

# FUND FACTSHEET

## QUILTER INVESTORS CREATION

### BALANCED PORTFOLIO

# Quilter

## Investors

U2 CLASS | GBP | ACCUMULATION  
AS AT 31 DECEMBER 2019

EQUITIES

FIXED INCOME

MULTI-ASSET

ALTERNATIVES

### FUND OBJECTIVE

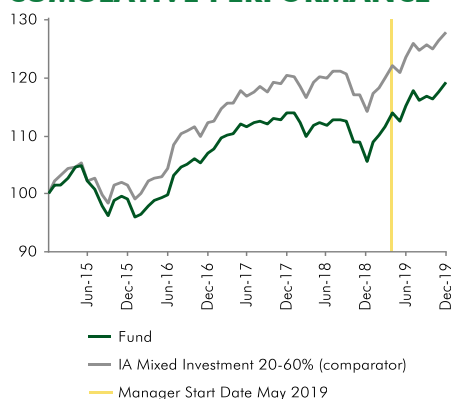
To achieve capital growth over a period of five years or more. The portfolio is diversified across asset classes, with exposure to equities between 15% and 55% and with volatility of between 6% and 10%. Performance Comparator: IA Mixed Investment 20-60%



**SACHA CHORLEY, STUART CLARK**  
CO-FUND MANAGERS

**FUND SIZE:** £222.5m

### CUMULATIVE PERFORMANCE



### CUMULATIVE PERFORMANCE (%)

	1 month	3 month	6 month	1Y	3Y	5Y
Fund	1.3	2.1	3.4	12.8	11.3	19.2
Comparator	1.2	1.8	3.6	12.1	14.0	28.0

### DISCRETE PERIOD PERFORMANCE (%)

	2019 YTD	2018	2017	2016	2015	2014
Fund	12.8	-7.3	6.4	8.0	-0.9	-
Comparator	12.1	-5.1	7.2	10.6	1.5	-

### DISCRETE PERIOD PERFORMANCE (%) – year on year to date

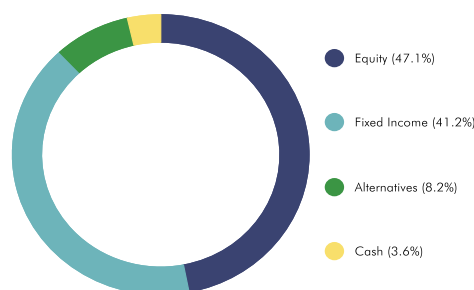
	1 yr to 31/12/19	1 yr to 31/12/18	1 yr to 29/12/17	1 yr to 30/12/16	1 yr to 31/12/15
Fund	12.8	-7.3	6.4	8.0	-0.9
Comparator	12.1	-5.1	7.2	10.6	1.5

**Past Performance is not a guide to future performance and is shown net of charges.** The performance of any other share classes in the Fund may differ. This Fund factsheet is for the following share class: U2 GBP Accumulation. Source: Factset. © Morningstar. All rights reserved. All information as at 31/12/2019 unless otherwise stated.

### TOP 10 HOLDINGS (%)

QUILTER INVESTORS GLOBAL DYNAMIC	11.6
BLACKROCK UK EQUITY TRACKER	6.7
QUILTER INVESTORS BOND 2 (FIDELITY)	5.0
QUILTER INVESTORS ABSOLUTE RETURN	4.4
WELLINGTON GLOBAL CREDIT PLUS	4.1
QUILTER INVESTORS BOND 3 (JPM)	3.8
BLACKROCK CONTINENTAL EURO. EQ.	3.1
MERIAN UK SPECIALIST R	2.7
QUILTER INVESTORS EQUITY 1 (MERIAN)	2.5
MERIAN UK ALPHA	2.4

### CURRENT ASSET ALLOCATION (%)



Please note due to rounding of figures they may not add up to 100%. Asset allocation may include derivative exposure which may be offset against cash exposure.

