount (£)
26/02/2021	DIV: E2GA.GB @ GBP 0.004116	£0.08
01/03/2021	DIV: GPQJ.GB @ GBP 0.010780	£0.03
09/03/2021	DIV: IDJI.IE @ GBP 0.023706	£2.48
<b>Total income received</b>		<b>£2.59</b>

## 3. Transaction details

### Look out for:

Transactions that have taken place on your investment are now listed in order of when they occurred. The 'Price (£)' column displays the cost of buying units or shares in each fund; this is the price after fund charges have been taken, which apply to some funds upon investment.

1. Transactions are listed in order of when they happened, rather than being grouped by type.

**Abbreviations**

B = Buy    S = Sell    R = Re-registration    T = Transfer    C = Corporate Action    M = Model rebalance

Date	Transaction type/ Asset name	Buy/Sell	Number of units/ shares	Price (£)	Value (£)
12/01/2021	Allianz Gilt Yield Inc -U	T	802.0300	2.0399	£1,636.05
12/01/2021	Veritas Asian Inc -U	T	4.2021	739.2655	£3,106.47
12/01/2021	ES AllianceBernstein Europe (Ex UK) Equity Acc -U3	T	5,173.2437	1.0300	£5,328.44
12/01/2021	PIMCO Dynamic Multi Asset Acc -U	T	229.0130	12.6224	£2,890.69
12/01/2021	Allianz Index-Linked Gilt Inc -U3	T	838.9900	1.2306	£1,032.49
12/01/2021	Lazard Emerging Markets Inc -U	T	0.5234	2.6748	£1.40
12/01/2021	L+G UK 100 Index Trust Inc -U	T	7,178.8050	1.3582	£9,750.24
12/01/2021	Vanguard US Government Bond Index Invr GBP Inc -U	T	20.0600	118.5242	£2,377.60
12/01/2021	Baillie Gifford Japanese Income Growth Acc -U	T	3,994.3140	1.4619	£5,839.27
12/01/2021	BlackRock Cash - U2 Inc	T	5,442.0480	1.0018	£5,451.77
12/01/2021	BMO Property Growth + Income Acc -U	T	393.6000	12.4151	£4,886.56
12/01/2021	Franklin UK Smaller Companies Inc -U	T	659.8770	1.4506	£957.24
12/01/2021	Janus Henderson European Selected Opportunities Acc -U	T	258.2800	20.3307	£5,251.02
12/01/2021	JOHCM Continental European Inc -U	T	104.6100	1.2910	£135.05
12/01/2021	Invesco Global Targeted Returns (UK) Acc -U2	T	1,389.2200	2.2990	£3,193.88
12/01/2021	Fidelity Asia Pacific Opportunities Acc -U	T	1,544.4800	2.1304	£3,290.41

2. This column shows you the price you paid or received when buying or selling each asset.

## 3. Transaction details

### *Look out for:*

If you invest in a model portfolio (see page 5), the transaction details table will group together the funds and assets held within it and show them as coloured rows to help make the table easier to read.

*3. The name of your model portfolio is shown at the top, with the assets held within the portfolio listed below in coloured rows.*

### Section 3 - Transaction Details

Customer Name:	Mr Anon Customer 10300
Customer reference:	AC2011987
Statement dates:	06/01/2021 to 17/06/2021
Financial adviser:	Attivo Financial Services Ltd

### Your Stocks and Shares ISA (AC2011987-002)

Date	Transaction type/ Asset name	Buy/Sell	Number of units/ shares	Price (£)	Value (£)
19/04/2021	JOHCM Continental European Inc -U	S	0.0300	2.0000	£0.06
	Discretionary Investment Manager portfolio(s) Quilter Cheviot Balanced CB3				
04/02/2021	Aberforth UK Small Companies Inc -U	B	0.5490	182.1494	£100.00
04/02/2021	Artemis Income Inc -U	B	523.7210	2.2913	£1,200.00
04/02/2021	HSBC FTSE 250 Index Inc -U	B	127.2600	1.8859	£240.00
04/02/2021	HSBC American Index Inc -U	B	210.2300	6.2788	£1,320.00
04/02/2021	Janus Henderson Absolute Return Acc -U	B	195.7400	1.7370	£340.00
04/02/2021	Vanguard UK Investment Grade Bond Index Acc -U	B	2.7700	108.3032	£300.00
04/02/2021	Royal London Sterling Credit Acc -U	B	380.7106	1.5760	£600.00
04/02/2021	JPM Emerging Markets (C) Inc -U	B	257.5110	2.3300	£600.00
04/02/2021	Invesco Global Targeted Returns (UK) Acc -U2	B	232.2400	2.1960	£510.00
04/02/2021	BNY Mellon Real Return Inc -U	B	298.0620	1.1407	£340.00
04/02/2021	Schroder Recovery Inc -U2	B	862.3800	0.5566	£480.00
04/02/2021	Vanguard FTSE UK All Share Index Unit Trust Acc -U	B	4.7933	200.2796	£960.00
04/02/2021	PIMCO Global Investment Grade Credit Inc -U	B	43.2280	10.4099	£450.00
04/02/2021	Vulcan Value Equity (Share class GBP II) Inc -U3	B	3.6510	241.0299	£880.00
04/02/2021	Fidelity Asia Pacific Opportunities Acc -U	B	131.3200	3.0460	£400.00
04/02/2021	Janus Henderson European Selected Opportunities Acc -U	B	31.5000	22.2222	£700.00

