

FINANCIAL PLANNING

Providing financial peace of mind for generations.





Personal financial planning: our speciality

Charles Stanley is an award-winning wealth management firm. Since 1792, we've been helping our clients, including private individuals, families, charities and trustees, achieve their financial goals. While others put their clients in categories, experience has taught us to take a personalised view. One that explores every aspect of your financial world – ambitions, concerns, attitude to risk, and preferred way of working with your advisers.

We offer so much more than financial advice: we deliver tailored, joined-up and complete lifestyle planning. We aim to give you and your family peace of mind through a financial plan that you can have confidence in.

What is most important to you? Is it making the most of your retirement, bringing your retirement forward, or even delaying your retirement? Is it being able to fund your children's education, their wedding, or a first home? Having a robust plan for inheritance tax, or selling a business? Is it more important to grow your money or to be able to draw a comfortable income from your investments?

We look objectively at all your hopes and ambitions. We take a long-term view to design a solution that works for you as your priorities change over the coming years.

Whatever your priorities, and whether you come to us as an individual, a family or a trustee, we're ready to focus on your interests and explore what we can do for you, as we have been doing for generations.

▸ 1792

We have been providing our clients with the highest standard of service for over two centuries.

▸ £25.1BN

We have created financial security for many tens of thousands of people, and our funds under management and administration were in excess of £25.1 billion as at 31st March 2023.

▸ 20+

Our business is built on quality service and a high level of personal recommendation, and has grown to a network of more than 20 offices across the UK.

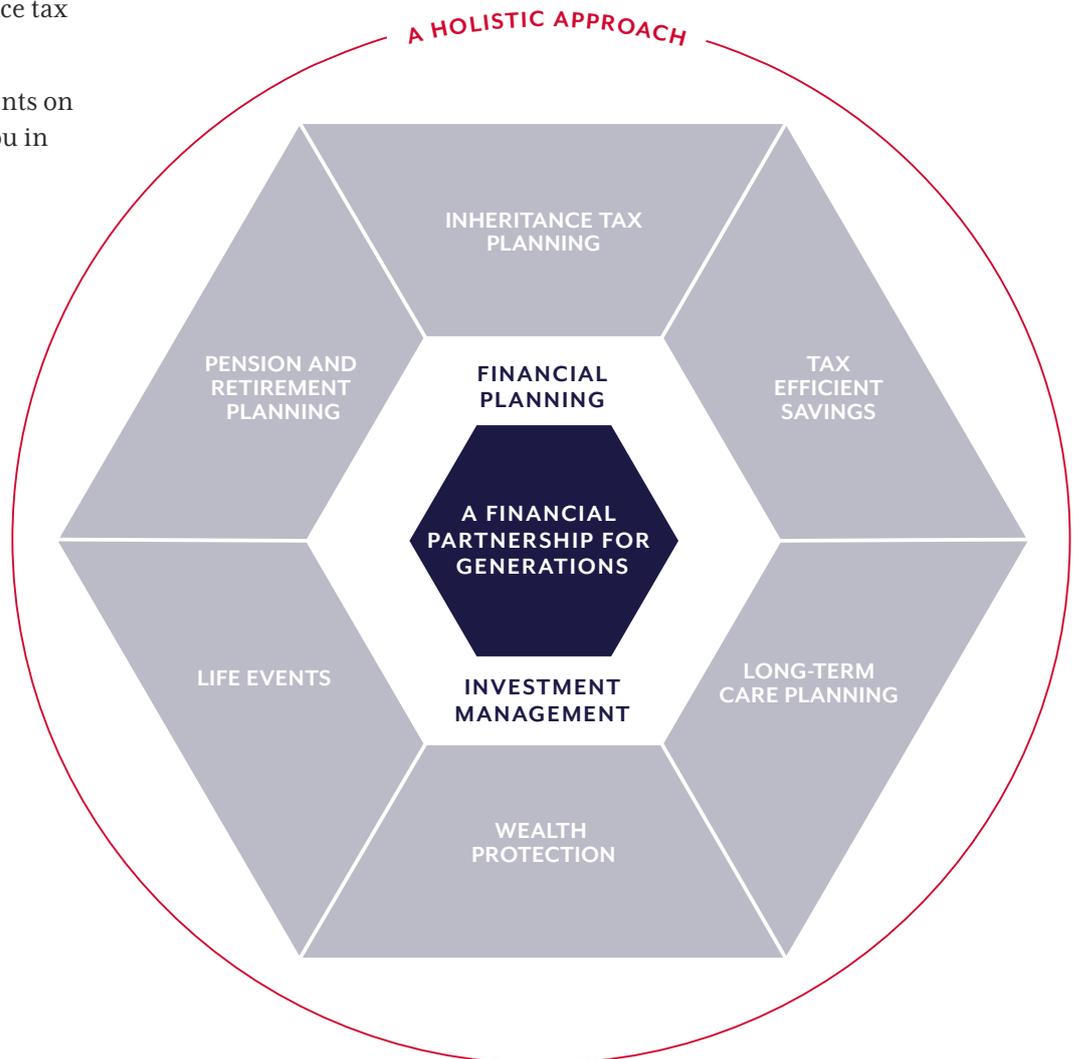
Peace of mind. Delivered.

