

## QUILTER PLC

Incorporated under the Companies Act 1985 with registered number 06404270 and re-registered as a public limited company under the Companies Act 2006)

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Quilter plc (the "Company")

26 January 2022

### Quilter plc Fourth Quarter 2021 Trading Statement

#### Quilter plc reports a strong final quarter of 2021 with substantially improved year-on-year net flows

Note: all figures are on a continuing basis, excluding Quilter International, the sale of which completed on 30 November 2021.

#### Highlights:

- Assets under Management and Administration ("AuMA") of £111.8 billion at the end of December 2021 (+13% from 31 December 2020), with growth supported by improved net flows and positive market movement
  - Year-to-date net inflows of £4.0 billion (2020: £1.5 billion) representing 4% of opening AuMA (2020: 2%).
  - Fourth quarter net inflows of £1.0 billion (2020: £0.3 billion).
  - Average AuMA, the principal driver of net management fee revenue, of £105.3 billion (2020: £90.2 billion), up 17%.
- Strong performance from the new Quilter Investment Platform with £9.0 billion gross flows (+58%) and £3.5 billion net inflows (+136%) during the year coupled with stable retention. Net Platform inflows represented 6% of opening assets under administration (2020: 3%).
- Defined Benefit to Defined Contribution transfers in the fourth quarter of £114 million and £581 million for 2021 both lower than the comparable period of £177 million and £862 million respectively.

#### Quilter plc: Three months ended 31 December 2021

Quilter plc, unaudited	Q4 2021	Q4 2020
AuMA (£bn)	111.8	99.0
Of which administered by the Quilter Investment Platform	73.2	63.8
Of which managed by Quilter Investors	25.6	23.2
Of which managed by Quilter Cheviot	28.7	25.3
Gross flow (£m)	3,253	2,394
Net inflow (£m)	949	307
Productivity: Quilter channel gross sales per Quilter Adviser (£m, annualised)	2.3	1.7

#### Quilter plc: Twelve months ended 31 December 2021

Quilter plc, unaudited	2021	2020
AuMA (£bn)	111.8	99.0
Gross flow (£m)	13,175	9,863
Net inflow (£m)	3,967	1,491
Productivity: Quilter channel gross sales per Quilter Adviser (£m)	2.3	1.8

#### Paul Feeney, Chief Executive Officer of Quilter plc, commented:

"2021 was a year of continued business challenge caused by the COVID pandemic coupled with a degree of market volatility. However, it was also a year which highlighted the strength of our advice-based model, which delivered consistent flows of around £1 billion a quarter into our business during 2021 and we expect momentum to continue to improve in 2022.

"I am delighted with how our new Quilter Investment Platform has been received by financial advisers and customers with a sharp increase in gross flows to £9.0 billion (+58%) and net inflows of £3.5 billion (+136%) during the year. Gross flows from IFAs were up 63% year-on-year reversing the declines we saw from that channel in recent years in the lead up to the Platform's migration to new technology. I expect this momentum to build as we begin to encourage new IFA firms to start using our new platform given the wider range of products we can offer and assets we can now hold.

"I am also pleased with the significant year-on-year improvement in flows into Quilter Cheviot. Net inflows of 2021 of £282 million in the fourth quarter of 2021 and £1,059 million for the full year were both significantly higher than the comparable period of 2020 (£17 million and £264 million respectively). Full year Quilter Cheviot net inflows represented 4% of opening assets under management (2020: 1%). Although rebalancing of our MPS portfolio over the course of the year contributed to a drag in net inflows into Quilter Investors, the launch of our repositioned Wealth Select range later this year will remove this potential headwind. I am also delighted to welcome Marcus Brookes as Chief Investment Officer of Quilter Investors. Marcus will join us in the second quarter and brings great experience and insight in creating multi-asset solutions that meet client expectations, which will underpin the next phase of Quilter Investors' growth."

Reference: Historical disclosure of flows and assets in Quilter's new segmentation are included in an appendix to this announcement.

