

Quilter Investors Creation Conservative Portfolio

R GBP Acc

All data as at 31 October 2023



Portfolio Managers

Sacha
ChorleyIan Jensen-
HumphreysCJ
Cowan

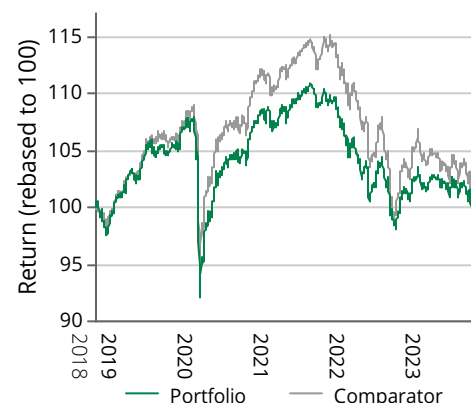
Portfolio objective

To achieve capital growth over a period of five years or more. The portfolio is diversified across asset classes, with exposure to equities between 0% and 35% and with volatility of between 3% and 7%.* The volatility range is a target, based on long term actuarial assumptions and the Fund is managed to stay within this range most of the time. The volatility range is regularly reviewed and may change from time to time due to changes in these assumptions.

Comparator

IA Mixed Investment 0-35% Shares

Cumulative performance



Fund size

£52.36m

Cumulative performance (%)

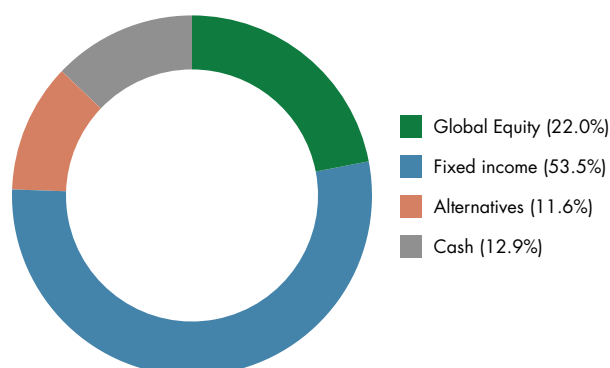
	YTD	1 year	3 year	5 year	Since launch
Portfolio	-0.4	1.1	-3.4	0.3	16.4
Comparator	-0.8	0.9	-4.2	1.9	24.0

Discrete annual performance (%)

	31 Oct 22 to 31 Oct 23	29 Oct 21 to 31 Oct 22	30 Oct 20 to 29 Oct 21	31 Oct 19 to 30 Oct 20	31 Oct 18 to 31 Oct 19
Portfolio	1.1	-9.2	5.2	-1.2	5.2
Comparator	0.9	-11.1	6.8	0.4	5.9

Source: Quilter Investors as at 31 October 2023. Total return, percentage growth, net of fees of the Quilter Investors Creation Conservative Portfolio R GBP Acc rounded to one decimal place. The Quilter Investors Creation Conservative Portfolio R GBP Acc was launched on 25 February 2013. The performance of any other share classes in the Fund may differ.

Asset allocation



Please note due to rounding of figures they may not add up to 100%. Asset allocation may include derivative exposure which may be offset against cash exposure.

Top 10 holdings

Holding	Weight (%)
iShares \$ Treasury Bond UCITS ETF	19.1
iShares Global Govt Bond UCITS ETF	8.4
Wellington Global Credit Plus Fund	6.5
iShares China CNY Bond UCITS ETF	6.3
BlackRock ICS Sterling Liquidity	5.4
Quilter Inv Sterling Corp Bond Fund	3.0
iShares MSCI World Health Care UCITS ETF	3.0
10Y Japan Govt Bond (OSE) Dec 23	3.0
Allianz Fixed Income Macro Fund	2.7
BlackRock ICS Sterling Ultra Short Bond	2.7

Portfolio information

Share class	R GBP Acc
Umbrella	Quilter Investors Multi-Asset OEIC
Manager	Sacha Chorley, Ian Jensen-Humphreys
Share class launch date	25/02/2013
Fund launch date	28/04/2008
Domicile	United Kingdom
Share class currency	British Pounds
Performance comparator*	IA Mixed Investment 0-35% Shares
IA sector	Unclassified
Legal structure	ICVC
Accounting date	30/04
Pay dates	30/06, 31/12
Valuation point	12:00 GMT
Dealing frequency	Daily
Single or dual pricing	Single
Settlement period	T+4
SEDOL	B8RYMT3
ISIN	GB00B8RYMT36
Bloomberg	OMSP3RG LN
Fixed ongoing charge	1.10%
Underlying closed-ended fund charges	0.02%
Ongoing charge**	1.12%
Historical yield***	1.08% (as at 29/09/2023)
Minimum investment	GBP 5000000

* The performance comparator is an index or similar factor against which a fund manager invites investors to compare a fund's performance. The IA Mixed Investment 0-35% Shares sector is considered appropriate on the basis that the fund's equity exposure over time is expected to be similar to that of the average fund.