We take on your financial goals and wealth protection needs as our own, applying technology and deep market insight.

We can create a tailored financial plan for you, your family, or for a relative you care for.

We advise on everything from investments to lifestyle protection, from planning for education to planning for retirement. We also help you preserve family wealth through timely inheritance tax planning.

We can manage investments on your behalf or support you in managing them yourself.





Your aspirations. Our inspiration.

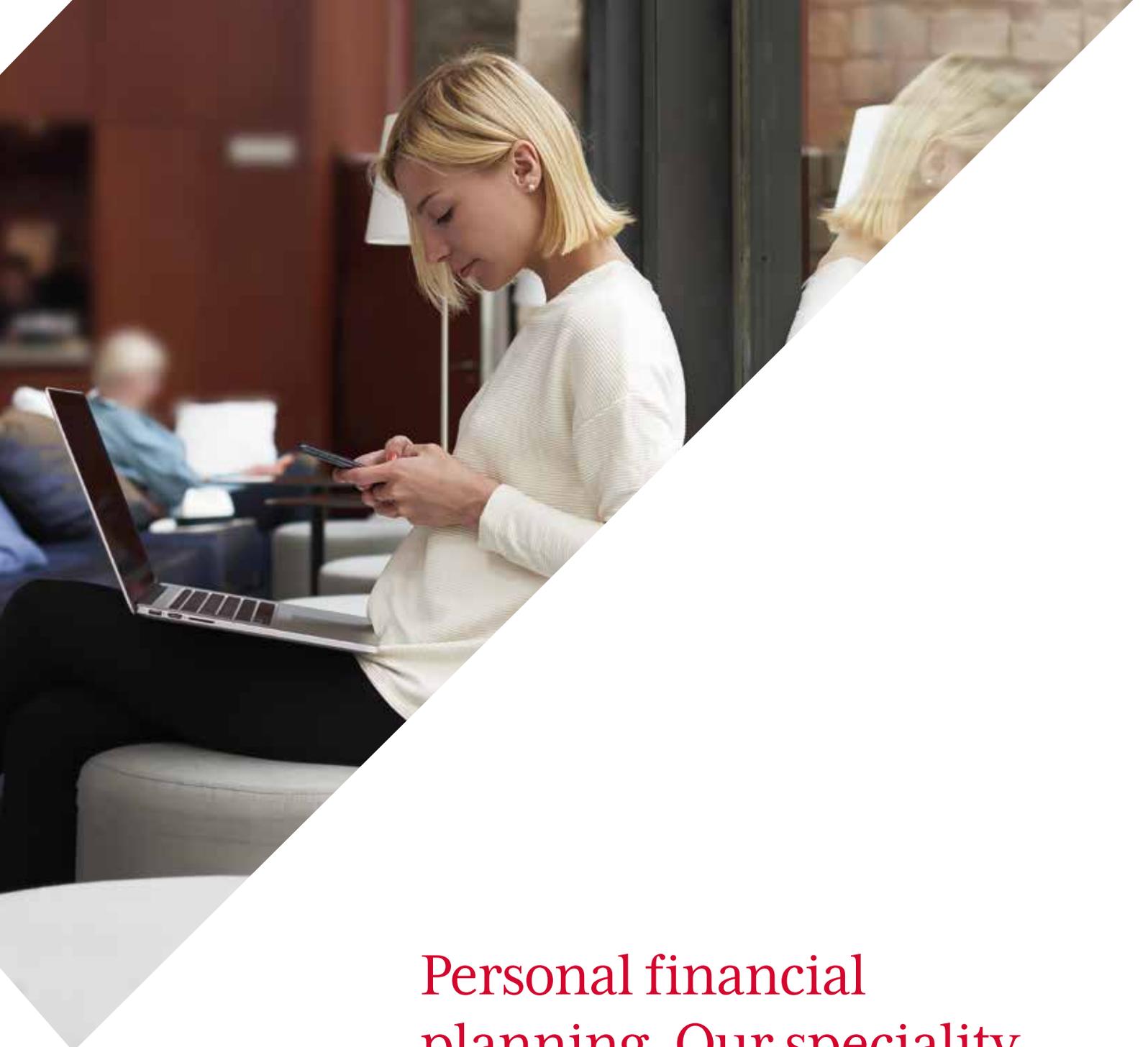
Our driving force is to help you achieve your financial objectives. We begin with some very important questions about you. How do you see your life developing? How could your life be improved with more careful stewardship of your money? What are your personal and family goals? When would you like to retire? What do you want your money to do for you?