Q4 2021 gross flows, net flows & AuMA (£bn), unaudited	AuMA as at 30 September 2021	Gross flows (£m)	Net flows (£m)	AuMA as at 31 December 2021	Of which Quilter solutions AuM as at 31 December 2021
<b>AFFLUENT SEGMENT</b>					
Quilter channel	11.3	691	493	11.7	7.7
IFA channel	58.3	1,573	319	60.0	7.8
Non-core business	1.4	40	4	1.5	-
Sub-total (Quilter Platform)	71.0	2,304	816	73.2	15.5
<b>Via other platforms</b>					
Quilter channel	4.7	198	21	4.7	5.0
IFA channel	2.5	86	(106)	2.5	2.5
Non-core businesses	2.7	31	(64)	2.7	2.6
Sub-total	9.9	315	(149)	9.9	10.1
<b>Total Affluent Segment</b>	<b>80.9</b>	<b>2,619</b>	<b>667</b>	<b>83.1</b>	<b>25.6</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	2.4	96	70	2.5	2.5
IFA channel incl. Direct	25.2	538	212	26.2	26.2
<b>Total High Net Worth Segment</b>	<b>27.6</b>	<b>634</b>	<b>282</b>	<b>28.7</b>	<b>28.7</b>
<b>Quilter plc</b>	<b>108.5</b>	<b>3,253</b>	<b>949</b>	<b>111.8</b>	<b>54.3</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	71.0	2,304	816	73.2	15.5
Affluent managed (Quilter Investors)	25.2	1,142	9	25.6	25.6
HNW managed and administered (Quilter Cheviot)	27.6	634	282	28.7	28.7
Quilter channel	18.4	985	584	18.9	15.2
IFA channel	86.0	2,197	425	88.7	36.5
Non-core business	4.1	71	(60)	4.2	2.6

	AuMA as at 31 December 2020	Gross flows (£m)	Net flows (£m)	AuMA as at 31 December 2021	Of which Quilter solutions AuM as at 31 December 2021
<b>2021 full year gross flows, net flows &amp; AuMA (£bn), unaudited</b>					
<b>AFFLUENT SEGMENT</b>					
Quilter channel	9.6	2,606	1,830	11.7	7.7
IFA channel	52.8	6,333	1,690	60.0	7.8
Non-core business	1.4	103	(24)	1.5	-
Sub-total (Quilter Platform)	63.8	9,042	3,496	73.2	15.5
<b>Via other platforms</b>					
Quilter channel	4.7	950	203	4.7	5.0
IFA channel	2.4	312	(451)	2.5	2.5
Non-core businesses	2.8	175	(340)	2.7	2.6
Sub-total	9.9	1,437	(588)	9.9	10.1
<b>Total Affluent Segment</b>	<b>73.7</b>	<b>10,479</b>	<b>2,908</b>	<b>83.1</b>	<b>25.6</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	2.1	462	360	2.5	2.5
IFA channel incl. Direct	23.2	2,234	699	26.2	26.2
<b>Total High Net Worth Segment</b>	<b>25.3</b>	<b>2,696</b>	<b>1,059</b>	<b>28.7</b>	<b>28.7</b>
<b>Quilter plc</b>	<b>99.0</b>	<b>13,175</b>	<b>3,967</b>	<b>111.8</b>	<b>54.3</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	63.8	9,042	3,496	73.2	15.5
Affluent managed (Quilter Investors)	23.2	5,293	538	25.6	25.6
HNW managed and administered (Quilter Cheviot)	25.3	2,696	1,059	28.7	28.7
Quilter channel	16.4	4,018	2,393	18.9	15.2
IFA channel	78.4	8,879	1,938	88.7	36.5
Non-core business	4.2	278	(364)	4.2	2.6

