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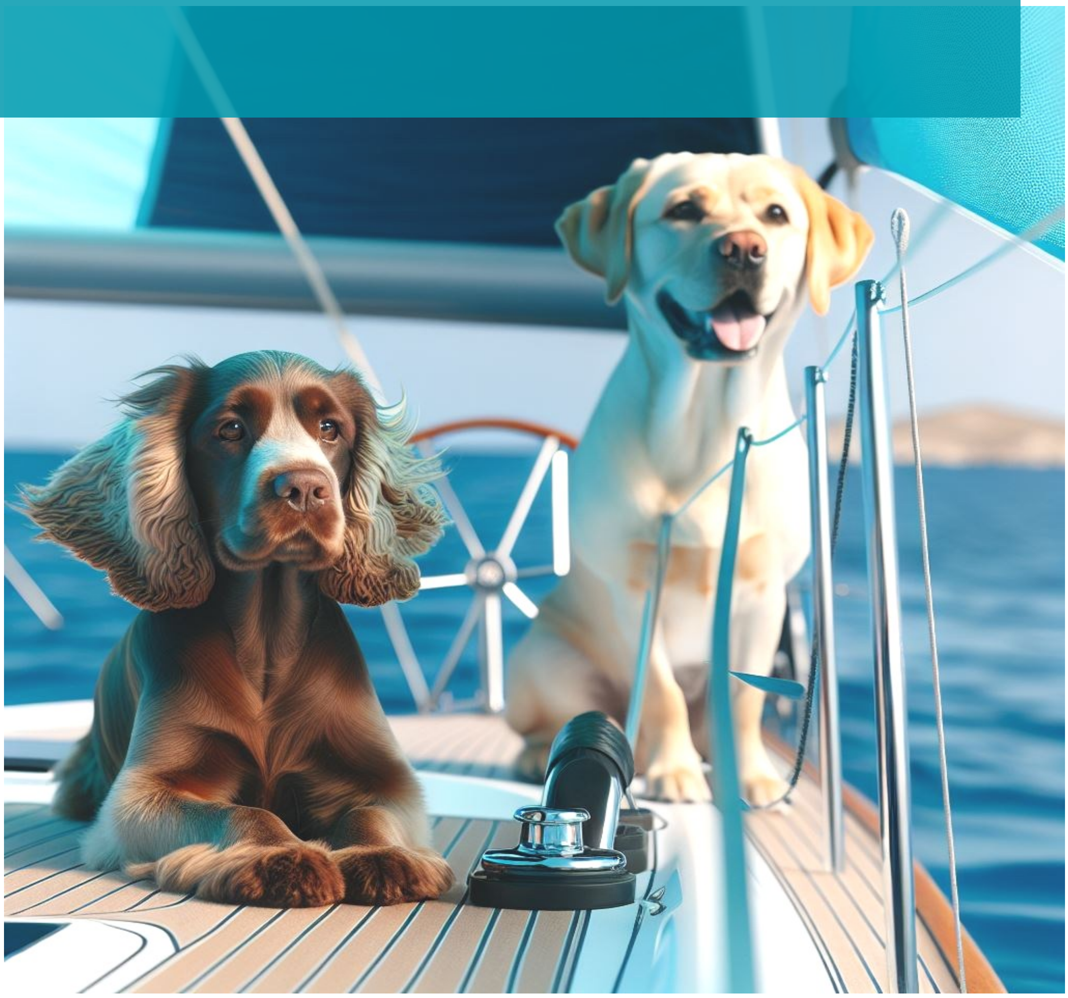
Capital at risk

Flagship Portfolio Range

A better investment journey



Blended Multi-Asset Portfolios:

Crafting Smoother Journeys for Consistent Client Outcomes

www.quantqual.co.uk

QuantQual Flagship

Our Investment Philosophy:

Improving the Investment Journey

We believe that simplicity often leads to the most effective solutions. At the core of our philosophy is the widely accepted principle that asset allocation is the primary driver of investment success.

With this in mind, why rely solely on a single asset allocation call or decision for such a critical factor?

There are numerous high-quality Multi-Asset fund managers who consistently deliver strong performance across various time periods. However, no single strategy or style is effective in every market condition.