We take the time to understand your needs, ambitions and attitude to risk. Then we custom-build a service that's right for you.

While our focus is precise, as our client you also benefit from our wide range of services. However your financial plan develops, we can help you to hold your investments tax-efficiently in pensions and flexible ISAs or take advantage of our tax-efficient Inheritance Tax portfolios.

“We recognise you will encounter many different life events and that, as the years pass, your aspirations and priorities change. We will work with you to help you plan for every eventuality, and remain by your side with expert and relevant advice every step of the way.”

**Richard Venner,
Director of Financial Planning**



Personal financial planning. Our speciality.

An effective financial plan must be built on a detailed understanding of your entire financial position, requirements, prospects and objectives. Our service is personal because we recognise that everyone's circumstances are different. That being said, it's worth considering some of the most common situations where people can benefit from a truly personal financial planning service.

YOU COULD HAVE MORE MONEY THAN YOU WILL EVER NEED

While this may be ‘a nice problem to have’, it is still a problem. Many people leave it too late to plan efficiently for their retirement, or to pass assets to children and create effective inheritance tax planning.

At the simplest level, you may fear that your money may run out, and so you could leave retiring too late – missing out on the relaxed and fulfilling lifestyle you had promised yourself and your partner.

You could consider passing some of your wealth to your children or grandchildren now, and see the happiness and security it brings them?

There are often ways to remove assets from your estate while still being able to live on the income they generate.

This could also be a good time to review your investment goals. Is it time to stop investing to make money, and to concentrate on protecting what you already have?

YOU COULD HAVE MORE MONEY THAN YOU REALISE

This is far more common than you might expect. Once you take a professional view of your assets, you may find that the time you’ve spent your life saving for has, in fact, arrived.

As a result, you may be able to stop worrying about money as you identify new means of paying yourself income, or new ways to protect your wealth against market volatility.

YOU MAY NOT HAVE ENOUGH MONEY TO DO EVERYTHING YOU WANT

If this is the case, we can talk about a range of solutions from the obvious – such as increasing the amount you save – to the more imaginative, such as changing the way you invest, or spending less without compromising your lifestyle. We sit down with you to find out what matters in your life, then help you deal with both the day-to-day financial issues while building plans to create the life you want.

YOU COULD HAVE AN OUT-OF-CONTROL INVESTMENT PORTFOLIO THAT’S COSTING YOU MONEY

Investment portfolios, like gardens, need regular care and sometimes pruning. Many people have built complex investment portfolios over years, perhaps purchasing the best performing funds at the time. But no fund manager can be the best all the time.

Without regular reviews, the chances are that over time, this portfolio will have become unbalanced, exposing you to unnecessary risks. Reviewing and revising the mix of investments (called rebalancing) can add real value over time.

Finally, you might have missed opportunities to manage your Capital Gains Tax burden, storing up problems for later years.