Q4 2020 gross flows, net flows & AuMA (£bn), unaudited	AuMA as at 30 September 2020	Gross flows (£m)	Net flows (£m)	AuMA as at 31 December 2020	Of which Quilter solutions AuM as at 31 December 2020
<b>AFFLUENT SEGMENT</b>					
Quilter channel	8.5	433	271	9.6	6.3
IFA channel	49.1	1,018	118	52.8	6.6
Non-core business	1.3	14	(13)	1.4	0.2
Sub-total (Quilter Platform)	58.9	1,465	376	63.8	13.1
<b>Via other platforms</b>					
Quilter channel	4.2	253	70	4.7	4.8
IFA channel	2.3	125	(65)	2.4	2.4
Non-core businesses	2.7	61	(91)	2.8	2.9
Sub-total	9.2	439	(86)	9.9	10.1
<b>Total Affluent Segment</b>	<b>68.1</b>	<b>1,904</b>	<b>290</b>	<b>73.7</b>	<b>23.2</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	1.9	94	56	2.1	2.1
IFA channel incl. Direct	21.7	396	(39)	23.2	23.2
<b>Total High Net Worth Segment</b>	<b>23.6</b>	<b>490</b>	<b>17</b>	<b>25.3</b>	<b>25.3</b>
<b>Quilter plc</b>	<b>91.7</b>	<b>2,394</b>	<b>307</b>	<b>99.0</b>	<b>48.5</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	58.9	1,465	376	63.8	13.1
Affluent managed (Quilter Investors)	21.3	1,238	36	23.2	23.2
HNW managed and administered (Quilter Cheviot)	23.6	490	17	25.3	25.3
Quilter channel	14.6	780	397	16.4	13.2
IFA channel	73.1	1,539	14	78.4	32.2
Non-core business	4.0	75	(104)	4.2	3.1

	AuMA as at 31 December 2019	Gross flows (£m)	Net flows (£m)	AuMA as at 31 December 2020	Of which Quilter solutions AuM as at 31 December 2020
<b>2020 full year gross flows, net flows &amp; AuMA (£bn), unaudited</b>					
<b>AFFLUENT SEGMENT</b>					
Quilter channel	7.4	1,793	1,183	9.6	6.3
IFA channel	49.9	3,888	351	52.8	6.6
Non-core business	1.3	46	(56)	1.4	0.2
Sub-total (Quilter Platform)	58.6	5,727	1,478	63.8	13.1
<b>Via other platforms</b>					
Quilter channel	5.5	1,053	69	4.7	4.8
IFA channel	1.5	342	(292)	2.4	2.4
Non-core businesses	2.6	599	(28)	2.8	2.9
Sub-total	9.6	1,994	(251)	9.9	10.1
<b>Total Affluent Segment</b>	<b>68.2</b>	<b>7,721</b>	<b>1,227</b>	<b>73.7</b>	<b>23.2</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	1.7	460	347	2.1	2.1
IFA channel incl. Direct	22.5	1,682	(83)	23.2	23.2
<b>Total High Net Worth Segment</b>	<b>24.2</b>	<b>2,142</b>	<b>264</b>	<b>25.3</b>	<b>25.3</b>
<b>Quilter plc</b>	<b>92.4</b>	<b>9,863</b>	<b>1,491</b>	<b>99.0</b>	<b>48.5</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	58.6	5,727	1,478	63.8	13.1
Affluent managed (Quilter Investors)	21.6	4,986	284	23.2	23.2
HNW managed and administered (Quilter Cheviot)	24.2	2,142	264	25.3	25.3
Quilter channel	14.6	3,306	1,599	16.4	13.2
IFA channel	73.9	5,912	(24)	78.4	32.2
Non-core business	3.9	645	(84)	4.2	3.1

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**About Quilter plc**

Quilter plc is a leading wealth management business in the UK and internationally, helping to create prosperity for the generations of today and tomorrow. Quilter plc oversees £111.8 billion in customer investments (as at 31 December 2021).

It has an adviser and customer offering spanning: financial advice, investment platforms, multi-asset investment solutions, and discretionary fund management.

The business is comprised of two segments: **Affluent** and **High Net Worth**.

**Affluent** encompasses the financial planning businesses, Quilter Financial Planning, the Quilter Investment Platform and Quilter Investors, the multi-asset investment solutions business.

**High Net Worth** includes the discretionary fund management business, Quilter Cheviot, together with Quilter Private Client Advisers.