## FUND AND SHARE CLASS INFORMATION

Share class	U2
Umbrella	Quilter Investors Multi-Asset OEIC
Manager	Sacha Chorley, Stuart Clark
Share class launch date	19 February 2014
Fund launch date	28 April 2008
Domicile	United Kingdom
Share class currency	GBP
Performance comparator <sup>1</sup>	IA Mixed Investment 20-60% <sup>2</sup>
IA sector	UNCLASSIFIED
Legal structure	ICVC
Accounting date	30/04
Pay dates	30/06, 31/12
Valuation point	12:00 GMT
Dealing frequency	Daily
Single / dual pricing	Single
Settlement period	T+4
Sedol	BJ38GJ4
ISIN	GB00BJ38GJ44
Bloomberg	OMS4U2A LN
Discretionary initial charge	0.00%
Fixed ongoing charge	0.95%
Historical yield as at 30 Nov 2019 <sup>3</sup>	2.03%
Minimum investment lump sum	GBP 250,000,000

### ONLINE

Download fund data and read investment updates from this fund manager at

[www.quilterinvestors.com](http://www.quilterinvestors.com)

### INVESTOR SERVICES

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Calls may be monitored and recorded

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<sup>1</sup>**Performance comparator:** An index or similar factor against which a fund manager invites investors to compare a fund's performance.

<sup>2</sup>The IA Mixed Investment 20-60% is considered appropriate on the basis that the fund's equity exposure over time is expected to be similar to that of the average fund in this sector.

<sup>3</sup>The historical yield reflects distributions paid or declared over the past twelve months as a percentage of the mid market share price as at the date shown. It does not include any initial charge and investors may be subject to tax on their distributions. Please remember that yield figures are as at the last day of the month and may go down as well as up. The yield may fluctuate significantly during times of extreme market volatility.

## RISK FACTORS

**Investment risk** - the performance aim is not a guarantee, may not be achieved and a capital loss may occur. Funds which have a higher performance aim generally take more risk to achieve this and so have a greater potential for the returns to be significantly different than expected.

**Strategy risk** - as the Fund invests in other collective investment schemes, which themselves invest in assets such as bonds, company shares, cash and currencies, it will be subject to the collective risks of these other funds. This may include emerging markets risk and sub-investment grade credit risk.

**Emerging markets risk** - less developed countries may face more political, economic or structural challenges than developed countries.

**Credit risk** - the issuer of a bond or a similar investment within the Fund may not pay income or repay capital to the Fund when due. Bonds which are rated below investment grade are considered to have a higher risk exposure with respect to meeting their payment obligations.

**Interest rate risk** - investments in bonds are affected by interest rates and inflation trends which may affect the value of the Fund.

**Derivative risk** - the Fund may use derivatives to generate returns and/or to reduce costs and the overall risk of the Fund. Using derivatives can involve a higher level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative investment. Derivatives also involve counterparty risk where the institutions acting as counterparty to derivatives may not meet their contractual obligations.

**Currency risk** - the Fund can be exposed to different currencies. The value of your shares may rise and fall as a result of exchange rate movements.

**Capital erosion risk** - the Fund takes its charges from the income of the Fund in the first instance. The impact of Fund charges may be material on the value of any income you receive from your investment. There is potential for capital erosion if insufficient income is generated by the Fund to cover these charges. Capital erosion may have the effect of reducing the level of income generated.

## OTHER INFORMATION

**Past performance is not a guide to future performance and may not be repeated. 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 rate changes may cause the value of overseas investments to rise or fall.**

For more information please refer to the Fund prospectus.

With effect from May 2019, Sacha Chorley and Stuart Clark became co-portfolio managers of the Creation range.

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Our structure allows us access to the skills of managers in the institutional or corporate market as well as access to managers who are already available to individual investors through retail funds. Managers that we select in the institutional market are asked to manage a mandate (essentially this is simply a written agreement between us on how we want our investment to be managed on our behalf) – this allows us to control the investment boundaries, including the types of investment and the level of risk we want the manager to take. By tailoring the mandate we can also get each manager to focus on the areas where we think they are most skilled - giving them the best chance to outperform. These mandates may be held as Quilter Investors funds.