Your portfolio should be working hard for you. It should be structured to provide the income that you anticipate you will need, when you need it. And it should do so whilst keeping the amount of tax you pay on your investments to a minimum.

YOUR BUSINESS MAY BE GETTING IN THE WAY OF YOUR LIFE

Many business owners we work with begin by telling us they are stressed and don’t have enough time for family, holidays or hobbies.

Knowing exactly what level of income or dividends you need can help you plan ahead with more confidence. You may even discover you can afford to sell your business earlier, or for less than you may have thought.

As with all these conversations about money, the key to moving forwards is discovering your true position. Only then can you have a clear overview of your options and how these will affect your present and future lifestyle.

“We are driven by developing very strong client relationships, getting to know you, your family, and your life goals. We work with you to try and achieve your financial freedom and ensure that the life you aspire to live is brought within your grasp.”

**Andrew Meigh, Managing Director,
Charles Stanley Financial Planning**

No time like the present.



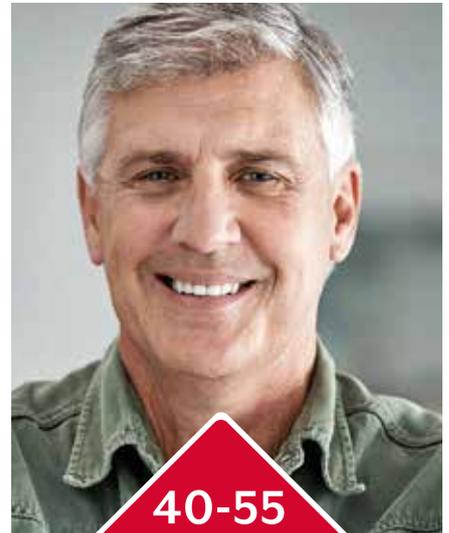
20-30
YEARS

Foundation



30-40
YEARS

Accumulation



40-55
YEARS

Growth

PRIORITIES

- ◆ Lifestyle needs
- ◆ First time buyer
- ◆ Career ladder
- ◆ Financial independence

- ◆ Marriage, settling down
- ◆ Larger family home, building equity
- ◆ Career building, professional career development, promotion, recognition and profile enhancement
- ◆ Disposable income

- ◆ More mature family life
- ◆ Children are less dependent
- ◆ Peak earning, dual incomes
- ◆ Reducing mortgage debt
- ◆ More holidays, luxury goods and entertainment

NEEDS

- ◆ Savings advice
- ◆ Pension advice
- ◆ ISA advice
- ◆ Financial education

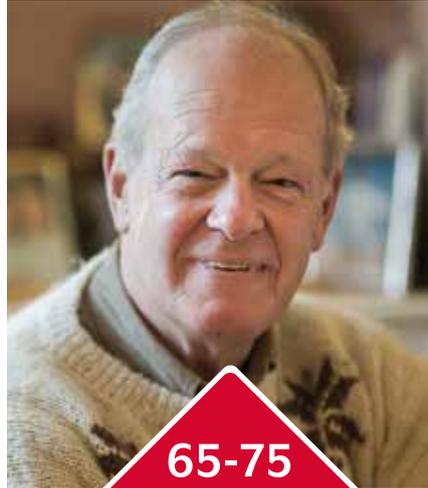
- ◆ Family protection
- ◆ School fees planning
- ◆ Less generalised pension planning
- ◆ Tax effective investments

- ◆ Build retirement savings
- ◆ Children's university fees
- ◆ Maximise pension/ISA contributions
- ◆ Cash-flow modelling

Whatever your life stage, now is the time to ensure you have the right plans in place to secure your financial future. Clearly your priorities change with age and the commitments and responsibilities that you have. We understand how to help you build a plan that is right for you now and in the future.