**Disclaimer**

This announcement may contain certain forward-looking statements with respect to certain Quilter plc's plans and its current goals and expectations relating to its future financial condition, performance and results.

By their nature, all forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which are beyond Quilter plc's control including amongst other things, international and global economic and business conditions, market related risks such as fluctuations in interest rates and exchange rates, the policies and actions of regulatory authorities, the impact of competition, inflation, deflation, the timing and impact of other uncertainties of future acquisitions or combinations within relevant industries, as well as the impact of tax and other legislation and other regulations in the jurisdictions in which Quilter plc and its affiliates operate. As a result, Quilter plc's actual future financial condition, performance and results may differ materially from the plans, goals and expectations set forth in Quilter plc's forward-looking statements.

Quilter plc undertakes no obligation to update the forward-looking statements contained in this announcement or any other forward-looking statements it may make. Nothing in this announcement should be construed as a profit forecast.

Appendix – Quarterly Flow disclosure – Q1 to Q3 2021, and Q1 to Q3 2020

Q1 2020 gross flows, net flows & AuMA (£bn), unaudited	AuMA as at 31 December 2019	Gross flows (£m)	Net flows (£m)	AuMA as at 31 March 2020	Of which Quilter solutions AuM as at 31 March 2020
<b>AFFLUENT SEGMENT</b>					
Quilter channel	7.4	506	342	6.9	4.6
IFA channel	49.9	1,173	115	42.6	5.4
Non-core business	1.3	14	(13)	1.2	0.2
Sub-total (Quilter Platform)	58.6	1,693	444	50.7	10.2
<b>Via other platforms</b>					
Quilter channel	5.5	362	61	3.8	3.8
IFA channel	1.5	61	(96)	1.8	1.8
Non-core businesses	2.6	153	(53)	2.3	2.3
Sub-total	9.6	576	(88)	7.9	7.9
<b>Total Affluent Segment</b>	<b>68.2</b>	<b>2,269</b>	<b>356</b>	<b>58.6</b>	<b>18.1</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	1.7	140	98	1.5	1.5
IFA channel incl. Direct	22.5	588	(18)	19.2	19.2
<b>Total High Net Worth Segment</b>	<b>24.2</b>	<b>728</b>	<b>80</b>	<b>20.7</b>	<b>20.7</b>
<b>Quilter plc</b>	<b>92.4</b>	<b>2,997</b>	<b>436</b>	<b>79.3</b>	<b>38.8</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	58.6	1,693	444	50.7	10.2
Affluent managed (Quilter Investors)	21.6	1,533	193	18.1	18.1
HNW managed and administered (Quilter Cheviot)	24.2	728	80	20.7	20.7
Quilter channel	14.6	1,008	501	12.2	9.9
IFA channel	73.9	1,822	1	63.6	26.4
Non-core business	3.9	167	(66)	3.5	2.5



	AuMA as at 31 March 2020	Gross flows (£m)	Net flows (£m)	AuMA as at 30 June 2020	Of which Quilter solutions AuM as at 30 June 2020
<b>Q2 2020 gross flows, net flows &amp; AuMA (£bn), unaudited</b>					
<b>AFFLUENT SEGMENT</b>					
Quilter channel	6.9	448	320	8.2	5.5
IFA channel	42.6	873	183	48.0	6.0
Non-core business	1.2	11	(6)	1.3	0.2
Sub-total (Quilter Platform)	50.7	1,332	497	57.5	11.7
<b>Via other platforms</b>					
Quilter channel	3.8	233	(42)	4.2	4.4
IFA channel	1.8	86	(46)	2.1	2.1
Non-core businesses	2.3	167	40	2.6	2.6
Sub-total	7.9	486	(48)	8.9	9.1
<b>Total Affluent Segment</b>	<b>58.6</b>	<b>1,818</b>	<b>449</b>	<b>66.4</b>	<b>20.8</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	1.5	125	115	1.8	1.8
IFA channel incl. Direct	19.2	381	40	21.5	21.5
<b>Total High Net Worth Segment</b>	<b>20.7</b>	<b>506</b>	<b>155</b>	<b>23.3</b>	<b>23.3</b>
<b>Quilter plc</b>	<b>79.3</b>	<b>2,324</b>	<b>604</b>	<b>89.7</b>	<b>44.1</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	50.7	1,332	497	57.5	11.7
Affluent managed (Quilter Investors)	18.1	1,140	79	20.8	20.8
HNW managed and administered (Quilter Cheviot)	20.7	506	155	23.3	23.3
Quilter channel	12.2	806	393	14.2	11.7
IFA channel	63.6	1,340	177	71.6	29.6
Non-core business	3.5	178	34	3.9	2.8

