

17 March 2026

**Quilter plc**

**Annual Report and Accounts 2025 and Notice of Annual General Meeting 2026**

Quilter plc (the "Company") announces that copies of the following documents have been submitted to the National Storage Mechanism and will shortly be available for inspection at <http://data.fca.org.uk/#/nsm/nationalstoragemechanism>:

1. Annual Report and Accounts 2025 (the "2025 Annual Report");
2. Notice of Annual General Meeting 2026 (the "Notice"); and
3. Forms of Proxy for the Annual General Meeting 2026.

These documents will be posted to shareholders on Wednesday 1 April 2026. The 2025 Annual Report is also available to view online at [plc.quilter.com/annualreport](http://plc.quilter.com/annualreport) and the Notice is available online at [plc.quilter.com/gm](http://plc.quilter.com/gm).

**Annual General Meeting**

The Company's 2026 Annual General Meeting (the "2026 AGM") will be held on Thursday 14 May 2026 at 11:00am (UK time) at Senator House, 85 Queen Victoria Street, London EC4V 4AB. Please ensure you check [plc.quilter.com/gm](http://plc.quilter.com/gm) regularly for up-to-date information about our AGM arrangements.

**Key dates for shareholders**

The table below shows the key dates for shareholders in respect of the 2026 AGM.

	Posting record date	Posting date	Last day to trade*	Proxy date for registered holders	Record date to attend and vote	Date of 2026 AGM
<b>Holdings on the London Stock Exchange</b>	Tuesday 17 March 2026	Wednesday 1 April 2026	-	Tuesday 12 May 2026 at 11:00am (UK time)	Tuesday 12 May 2026 at 6:30pm (UK time)	Thursday 14 May 2026 at 11:00am (UK time)
<b>Holdings on the Johannesburg Stock Exchange</b>	Tuesday 17 March 2026	Wednesday 1 April 2026	Thursday 7 May 2026	Tuesday 12 May 2026 at 12:00pm (SA time)	Tuesday 12 May 2026 at 7:30pm (SA time)	Thursday 14 May 2026 at 12:00pm (SA time)

\*Last Day to Trade is applicable only to holders on the Johannesburg Stock Exchange. Holders can trade their shares up to the close of business on this date and thereafter the register is closed for the purposes of determining which holders are entitled to vote in respect of the 2026 AGM.

**Market purchase of own shares**

Pursuant to UK Listing Rule 9.6.4, in addition to renewing the Company's existing authority to make market purchases of its own shares, the Company announces that it intends to propose a resolution at the 2026 AGM seeking authorisation to enter into Contingent Purchase Contracts with each of: (a) Citigroup Global Markets (PTY) LTD, (b) Goldman Sachs International, (c) Investec Wealth & Investment International (Pty) Ltd, (d) J.P.Morgan Equities South Africa Proprietary Limited; and (e) Merrill Lynch International. The purpose of this authority is to enable the Company to purchase up to a maximum of 139,992,552 ordinary shares of the Company which are currently listed on the Johannesburg Stock Exchange (such maximum to be reduced by any purchases made pursuant to any general authority of the Company to make market purchases of its own shares).

Full details in respect of the proposed resolution are set out in the Notice.

**Additional information**

Information required to be communicated in unedited full text is included in the 2025 Annual Report which will shortly be available for inspection on the National Storage Mechanism.

The following information is extracted from the 2025 Annual Report and should be read in conjunction with the Quilter plc 2025 Full Year Results announcement issued on Wednesday 4 March 2026. Both documents can be found at [plc.quilter.com/investor-relations](http://plc.quilter.com/investor-relations) and together constitute the material required by DTR 6.3.5 to be communicated to the media in unedited full text through a Regulatory Information Service. This material is not a substitute for reading the 2025 Annual Report in full.

**Principal risks and uncertainties**

During 2025, the Board Risk Committee has overseen the Group's risk profile, focusing on the Level 1 risk categories, which describe the principal areas of risk exposure for Quilter. The table below sets out Quilter's principal risks and

which describe the principal areas of risk exposure for Quilter. The table below sets out Quilter's principal risks and uncertainties, including Executive Committee member ownership and key mitigants being implemented by management. The risk trend noted is the overall residual risk trend (after the application of controls) over the year.