**55-65
YEARS**
Establishing



**65-75
YEARS**
Preservation
and reward



**75+
YEARS**
Conservation

- ◆ Children have left home
- ◆ Large family home, considering downsizing
- ◆ High level of disposable income
- ◆ Consolidating wealth, retirement income, Defined Benefit valuation
- ◆ Non-executive, charity trustee, business advisory roles

- ◆ Transition into retirement
- ◆ Planning your bucket list
- ◆ Diversified property, holiday home, luxury items
- ◆ Maintain hobbies, interests and commitments
- ◆ Pension and investment income

- ◆ Health and wellbeing
- ◆ Gifting money to family for inheritance
- ◆ Lifestyle planning
- ◆ Retirement living for later life

- ◆ Pre-retirement advice, life planning, estate planning
- ◆ Focus on reducing asset risk
- ◆ Maximise all allowances
- ◆ Early retirement

- ◆ Managing wealth to generate income
- ◆ Inheritance Tax planning
- ◆ Care fees planning
- ◆ Gifting and philanthropy

- ◆ Planning your legacy, deciding what happens to your money
- ◆ Putting assets in trust
- ◆ Charitable giving
- ◆ Ensuring wills are up-to-date
- ◆ Inheritance Tax planning
- ◆ Investing for prudence not performance
- ◆ Care fees planning

A plan for your future.

Each client we work with expands our knowledge and wealth of experience, providing insights into the obstacles you may face as you design your personal and family financial strategy. Because every client is different, the secret of developing an optimal financial plan is to focus on your situation as a unique individual. To help with this process, we have developed our own four-step approach.



STEP 1 RELATIONSHIP, RAPPORT AND ANALYSIS

Only you know your ideal lifestyle and all the things you would like to achieve, so we begin by spending time getting to know you, your family and your aspirations.

During this phase, it is important that we uncover as much information as possible. We want to understand what motivates and drives your success, your attitude to money, what money you have now and may have in the future and what you expect to spend.

We also want to ensure you fully understand what you can expect from us, what we will provide you and how we will become your trusted adviser.

Although this might sound very formal, you may find this process of discovery might trigger some emotional thoughts and feelings. Everything that emerges is important and helps us see the broader picture of your financial future, and to prioritise financial decisions.

The first meeting is free of charge with no obligation to proceed or buy products or services from Charles Stanley.



STEP 2 PLAN CREATION

Following a detailed analysis of your situation, we use a range of sophisticated financial tools to make sense of the numbers. The result is a tailored financial plan that gives you the confidence and peace of mind from knowing you are much more likely to reach your financial goals. This helps you to make fully informed decisions about going forward.

The advice we provide you will be based on your exact needs but will generally fall into one or more of the following five areas:

- **Wealth protection – Personal and family.** Critical illness cover, income protection and life assurance can soften the blow of large and unexpected events that might derail your plans.
- **Tax planning.** This can save you money year after year by protecting your investment returns from taxes.
- **Your legacy.** A well-executed plan can help smooth potential conflict amongst family members, minimise Inheritance Tax and preserve your family's wealth for future generations so your plans survive to benefit others.
- **Pension and retirement planning.** We make recommendations about the best ways to save, invest, reduce taxes and build up money for your later years. We might also help you retire sooner, change careers or work less.
- **Investing.** We take the time to understand your needs, ambitions and attitude to risk, to build the best investment strategy for you.



STEP 3
IMPLEMENTATION

Once we have designed your plan and presented it to you, you are likely to have questions. At this stage, we will work closely with you to fine-tune any remaining details. We want to make sure you are comfortable with the strategy before we put your plan into practice. If you are happy to proceed, we will begin putting all the pieces in place that support your personal plan. This may involve changing investments, or taking simple but highly effective steps such as putting assets into a trust. Here we can draw on a wide range of specialists, using the resources of both Charles Stanley and other carefully selected investment managers and advisers.



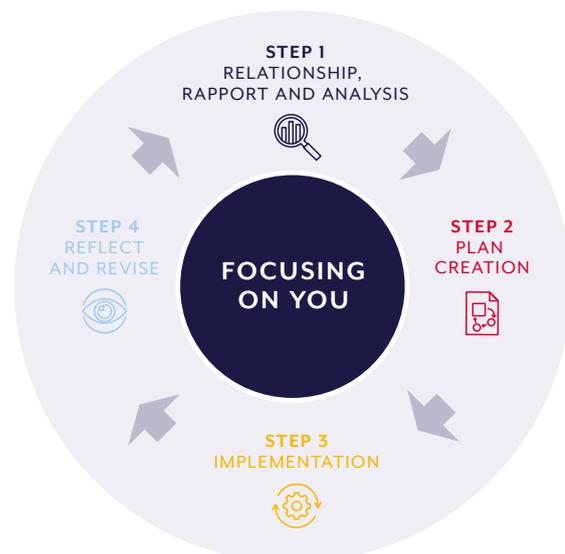
STEP 4
REFLECT AND REVISE

Your financial plan needs to grow and change with you, as your financial situation and needs change over the years. In fact, a thorough review process is core to our service and helps to ensure you remain on track to reaching your goals and ambitions over time.