When you combine two high-quality fund managers with distinct and contrasting styles, the long-term investment destination may remain the same, but the journey becomes significantly different. Crucially, when one style or mandate underperforms, the other often outperforms, creating a smoother overall investor experience.

By constructing a truly diversified blend of Multi-Asset portfolios and carefully selected fund managers—each bringing their own unique and complementary strategies—you can build a robust portfolio designed to provide both stability and confidence for you and your clients.

Why Partner with an Investment Research Firm?

- Are you concerned about navigating the growing regulatory demands around fund research?
- Do you feel overwhelmed by constant outreach from investment managers vying for your time?
- Is it challenging to allocate time for documenting fund manager meetings and conducting thorough research?
- Would you like your clients to see their investments as integral to your service?
- Do you wish for more time to focus on building and maintaining client relationships?

Introducing QuantQual

Partnering with QuantQual enables you to deliver superior client outcomes without the complexity and time demands of managing investments internally. Our expertise enhances client results, streamlines your operations, and ensures you can dedicate more time to what you do best advising your clients.

We offer tailored research, portfolio management, and branded reporting solutions that simplify your investment management process while elevating your service quality.

The Solutions:

Growth; Income; Pactive & ESG

We believe in offering a diverse range of solutions within a Centralised Investment Proposition (CIP). A CIP should no longer be a one-size-fits-all instruction to transition clients into a preferred portfolio. Instead, it must serve as a process to identify the most suitable solution aligned with each client's specific objectives.

To meet this need, we provide four distinct solutions designed to address a broad spectrum of client outcomes.

Growth: This portfolio is a carefully balanced blend of Active and Passive Multi-Asset strategies, with no more than 50% allocated to indexed solutions.

Alpha stability is achieved through a curated mix of active managers, each contributing their unique style and strengths. This diversity helps address potential weaknesses within the overall portfolio by leveraging varying investment approaches.

The index solutions are enhanced with an asset allocation overlay, offering efficient and cost-effective exposure to a range of asset classes. We are deliberate in selecting index portfolios that go beyond traditional equities and bonds, focusing on innovation to provide broader, more dynamic market exposure.

Income: All our income portfolios target an initial yield of 4%, with a mandate to grow the deliverable income over time. This is achieved by blending a variety of solutions. Some components provide a high initial income that can be reliably sustained, though it may not grow over time. Others offer a lower starting yield but have a proven track record of increasing income year after year.

This approach is carefully constructed with a strong focus on downside mitigation, ensuring a balance between income stability and income growth potential.

Our income portfolios are an excellent choice for clients seeking to draw income from their investments in retirement, supplement existing income, or reinvest income as part of a differentiated total return strategy. When used in a General Investment Account (GIA), these portfolios can also support Capital Gains Tax (CGT) management, as natural income payouts are not subject to CGT.

Pactive: For cost-sensitive investors, we offer a range of portfolios designed with the same principles as our main growth solutions but with a clear mandate to minimise costs while maintaining maximum diversification.

With passive strategies, asset allocation becomes even more critical. By carefully spreading the asset allocation decision risk, these portfolios provide an excellent solution for those prioritising cost-efficiency without compromising on diversification or strategic rigor.

ESG: We conduct extensive research to ensure that we partner exclusively with investment managers who genuinely prioritise doing ESG "the right way." These managers are carefully blended into our portfolios using the same rigorous investment principles that underpin all our strategies.

However, it's important to acknowledge that a universally "perfect" ESG solution does not exist. Every investor has unique priorities and tolerances when it comes to environmental, social, and governance factors, making alignment a highly personal matter.

For this reason, we collaborate only with companies that demonstrate a genuine and measurable commitment to environmental stewardship and act as true champions of social responsibility. We prioritise transparency, integrity, and meaningful impact in the ESG investments we select, ensuring they meet the highest standards of accountability and align with a shared vision for a sustainable future.

Risk Profiling:

'We define Risk as potential permanent loss to capital and not what backwards-facing volatility data tells us risk is'

QuantQual designs portfolios aligned with all major risk profilers, a task that is more challenging than it might seem, given that these profilers often differ in their assessments.

As a result, there may be instances where a portfolio's alignment temporarily drifts according to one profiler's criteria. However, these drifts are typically short-term and tend to correct themselves over time.