Principal risk	Principal risk description	Primary risk owner	Risk mitigation activities	Risk trend
<b>Business strategy and performance</b>	<p>Quilter's principal revenue streams are related to the value of AuMA and, as such, Quilter is exposed to the condition of global economic markets. Whilst global markets posted strong gains during 2025, geopolitical and macroeconomic risks remain elevated. These risks could negatively impact the global economy, affecting investment performance.</p> <p>Quilter is also exposed to revenue margin pressure driven by changing investment preferences and market dynamics. This risk is managed through actions to drive growth in net flows and AuMA, the launch of new customer propositions and business simplification and efficiency. These actions aim to grow Quilter's revenues whilst managing Quilter's expenses.</p> <p>Quilter has also continued its transformation journey during 2025, through initiatives relating to Quilter's strategic priorities to grow distribution, enhance propositions and be future fit.</p>	Chief Financial Officer	<p><b>Mitigation in 2025</b></p> <ul style="list-style-type: none"> <li>Strategic alignment and organisational simplification to drive operating efficiencies.</li> <li>Continuation of Wealth and Advice transformation programmes.</li> </ul> <p><b>Planned and ongoing activity</b></p> <ul style="list-style-type: none"> <li>Activities to support adviser and investment manager recruitment and retention.</li> <li>Ongoing management and delivery of business transformation programmes.</li> <li>Continued focus on developing Quilter's direct to customer strategy.</li> </ul>	Stable
<b>Business operation</b>	<p>The provision of services to customers is dependent upon effective operational systems, processes and third-party suppliers, competent staff resources and complete and accurate data. Any failure to maintain these elements could adversely affect customer outcomes.</p> <p>Quilter relies on third-party service providers for several Important Business Services. The successful delivery of strategic and regulatory change projects also depends, in part, on third-party providers delivering effectively. Ineffective third-party relationships could disrupt the provision of services to customers or impact the delivery of change initiatives.</p> <p>Inadequate or poorly managed data could impair Quilter's ability to deliver effective customer services and limit the organisation's ability to fully leverage AI opportunities.</p>	Chief Operating Officer	<p><b>Mitigation in 2025</b></p> <ul style="list-style-type: none"> <li>Continued enhancement of Quilter's operational environment, supported by a review of vulnerabilities, impact tolerances and indicators in relation to Important Business Services.</li> <li>Ongoing business simplification activity.</li> </ul> <p><b>Planned and ongoing activity</b></p> <ul style="list-style-type: none"> <li>Ongoing focus on third-party risk management activities.</li> <li>Continuous improvement with regard to business resilience.</li> <li>Enhancement of Quilter's data governance framework to support ongoing compliance, innovation and strategic insight.</li> </ul>	Stable
<b>Technology and security</b>	<p>A stable, reliable, and up-to-date technology environment underpins the delivery of Quilter's services to customers and advisers and ensures that Quilter has technical resilience proportionate to its risk appetite.</p> <p>Disruption to the stability and availability of Quilter's technology, or that of third-party service providers, could result in</p>	Chief Operating Officer	<p><b>Mitigation in 2025</b></p> <ul style="list-style-type: none"> <li>Completion of infrastructure refresh programme and decommission of data centres.</li> <li>Completion of the cyber security improvement plan.</li> </ul> <p><b>Planned and ongoing activity</b></p> <ul style="list-style-type: none"> <li>Continuous technology improvements following the recent modernisation to</li> </ul>	Increasing

