

The benefits of consolidating your investments

Manage your life better



Simplified management

Consolidating all your investments in one place allows you to view and manage all your holdings, such as ISAs, pension schemes, bonds, and trust funds, from a single location with just one login and password.

The benefits:

- ✓ **Pricing and fees** – Benefit from potentially lower fees and charges.
- ✓ **Better financial wellbeing** – Having more control over your assets.
- ✓ **Family linking** – A multi-family member discount available.
- ✓ **A market leading investment platform.**



Pricing and fees

By consolidating your investments onto one platform, you can benefit from lower fees and charges. The more you invest the lower the charges are, so bringing several investments together could really make a difference to how much you pay.



Better financial wellbeing

By consolidating onto one platform not only do you gain access to award winning products and funds, but you also get a single view of your different investment pots and how they are performing against your objectives.



This encourages good saving habits; making you feel more in control of your future and overall, benefiting your financial wellbeing.



Family linking

You can link all members of your family to significantly reduce charges. Quilter's investment platform offers a multi-family member discount, allowing up to four generations of family members to be linked.

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



Quilter's investment platform

Quilter's investment platform offers clear visibility over your investments and their performance, allowing you to monitor them online. It supports multiple investment objectives within the same wrapper and offers Tax Efficient Regular Income Options (TRIO) for flexible, tax-efficient income drawdown. This automated phased drawdown solution helps you achieve your desired income while leaving the rest of your assets invested to grow. The platform is well positioned not only to meet new client objectives but also changes to the taxation landscape.

Having clear visibility over your assets and their performance ensures you have better control over your investments.

Next step

Should your objectives change in the future, for example you may want to do some inheritance tax planning, you can make use of the comprehensive trust range available with the ability to easily switch between wrappers.

To get more information on consolidating your assets and how it will benefit you please do get in touch.

Past performance is not a guide to future performance.

The value of investments, pensions, and the income from them can go down as well as up and investors may not get back any of the amount originally invested.

Exchange rate changes may cause the value of overseas investments to rise or fall.

The Financial Conduct Authority do not regulate trusts and advice on tax planning, Estate planning and inheritance tax planning.

Approver Quilter Wealth Limited, Quilter Financial Limited, Quilter Financial Services Limited & Quilter Mortgage Planning Limited. Quilter Financial Planning Solutions Limited. February 2025

Wealth Genius
Beaufort Park,
15 Coed Pengam,
Lisvane, Cardiff, CF14 0AU

Email: support@WealthGenius.co.uk
www.WealthGenius.co.uk



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