


# Quilter



## Champion value for your family, with our Family Linking discount

*Discover how Quilter helps you add real value  
to you and your entire family.*

# Value for the whole family

At Quilter, we put good customer outcomes at the heart of our business and always strive to make sure we're always supporting you.

Our multi-family member discount - known as 'Family Linking' – can help create value.



## For you and your family

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✓ *Exclusive discounts to reduce the cost of investment.*

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✓ *Full death benefit flexibility to preserve wealth for their loved ones.*

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✓ *Maximising returns because more money remains invested.*



“ My overall experience with Quilter has been excellent, I would recommend them to friends and family. ”



# How does Family Linking work?

Our Family Linking benefit means we reflect the total value of the whole family's investments held on our platform in the percentage charge each family member pays. Because of our tiered charging structure, the higher the total investment value, the lower the charge rate for everyone invested.

Family Linking is particularly powerful when you use it in conjunction with products like our Junior ISA (JISA), allowing you to secure big reductions for smaller value investments.

This could be as much as 46% for a grandchild.

## Who can you link?

You can link up to four generations of family members, if they have the same adviser firm:

*Grandparents*



*Parents (in-law)*

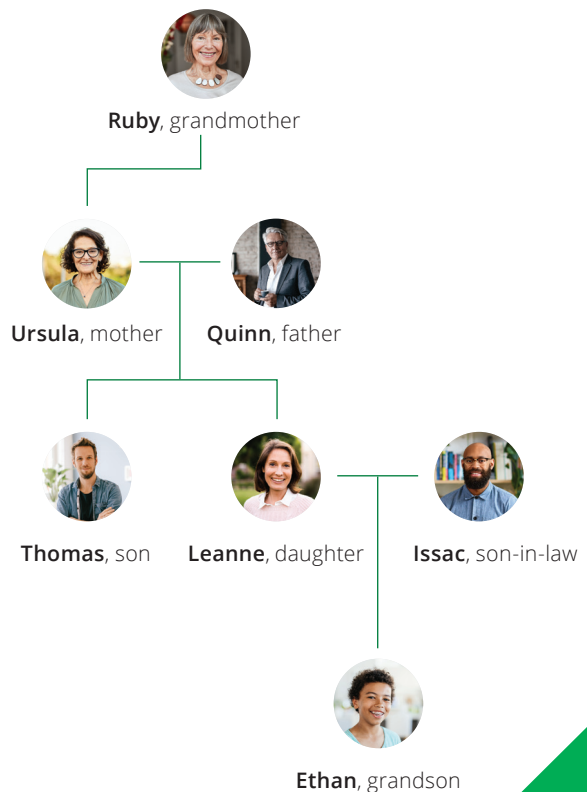


*Spouse/civil partner/  
brother/sister*



*Children/step-children  
and children in-law*

## Meet the Quilter family



# An example case study



## Imagine you are Quinn (67).

You are already a Quilter customer and via your financial adviser you have introduced Quilter to the rest of your family. They all have financial planning needs but are paying different rates due to the size of their investments, which means that they are not getting the best returns possible.

**With Quilter's Family Linking, you have a solution to offer the best possible investment value for the whole family.**

### How you can save with Family Linking

With Family Linking, you can easily go from one to six family members and save them a total of £908 in charges per year, which is 23% total savings.

In this example, the investment costs of all family members go down as follows:



*Quinn*



*Ursula*



*Isaac*



*Leanne*



*Thomas*



*Ethan*

	<i>Quinn</i>	<i>Ursula</i>	<i>Isaac</i>	<i>Leanne</i>	<i>Thomas</i>	<i>Ethan</i>
Individual asset value	£662,800	£676,800	£100,000	£58,000	125,750	£6,000
Linked asset value	£1,629,350	£1,629,350	£1,503,600	£1,629,350	£1,523,350	£1,503,600
Charge <b>without</b> linking	0.23%	0.23%	0.30%	0.34%	0.29%	0.35%
Charge <b>with</b> linking	0.18%	0.18%	0.19%	0.18%	0.19%	0.19%
Annual saving (£)	£283	£285	£113	£88	£130	£10
Annual saving %	18.85%	18.64%	37.53%	45.12%	35.71%	46.45%

All percentages in the table are shown to the nearest two decimals.



## Without Family Linking

The family, especially Ethan, are not receiving the best value from smaller investments because of proportionally high costs of investing.



## With Family Linking

The investment costs for all family members go down. Family Linking especially benefits Ethan as he gets a reduction of 0.16% in charges and saves 46.45% annually.



# Differences in linked asset value

The value of the linked assets is based on which members in the family can (or cannot) be linked together to benefit from the Family Linking discount. We figure this out for you automatically when you apply for Family Linking.

Here is an example of members who **cannot** be linked in the Quilter family:



**Brothers-in-law:** Isaac and Thomas



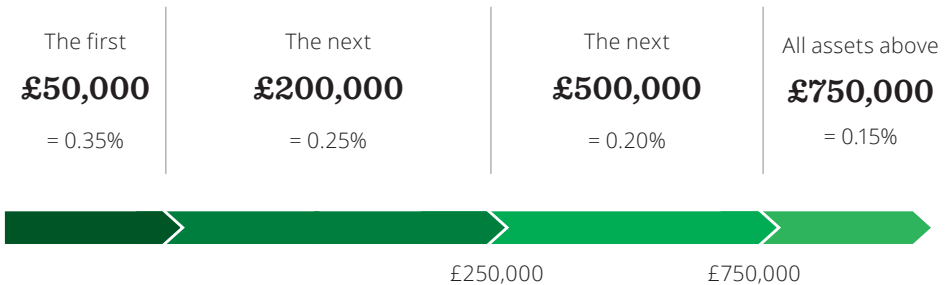
**Uncle and nephew:** Thomas and Ethan

Everyone else in the Quilter family can be linked with one another, so they have the same linked asset value.



# Our charging structure

Our tiered charging structure is based on the value of all products held on our investment platform. This means the percentage charge reduces as the overall assets grow.



This is known as the 'Service Charge' for the ISA and Collective Investment Account, and the 'Product Charge' for the Collective Investment Bond and the Collective Retirement Account.

## Make the most of Family Linking today

With our simple and open application process, you can help drive down the cost of investment for your family instantly.

Visit our website to get started now:  
[Family linking](#) | [Quilter](#)



**Please remember that past performance is not a guide to future performance.**

**The value of your client's investments may fall as well as rise and they may not get back what they put in. 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 rates may cause the value of overseas investments to rise or fall.**

[www.quilter.com](http://www.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.*

*This document is based on Quilter's interpretation of the law and HM Revenue and Customs practice as at June 2023. We believe this interpretation is correct, but cannot guarantee it.*

*Tax relief and the tax treatment of investment funds may change.*

*The value of any tax relief will depend on your individual circumstances. The tax treatment and efficiency of these options will depend on your individual circumstances. Tax rules and their application may change in the future.*

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