	damaging service outages and a potential breach of impact tolerances for Quilter's Important Business Services. Moreover, the risk of an information security incident is a constant and evolving risk which has the potential to impact Quilter's reputation, regulatory standing and the services it provides to customers.		<p>ensure it remains secure and functional.</p> <ul style="list-style-type: none"> <li>• Embedding of the continuous security testing programme.</li> <li>• Continuous improvement of the supplier assurance approach to ensure technology and security controls remain within appetite.</li> </ul>	
<b>Customer and product proposition</b>	<p>Quilter's purpose is underpinned by its suite of product propositions, which drive good customer outcomes, and processes in place to ensure that the risk of foreseeable harm is identified and mitigated.</p> <p>The delivery of quality advice coupled with a consistently high level of adviser conduct and competency is essential. A lack of robust oversight by Quilter could lead to delayed identification of unsuitable advice or products resulting in poor outcomes for customers. As such, Quilter continually looks to improve its control environment in relation to the oversight of advice and remains focused on ensuring that products and services are designed and maintained in line with the Consumer Duty.</p>	Chief Distribution Officer	<p><b>Mitigation in 2025</b></p> <ul style="list-style-type: none"> <li>• Launch of new investment propositions in QC and QI to provide additional choice aligned to customers' risk appetites.</li> <li>• Enhancements to the CashHub proposition, including the ability for customers to benefit from increased FSCS protection.</li> </ul> <p><b>Planned and ongoing activity</b></p> <ul style="list-style-type: none"> <li>• Quilter's new Chief Customer Officer joined in January 2026 to own and enhance the focus on good customer outcomes.</li> <li>• Launch of the Quilter Smoothed Funds, in partnership with Standard Life, for customers planning for, and in, retirement.</li> <li>• Preparation for the new Targeted Support regime in 2026.</li> <li>• Continued strengthening of financial advice processes and supporting controls.</li> </ul>	Stable
<b>Regulatory, tax and legal</b>	<p>Quilter is subject to conduct and prudential regulation in the UK, provided by the FCA and PRA, and by local regulators in the other jurisdictions in which the Group operates. This includes regulation concerning the prevention of financial crime and market abuse. Quilter is also subject to the privacy regulations enforced by the Information Commissioner's Office and international equivalents.</p> <p>Quilter faces risks associated with compliance with these regulations, and changes to regulation or regulatory focus in the markets in which Quilter operates and other statutory requirements. Failure to effectively manage compliance with regulatory, tax or legal requirements effectively could result in censure, fines or prohibitions which could impact business performance and reputation.</p>	Chief Risk Officer	<p><b>Mitigation in 2025</b></p> <ul style="list-style-type: none"> <li>• Continued design and implementation of control enhancements to address areas of heightened risk identified during the Skilled Person Review process and other self-identified areas.</li> <li>• Enhancements to financial crime controls, including strengthened name screening and transaction monitoring.</li> </ul> <p><b>Planned and ongoing activity</b></p> <ul style="list-style-type: none"> <li>• Delivery of the Ongoing Advice Review remediation programme.</li> <li>• Identification and assessment of material controls across the Group to meet UK Corporate Governance Code 2024 requirements.</li> <li>• Ongoing proactive engagement with regulators and horizon scanning to understand and prepare for changes to regulation.</li> <li>• Continued strengthening of the financial crime control environment.</li> </ul>	Stable
<b>People</b>	Quilter relies on its talent to deliver service to customers and to progress strategic initiatives. Quilter's talent pool is key to the ongoing progress of the Company by having a diverse range of staff and views that will provide the senior management	Chief People Officer	<p><b>Mitigation in 2025</b></p> <ul style="list-style-type: none"> <li>• Strategic workforce planning and recruitment, including AI and digital capabilities to drive innovation.</li> <li>• Culture programme activity.</li> </ul> <p><b>Planned and ongoing activity</b></p>	Stable

	<p>provide the senior management of the future. We seek to proactively identify talent gaps to support the future capabilities required to implement Quilter's strategy and have updated the related risk appetite to help drive a high-performance culture.</p> <p>Ensuring that staff and management stand behind Quilter's values which underpin the culture of the firm is fundamental to a proactive, risk aware firm which values its people and the need to uphold its regulatory obligations.</p> <p>Quilter promotes a culture in which colleagues are encouraged to raise concerns confidentially about any potential misconduct.</p>		<p><b>Planned and ongoing activity</b></p> <ul style="list-style-type: none"> <li>• Ongoing diversity, equity and inclusion and wellbeing initiatives.</li> <li>• Ongoing talent management and succession programme.</li> <li>• Ongoing regular employee engagement surveys.</li> <li>• Ongoing all-employee conferences.</li> </ul>	
--	---	--	---	--

**Statement of Directors' responsibilities in respect of the Annual Report and the financial statements**

The Directors are responsible for preparing the Annual Report and the Group and Parent Company financial statements in accordance with applicable laws and regulations.

Company law requires the Directors to prepare Group and Parent Company financial statements for each financial year. Under that law, the Directors have prepared the Group financial statements in accordance with UK-adopted international accounting standards and the Parent Company financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards, comprising FRS 101 "Reduced Disclosure Framework" and applicable law).

Under company law, the Directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Group and Parent Company and of the profit or loss of the Group for that period. In preparing the financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- state whether applicable UK-adopted international accounting standards have been followed for the Group financial statements;
- state whether applicable United Kingdom Accounting Standards, comprising FRS 101, have been followed for the parent Company financial statements, subject to any material departures disclosed and explained in the financial statements;
- make judgements and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Group and Parent Company will continue in business.

The Directors are responsible for safeguarding the assets of the Group and Parent Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Directors are also responsible for keeping adequate accounting records that are sufficient to show and explain the Group's and the Parent Company's transactions and disclose with reasonable accuracy at any time the financial position of the Group and Parent Company and enable them to ensure that the financial statements and the Directors' Remuneration Report comply with the Companies Act 2006.

The Directors are responsible for the maintenance and integrity of the Parent Company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**Directors' confirmations**

The Directors consider that the Annual Report and the Group and Parent Company financial statements, taken as a whole, are fair, balanced and understandable and provide the information necessary for shareholders to assess the Group's and Parent Company's position and performance, business model and strategy.

Each of the Directors, whose names and functions are listed in the Governance Report, confirm that, to the best of our knowledge:

- the Group financial statements, which have been prepared in accordance with UK-adopted international accounting standards, give a true and fair view of the assets, liabilities, financial position and profit or loss of the Group;
- the Parent Company financial statements, which have been prepared in accordance with United Kingdom Accounting Standards, comprising FRS 101, give a true and fair view of the assets, liabilities and financial position of the Parent Company; and
- the Strategic Report includes a fair review of the development and performance of the business and the position of the Group and Parent Company, together with a description of the principal risks and uncertainties that they face.