	AuMA as at 30 June 2020	Gross flows (£m)	Net flows (£m)	AuMA as at 31 September 2020	Of which Quilter solutions AuM as at 31 September 2020
<b>Q3 2020 gross flows, net flows &amp; AuMA (£bn), unaudited</b>					
<b>AFFLUENT SEGMENT</b>					
Quilter channel	8.2	406	250	8.5	5.6
IFA channel	48.0	824	(65)	49.1	6.3
Non-core business	1.3	7	(24)	1.3	0.2
Sub-total (Quilter Platform)	57.5	1,237	161	58.9	12.1
<b>Via other platforms</b>					
Quilter channel	4.2	205	(20)	4.2	4.2
IFA channel	2.1	70	(85)	2.3	2.3
Non-core businesses	2.6	218	76	2.7	2.7
Sub-total	8.9	493	(29)	9.2	9.2
<b>Total Affluent Segment</b>	<b>66.4</b>	<b>1,730</b>	<b>132</b>	<b>68.1</b>	<b>21.3</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	1.8	101	78	1.9	1.9
IFA channel incl. Direct	21.5	317	(66)	21.7	21.7
<b>Total High Net Worth Segment</b>	<b>23.3</b>	<b>418</b>	<b>12</b>	<b>23.6</b>	<b>23.6</b>
<b>Quilter plc</b>	<b>89.7</b>	<b>2,148</b>	<b>144</b>	<b>91.7</b>	<b>44.9</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	57.5	1,237	161	58.9	12.1
Affluent managed (Quilter Investors)	20.8	1,074	(24)	21.3	21.3
HNW managed and administered (Quilter Cheviot)	23.3	418	12	23.6	23.6
Quilter channel	14.2	712	308	14.6	11.7
IFA channel	71.6	1,211	(216)	73.1	30.3
Non-core business	3.9	225	52	4.0	2.9

Q1 2021 gross flows, net flows & AuMA (£bn), unaudited	AuMA as at 31 December 2020	Gross flows (£m)	Net flows (£m)	AuMA as at 31 March 2021	Of which Quilter solutions AuM as at 31 March 2021
<b>AFFLUENT SEGMENT</b>					
Quilter channel	9.6	613	435	9.9	6.5
IFA channel	52.8	1,625	584	54.4	7.1
Non-core business	1.4	24	(3)	1.4	0.2
Sub-total (Quilter Platform)	63.8	2,262	1,016	65.7	13.8
<b>Via other platforms</b>					
Quilter channel	4.7	256	84	4.9	4.9
IFA channel	2.4	105	(161)	2.3	2.3
Non-core businesses	2.8	53	(105)	2.7	2.7
Sub-total	9.9	414	(182)	9.9	9.9
<b>Total Affluent Segment</b>	<b>73.7</b>	<b>2,676</b>	<b>834</b>	<b>75.6</b>	<b>23.7</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	2.1	126	95	2.2	2.2
IFA channel incl. Direct	23.2	577	112	23.2	23.2
<b>Total High Net Worth Segment</b>	<b>25.3</b>	<b>703</b>	<b>207</b>	<b>25.4</b>	<b>25.4</b>
<b>Quilter plc</b>	<b>99.0</b>	<b>3,379</b>	<b>1,041</b>	<b>101.0</b>	<b>49.1</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	63.8	2,262	1,016	65.7	13.8
Affluent managed (Quilter Investors)	23.2	1,493	216	23.7	23.7
HNW managed and administered (Quilter Cheviot)	25.3	703	207	25.4	25.4
Quilter channel	16.4	995	614	17.0	13.6
IFA channel	78.4	2,307	535	79.9	32.6
Non-core business	4.2	77	(108)	4.1	2.9