This is why many of our clients choose a service that includes regular face-to-face meetings, in-depth financial planning and investment reviews. Whatever your situation, we will be here to guide you and provide advice every step of the way.

The value of investments and the income from them can go down as well as up and investors may not get back the amount they originally invested. The tax treatment of pensions and investments depends on individual circumstances and is subject to change in the future.

A PLAN FOR THE FUTURE



**EXPERT SUPPORT YOU CAN DEPEND ON,
WHENEVER YOU MAY NEED IT**

By developing an intimate understanding of both your finances and your personal approach to life, we aim to become your trusted adviser.

We are available to discuss life changes or financial events that affect your wealth, and want you to feel comfortable that you can come to us with any concerns. All our wisdom, built up over decades, is at your disposal.

We are happy to work with your tax adviser, investment manager, lawyer, or any other adviser as part of your trusted circle of advice. We frequently take part in meetings with other professionals to pool specialist knowledge.

You can also rely on us to extend our advice to your family and friends, where they have concerns they mention to you. It's our privilege to make time for the people you care about, and all our advice is given in complete confidence and free of any obligation. There are no charges or fees of any kind for a first meeting.



“We provide clear, precise advice which allows you to focus on day-to-day living while giving you the foundation of fact to effectively plan realistic life goals. We then keep you up-to-date with ever-changing taxation and estate planning rules and practices which can affect you, giving you the peace of mind of knowing that your finances are being managed efficiently and with thought and care.”

**Christopher Stothard,
Director of Financial Planning**

Tailored. Because one size never fits all.

After we've discussed your financial needs and objectives and created your holistic financial plan, we are ready to put it into action. Here, we draw on a wide range of investment services and leading expertise. Depending on your plan these may be supplied by Charles Stanley or by other investment managers, or by a combination of the two.

Many of our clients have long-standing relationships with external investment managers, or may want their money spread between different managers and investment strategies.

Our service includes oversight of existing portfolios, and we can also help with manager tender and selection.

We offer two different services, depending on whether we agree that regular reviews makes sense.



**CHARLES STANLEY
OPTIMA SERVICE**

The Charles Stanley Optima service provides our clients with the peace of mind that they have access to advice whenever they need it.

You will receive periodic reviews and information regarding financial markets, changes in legislation and the performance of your investments. A dedicated financial planner will establish a robust financial plan and recommend the most appropriate investment solutions to achieve your objectives.

Our periodic advice will cover the full spectrum of our financial planning capabilities tailored to your specific needs. We believe this is one of the most comprehensive financial planning services available in the UK today, drawing upon our expertise in financial planning and investment management.



**CHARLES STANLEY
APEX SERVICE**

Charles Stanley Apex, provides advice on your current financial situation or a specific area of concern on a one off or short-term basis.

We offer a range of services and will spend time with you to understand your situation, before agreeing where we think you need some additional help. Once we have agreed your needs, we will provide a comprehensive report detailing our recommendations. It is important to us that you understand our proposals, so we work closely with you to ensure you feel comfortable continuing your financial journey on your own.

And if your circumstances change or you feel an ongoing relationship makes more sense, we're ready to focus on your interests and explore how we can help you.



Financial peace of mind for generations.

Above all, it's the personal bond we make with our clients that has set us apart for generations of investors. We insist on delivering the highest levels of service and you will have direct access to the same dedicated financial planner on an ongoing basis.

We'll keep you regularly updated about the progress of your financial plan and any changes to it that are necessary. You can choose to receive reports by post or electronically. You will be given an online account called My Charles Stanley, where you can view your investments, pay in funds where appropriate and message us securely.

If you're curious about Charles Stanley and want to get a feel for how we could help, let's have a conversation. We will give you a balanced view with no need to commit.