Signed on behalf of the Board

Steven Levin

Mark Satchel

4 March 2026

**40: Related party transactions**

In the normal course of business, the Group enters into transactions with related parties. Loans to related parties are conducted on an arm's length basis and are not material to the Group's results. There were no transactions with related parties during the current year or the prior year which had a material effect on the results or financial position of the Group.

**40(a): Transactions with key management personnel**

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly, including any Director (whether executive or otherwise) of Quilter plc. Details of the compensation paid to the Board of Directors as well as their shareholdings in the Company are disclosed in the Directors' Remuneration Report.

**40(a)(i): Key management personnel compensation**

	31 December 2025 £'000	31 December 2024 £'000
Salaries and other short-term employee benefits	8,124	7,292
Post-employment benefits	82	98
Share-based payments	4,160	4,393
Termination benefits	240	365
<b>Total compensation of key management personnel</b>	<b>12,606</b>	<b>12,148</b>

**40(a)(ii): Key management personnel transactions**

Key management personnel and members of their close family have undertaken transactions with the Group in the normal course of business.

The Group's products are available to all employees of the Group on preferential staff terms, the impact of which is immaterial to the Group's financial statements. During 2025, key management personnel and their close family members contributed £2 million (2024: £1 million) to Group pensions and investments (in both internal and external funds). The total value of investments in Group pensions and investment products by key management personnel serving at any point during the year and their close family members was £12 million at the end of the year (2024: £13 million).

As disclosed in the Directors' Report, the Company maintains Directors' and Officers' Liability Insurance and third-party indemnity provisions are in place for the benefit of the Company's Directors.

**40(b): Associates**

During 2024 and 2025, IT services were provided to the Group by 360 Dot Net Limited, an associate of the Group. Three further associates, Digby Associates Limited, Beals Mortgage and Financial Services Limited, and its subsidiary, Clinton Kennard Associates Ltd, are Appointed Representatives of Authorised Firms within the Group. Transactions between the Group and its associates took place in the normal course of business and had no material impact on the Group's financial statements.

**40(c): Other related parties**

Details of the Group's staff pension schemes are provided in note 34. Transactions between the Group and the Group's staff pension schemes are made in the normal course of business.

- ends -

**Enquiries:**

<b>Investor Relations:</b> John-Paul Crutchley	Tel: +44 (0)7741 385 251
<b>Company Secretary:</b> Clare Barrett	Tel: +44 (0)207 002 7072
<b>Press:</b> Tim Skelton-Smith	Tel: +44 (0)7824 145 076

**Registrars:**

<b>Shareholders on the UK Register:</b>	
Equiniti	Website: help.shareview.co.uk

	<p>Tel: +44 (0)333 207 5953*</p> <p>Please use the country code when contacting Equiniti from outside the UK.</p> <p>*Lines are open Monday to Friday between 08:30 and 17:30 (UK time), excluding public holidays in England and Wales.</p>
--	--

<b>Shareholders on the South African Register:</b>	
JSE Investor Services (Pty) Limited	<p>Email: <a href="mailto:investorenquiries@jseinvestorservices.co.za">investorenquiries@jseinvestorservices.co.za</a></p> <p>Tel: 086 140 0110/086 154 6566* (calling from South Africa) Tel: +27 11 029 0251/+27 11 029 0253* (calling from overseas)</p> <p>*Lines are open Monday to Friday between 08:00 and 16:30, excluding public holidays.</p>

**About Quilter plc:**

Quilter plc is a leading provider of financial advice, investments and wealth management, committed to being the UK's best wealth manager for clients and their advisers.

Quilter oversees £141.2 billion in customer investments as at 31 December 2025.

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

**Affluent** encompasses the financial planning business, Quilter Financial Planning, the investment platform, Quilter Investment Platform, the digital savings and investment app, Quilter Invest, and the multi-asset investment solutions business, Quilter Investors.

**High Net Worth** comprises the discretionary fund management and financial planning business, Quilter Cheviot.

This information is provided by RNS, the news service of the London Stock Exchange. RNS is approved by the Financial Conduct Authority to act as a Primary Information Provider in the United Kingdom. Terms and conditions relating to the use and distribution of this information may apply. For further information, please contact [ms@seg.com](mailto:ms@seg.com) or visit [www.ms.com](http://www.ms.com).

RNS may use your IP address to confirm compliance with the terms and conditions, to analyse how you engage with the information contained in this communication, and to share such analysis on an anonymised basis with others as part of our commercial services. For further information about how RNS and the London Stock Exchange use the personal data you provide us, please see our [Privacy Policy](#).

END

ACSAKOBDBKQND