The portfolio risk levels and corresponding names are as follows:

Growth:

03 Defensive Growth
04 Conservative Growth
05 Balanced Growth
06 Growth
07 Dynamic Growth
08 Aggressive Growth

Income:

03 Defensive Income
04 Conservative Income
05 Balanced Income
06 Income
07 Dynamic Income

Pactive:

03 Defensive Pactive
04 Conservative Pactive
05 Balanced Pactive
06 Pactive Growth
07 Dynamic Pactive
08 Aggressive Pactive

ESG:

03 Defensive ESG Growth
04 Conservative ESG Growth
05 Balanced ESG Growth
06 ESG Growth
07 Dynamic ESG Growth
08 Aggressive ESG Growth

Working in partnership:

Collaborating with Excellence to Deliver Outstanding Results

Our partnerships with leading firms, including RXI Wealth and LGIM, strengthen our ability to deliver comprehensive discretionary investment solutions. These collaborations allow us to dynamically adapt portfolios to changing market conditions, improving performance while mitigating risks.

Transitioning from an advisory investment portfolio to one managed on a discretionary basis presents a compelling opportunity for both financial advisors and their clients. Discretionary management offers the advantage of real-time decision-making by experienced investment professionals, removing the delay of client approvals. This ensures portfolios can adapt swiftly to market changes, enhancing the potential for improved performance and reducing exposure to risks arising from missed opportunities.

By choosing QuantQual's discretionary solutions, powered by our strategic partnerships with RXI, LGIM and supported by BlackRock, advisors gain access to unparalleled resources and expertise.

Instead of bearing the risk of making changes yourself, these adjustments are handled by our strategic partners, ensuring your clients benefit from expert oversight. We provide two distinct options to meet the unique needs of different businesses:

Founded in 2016 by Colin Low and Jonathon Crisp, RXi Wealth was created to simplify client paperwork, reduce firm administration, and keep costs low. The charge is competitive, 0.2% p.a. (no VAT), and the company aims to lower fees as the assets under management grow.

QuantQual Partnership: Their discretionary service includes QuantQual's income and growth portfolios, enabling advisers to offer rebalanced, up-to-date portfolios without additional admin. After signing their agreements, they manage portfolios on a discretionary basis, with clients receiving quarterly statements directly from the platform.

To manage CGT impacts, they provide advisers with 48 hours' notice for rebalances. Monthly factsheets and six-monthly client letters keep clients informed. RXi portfolios are available on platforms including Transact, 7IM, Nucleus, Quilter, Fundment, and Novia, with some requiring custom builds on request.

As the UK's largest asset manager, with total assets of over £1trn, L&G brings an institutional approach to the management of portfolios. The Asset Allocation team at L&G manage over £70bn across a variety of multi-asset solutions, using an investment process that has been tried and tested over different market conditions. L&G's longstanding experience in managing multi-asset solutions also means that there are established monitoring and risk processes in place, important factors for the long-term success of our discretionary investment portfolios. Working with L&G in partnership therefore means that we, alongside our clients, are able to access their robust investment process, supporting our ambition of delivering strong long term outcomes for our clients. Offering value for money solutions is a key philosophy for L&G. The L&G multi-asset funds that we utilise are cost effective in their universe and utilising L&G's scale could also allow our discretionary investment portfolios to access cheaper share-classes of other multi-asset funds that we invest in.

Another key advantage lies in reducing operational and reputational risks for advisors. Discretionary management minimises key man risk by placing portfolio management in the hands of robust, team-based structures rather than relying on a single decision-maker. This shift also streamlines compliance and governance, alleviating burdens on advisory businesses while ensuring portfolios meet the highest regulatory standards. By partnering with QuantQual, advisors gain the confidence of a sophisticated service that delivers improved client outcomes, reduces administrative complexity, and supports scalable growth.

Ultimately, transitioning to a discretionary model allows advisors to focus on what they do best: deepening client relationships and providing strategic financial guidance. With QuantQual's unique approach and partnerships with BlackRock and LGIM, advisors benefit from the expertise of two global investment powerhouses, resulting in more efficient, risk-aware, and cost-effective portfolios that deliver superior long-term value.

How To Invest:

Your Blended Portfolio Solutions

Our portfolios are accessible on a wide range of platforms, offering multiple options to suit your needs.

To determine the best access method for you, contact QuantQual, and our team will guide you through the process.

Portfolio fact sheets and accompanying buy notes are available upon request

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