** The ongoing charge is the total of the fixed ongoing charge, any underlying closed-ended fund charges, and any discount applied. More information on the charges and expenses applicable to this portfolio can be found at www.quilter.com/charges-and-expenses.

*** The historical yield reflects distributions paid or declared over the past twelve months as a percentage of the mid-market share price as at the date shown. It does not include any initial charge and investors may be subject to tax on their distributions. Please remember that yield figures are as at the last day of the month and may go down as well as up. The yield may fluctuate significantly during times of extreme market volatility.

Risk factors

- Investment risk - there is no guarantee that the fund will achieve its objective. A capital loss of some or all of the amount invested may occur.
 - Capital erosion risk - the fund takes its charges from the income of the fund in the first instance. The impact of fund charges may be material on the value of any income you receive from your investment. There is potential for capital erosion if insufficient income is generated by the fund to cover these charges. Capital erosion may have the effect of reducing the level of income generated.
 - Currency risk - the fund is denominated in British Pounds but may hold assets denominated in, or with exposure to, other currencies. The value of your shares may rise and fall as a result of exchange rate movements.
 - Derivative risk - the fund may use derivatives for investment purposes and/or for Efficient Portfolio Management (EPM). Using derivatives can involve a higher level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative investment. Derivatives also involve counterparty risk where the institutions acting as counterparty to derivatives may not meet their contractual obligations.
 - Credit risk - the issuer of a bond or a similar investment within the fund may not pay income or repay capital to the fund when due. Bonds which are rated below investment grade are considered to have a higher risk exposure with respect to meeting their payment obligations.
 - Interest rate risk - investments in bonds are affected by interest rates and inflation trends which may affect the value of the Fund.
 - High cash risk - the fund invests in cash which reduces the potential change in the Fund's price. In rising markets this could reduce returns and in falling markets this could reduce losses.
 - Company shares (i.e. equities) risk - the value of company shares may rise and fall due to the performance of individual companies or because of general market and economic conditions.
 - Emerging markets risk - less developed countries may face more political, economic or structural challenges than developed countries.
 - Liquidity risk - some investments may become hard to value or sell at a desired time and price. In extreme circumstances this may affect the fund's ability to meet redemption requests upon demand.
 - Strategy risk - as the fund invests in other collective investment schemes, which themselves invest in assets such as bonds, company shares, cash and currencies, it will be subject to the collective risks of these other funds. This may include emerging markets risk, sub-investment grade bond credit risk and smaller companies risk.
- For a more detailed explanation of risks, please refer to the "Risks" section of the prospectus.

Need additional help reading documents?

More and more of our investors are using screen reading software as a quick and easy way to read their documentation if they are blind, partially sighted, or dyslexic. Alternatively, we can write to you in several alternative formats, such as large print, braille, audio, and OpenDyslexic font.

Find out more about screen readers, accessing your documents online, and our alternative format options at www.quilter.com/document-help.

Important information

Past performance is not a guide to future performance and may not be repeated. Investment involves risk. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested. Because of this, an investor is not certain to make a profit on an investment and may lose money. Exchange rate changes may cause the value of overseas investments to rise or fall.

This communication is issued by Quilter Investors Limited ("Quilter Investors"), Senator House, 85 Queen Victoria Street, London, England, EC4V 4AB. Quilter Investors is registered in England and Wales (number: 04227837) and is authorised and regulated by the Financial Conduct Authority (FRN: 208543).

Quilter Investors Creation Conservative Portfolio (the "Fund") is a sub-fund of Quilter Investors Multi-Asset OEIC, an investment company with variable capital incorporated in England and Wales. Quilter Investors Multi-Asset OEIC is authorised by the Financial Conduct Authority as a non-UCITS retail scheme and can be distributed to the public in the United Kingdom.

Quilter Investors uses all reasonable skill and care in compiling the information in this communication and in ensuring its accuracy, but no assurances or warranties are given. You should not rely on the information in this communication in making investment decisions. Nothing in this communication constitutes advice or personal recommendation. An investor should read the Key Investor Information Document(s) ("KIID") before investing in any sub-fund of the Quilter Investors Multi-Asset OEIC. The KIID and the prospectus can be obtained from www.quilter.com in English.

The Fund invests principally in other collective investment schemes. Your attention is drawn to the stated investment policy which is set out in the Fund's prospectus.

Data from third parties ("Third-Party Data") may be included in this communication and those third parties do not accept any liability for errors and omissions. Therefore, you should make sure you understand certain important information, which can be found at www.quilter.com/third-party-data. Where this communication contains Third-Party Data, Quilter Investors, cannot guarantee the accuracy, reliability or completeness of such Third-Party Data and accepts no responsibility or liability whatsoever in respect of such Third-Party Data.