The chances are, you'll gain a powerful new perspective over your finances just from a first meeting. Then, if you would like to go further, we're sure you will find it simple: with openness and detailed explanations every step of the way.

OUR COMMITMENT TO YOU

We promise to focus on you. To put your interests before any opportunity to promote our services to you. To listen carefully and provide what's right for your situation and goals. We promise to work with you in whatever way suits you best. And we promise to keep on supporting you over the long term, doing everything we can to safeguard and help you achieve your financial objectives.

This is the Charles Stanley promise, and this is my personal pledge to you.



Paul Abberley
Chief Executive

For your convenience.

At Charles Stanley our financial planners can advise you on the various ways to save tax, to help grow and preserve your wealth.

We can meet you locally anywhere in the UK. That could be at your home, at one of our regional offices, or our Head Office in London. We're available however you prefer – a meeting, video meeting, phone, post, email or the My Charles Stanley online client portal. So if it's not convenient for you to meet face-to-face, you still have a wide range of options for maintaining the working relationship that's right for you.

The first meeting is free of charge with no obligation.

For further information about Charles Stanley's Financial Planning services, please contact us:

T | 020 7149 6437

E | financialplanning@charles-stanley.co.uk

www.charles-stanley.co.uk

▶ **South West**

Bath
Bournemouth
Exeter
Plymouth
Southampton

▶ **Mid-England & Wales**

Birmingham
Cardiff
Leicester
Norwich

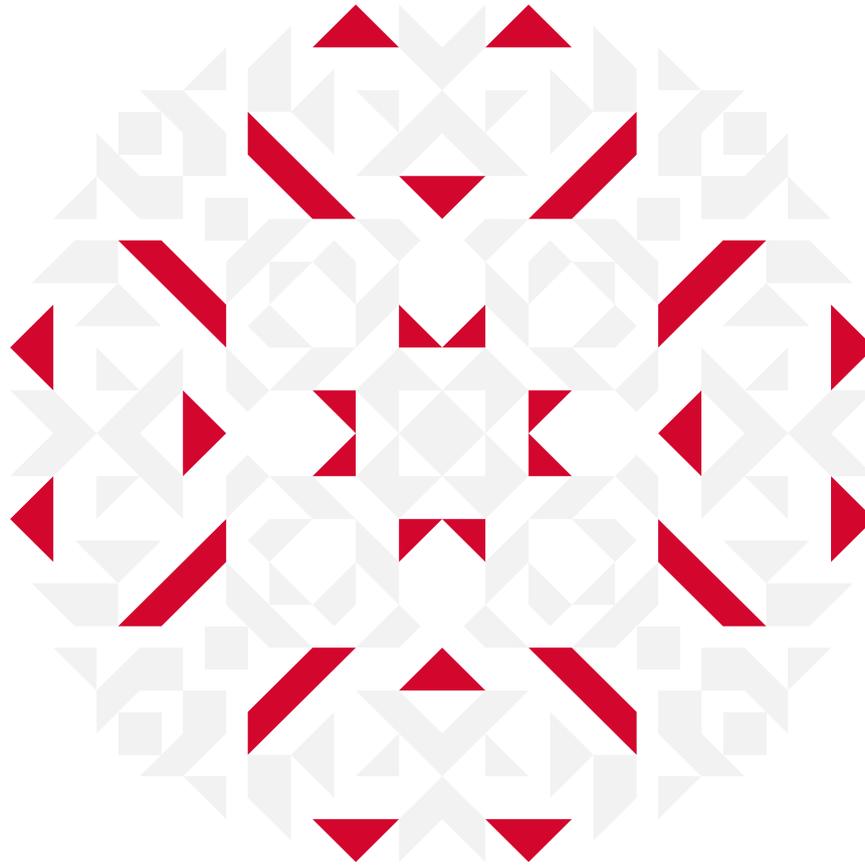
▶ **South & South East**

Cambridge
Eastbourne
Guildford
Ipswich
Leigh on Sea
London
Oxford
Tunbridge Wells

▶ **Scotland, Northern Ireland & the North of England**

Aberdeen
Belfast
Edinburgh
Glasgow
Leeds
Manchester





We provide restricted advice, which means we offer broad and impartial advice on a wide range of issues but may not review or offer advice on all retail investment products that are an option for you.

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