	AuMA as at 31 March 2021	Gross flows (£m)	Net flows (£m)	AuMA as at 30 June 2021	Of which Quilter solutions AuM as at 30 June 2021
<b>Q2 2021 gross flows, net flows &amp; AuMA (£bn), unaudited</b>					
<b>AFFLUENT SEGMENT</b>					
Quilter channel	9.9	648	433	10.8	7.1
IFA channel	54.4	1,584	366	57.2	7.3
Non-core business	1.4	19	(16)	1.4	0.2
Sub-total (Quilter Platform)	65.7	2,251	783	69.4	14.6
<b>Via other platforms</b>					
Quilter channel	4.9	311	96	4.7	4.9
IFA channel	2.3	34	(72)	2.5	2.5
Non-core businesses	2.7	43	(90)	2.8	2.8
Sub-total	9.9	388	(66)	10.0	10.2
<b>Total Affluent Segment</b>	<b>75.6</b>	<b>2,639</b>	<b>717</b>	<b>79.4</b>	<b>24.8</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	2.2	142	122	2.3	2.3
IFA channel incl. Direct	23.2	511	119	24.7	24.7
<b>Total High Net Worth Segment</b>	<b>25.4</b>	<b>653</b>	<b>241</b>	<b>27.0</b>	<b>27.0</b>
<b>Quilter plc</b>	<b>101.0</b>	<b>3,292</b>	<b>958</b>	<b>106.4</b>	<b>51.8</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	65.7	2,251	783	69.4	14.6
Affluent managed (Quilter Investors)	23.7	1,390	215	24.8	24.8
HNW managed and administered (Quilter Cheviot)	25.4	653	241	27.0	27.0
Quilter channel	17.0	1,101	651	17.8	14.3
IFA channel	79.9	2,129	413	84.4	34.5
Non-core business	4.1	62	(106)	4.2	3.0

	AuMA as at 30 June 2021	Gross flows (£m)	Net flows (£m)	AuMA as at 30 September 2021	Of which Quilter solutions AuM as at 30 September 2021
<b>Q3 2021 gross flows, net flows &amp; AuMA (£bn), unaudited</b>					
<b>AFFLUENT SEGMENT</b>					
Quilter channel	10.8	654	469	11.3	7.4
IFA channel	57.2	1,551	421	58.3	7.4
Non-core business	1.4	20	(9)	1.4	0.2
Sub-total (Quilter Platform)	69.4	2,225	881	71.0	15.0
<b>Via other platforms</b>					
Quilter channel	4.7	185	1	4.7	5.0
IFA channel	2.5	87	(112)	2.5	2.5
Non-core businesses	2.8	48	(81)	2.7	2.7
Sub-total	10.0	320	(192)	9.9	10.2
<b>Total Affluent Segment</b>	<b>79.4</b>	<b>2,545</b>	<b>689</b>	<b>80.9</b>	<b>25.2</b>
<b>HIGH NET WORTH SEGMENT</b>					
Quilter channel	2.3	98	73	2.4	2.4
IFA channel incl. Direct	24.7	608	256	25.2	25.2
<b>Total High Net Worth Segment</b>	<b>27.0</b>	<b>706</b>	<b>329</b>	<b>27.6</b>	<b>27.6</b>
<b>Quilter plc</b>	<b>106.4</b>	<b>3,251</b>	<b>1,018</b>	<b>108.5</b>	<b>52.8</b>
<b>AuMA breakdown:</b>					
Affluent administered (Quilter Platform)	69.4	2,225	881	71.0	15.0
Affluent managed (Quilter Investors)	24.8	1,268	98	25.2	25.2
HNW managed and administered (Quilter Cheviot)	27.0	706	329	27.6	27.6
Quilter channel	17.8	937	543	18.4	14.8
IFA channel	84.4	2,246	565	86.0	35.1
Non-core business	4.2	68	(90)	4.1	2.9

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