# 3. Transaction details

## Look out for:

There are two parts to the transaction history section in your statement: (1) Cash transactions, and (2) Asset transactions. If no transactions in cash or assets (such as funds) have taken place on your investment during the statement period, it will say under the section that no transactions have taken place.

### Your Collective Retirement Account (AC2002777-002)

#### Cash transactions

This section shows cash transactions during the statement period.

Date	Transaction details	Transaction Value (£)	Balance (£)
		<b>Starting balance</b>	£307.74
20/05/2021	Direct Debit payment from Employer	£187.46	£495.20
20/05/2021	Purchase of Attivo T2C Balanced (Dec 2013)	-£187.46	£307.74
4/05/2021	Adviser ongoing servicing fee	-£43.75	£263.99
31/05/2021	Product/service charge, Collective Retirement Account (CRA) for the period 01-May-2021 to 31-May-2021	-£30.50	£233.49
11/06/2021	Funds transferred to AC2000366-004	-£271.18	-£37.69
		<b>Closing balance</b>	£0.00

4. Cash transactions\* are shown here.

#### Asset transactions

This section shows units/ shares bought and sold during the statement period.

#### Abbreviations

B = Buy    S = Sell    R = Re-registration    T = Transfer    C = Corporate Action    M = Model rebalance

Date	Transaction type/ Asset name	Buy/Sell	Number of units/ shares	Price (£)	Value (£)
11/06/2021	Invesco Monthly Income Plus (UK) Acc -U2	T	1,700.4400	2.6034	£4,426.88
11/06/2021	Ninety One Global Environment Acc - U	T	2,462.0790	1.4983	£3,688.93
11/06/2021	Stewart Inv Asia Pacific Leaders Sustainability Acc -U	T	563.8810	7.8218	£4,410.54
11/06/2021	ASI Emerging Markets Bond Acc -U	T	1,953.5100	1.2705	£2,481.98
11/06/2021	ASI Japanese Equity Acc -U	T	1,038.7200	2.5635	£2,662.78
11/06/2021	Invesco UK Equity High Income (UK) Acc -U2	T	3,979.6600	2.3794	£9,469.13

5. Asset transactions are shown here.

*These are likely to mirror some of your cash transactions, as trades into and out of assets will first flow through your cash holding.*

\* For a short period starting 13 March 2020, we redirected the rebates we receive on fund manager charges into cash rather than purchasing units in their respective funds so you may see these going into the 'Cash transactions' section of your first statement.

## 3. Transaction details

### Look out for:

If you have a transaction where the number of units/shares shows as a fraction, such as '0.0001', and the value is '£0.00', this is where the units have been moved within your account without being bought or sold, such as the fund manager making an adjustment.

### Your Collective Retirement Account (AC2002777-002)

#### Cash transactions

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11/06/2021	Ninety One Global Environment Acc - U	T	2,462.0790	1.4983	£3,688.93
11/06/2021	Stewart Inv Asia Pacific Leaders Sustainability Acc -U	T	563.8810	7.8218	£4,410.54
11/06/2021	ASI Emerging Markets Bond Acc -U	T	1,953.5100	1.2705	£2,481.98
11/06/2021	ASI Japanese Equity Acc -U	T	1,038.7200	2.5635	£2,662.78
11/06/2021	Invesco UK Equity High Income (UK) Acc -U2	T	3,979.6600	2.3794	£9,469.13
11/06/2021	UBS US Growth Acc -U	T	4,956.7417	1.9190	£9,512.09
11/06/2021	BNY Mellon Global Multi-Strategy Acc	T	2,208.0410	1.4244	£3,145.58

6. Zero value transactions are internal unit movements within your account, typically due to fund manager adjustments.

*[platform.quilter.com](https://platform.quilter.com)*

*Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.*

*Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).*

*Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.*

*Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.*

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