

# Discretionary Investment Management

## DESIGNED FOR YOUR PEACE OF MIND.

With Charles Stanley your own dedicated investment manager will build a portfolio designed and managed entirely around you.

Your manager will focus on your interests, making sense of complex markets, managing risk and your investment objectives.

# Charles Stanley Wealth Managers

At Charles Stanley, we know that personal wealth means more than money.

It reflects people's beliefs, their ambitions and their ability to achieve those aspirations. It underpins their responsibilities, their lifestyle and their ability to help others and provide for future generations. Wealth can mean success and security to some, and opportunity and freedom to others, and it can mean making a difference to families, communities and our world.

With over 200 years' experience of serving the private investor, we continue to evolve to help them meet their goals by understanding what wealth means to them.



## Choice

### Truly Bespoke Portfolio Service

Unique portfolios designed entirely around your needs.



## Personal

### Investment manager is your main point of contact

Your investment manager is the person responsible for your investments and they are directly available to you.



## Experienced

Investment managers typically have a long tenure in the industry and with Charles Stanley.



## Well Resourced

The stability and resources of a large firm but with a small and nimble team mentality

As at June 2019, Charles Stanley manages over £24.4bn on behalf of our clients. With 255 investment managers and 900 staff overall in the UK.



## Transparent

### Clear and fair charging structure

Charging structure set at what we believe to be very competitive prices.



## Reliable

### Award-winning and reliable performance

The Gold Standard Award from Investment Week in the Discretionary Fund Management category.



## Service driven

### Client service at the centre of everything we do

Guided at each stage of the onboarding process and with ongoing client service recognised and valued by existing clients. In our 2019 Client Survey, 92% of survey respondents declared themselves satisfied with the range of products and services provided by Charles Stanley.

# How we work with you

## Multi Manager Funds

Manager of manager or Fund of funds, UT or OEIC

## Managed Portfolio Service (MPS)

Risk adjusted models using funds to fit broad client risk profiles

## Bespoke Discretionary Managed Portfolio Service

Base risk adjusted Model Portfolios with some bespoke elements added to them

## Truly Bespoke Discretionary Managed Portfolio

Portfolios constructed to your unique specification

### Your investment manager:

- ▶ is directly available to discuss all matters regarding your portfolio
- ▶ will set face-to-face review meetings at least once a year at a time convenient for you if required
- ▶ provides quarterly reports and regular updates
- ▶ will always work towards your objectives within your designated risk category

### Your investment management team:

- ▶ your investment manager is supported by other investment managers within their team and within Charles Stanley
- ▶ have designated support staff
- ▶ have access to all of Charles Stanley's internal and external research, investment processes and support infrastructure

## Our process

1

### Understanding your requirements

At this stage we spend time getting to know you. We will ask you about your principles and motivation regarding money and your short and long terms goals

2

### Defining your objectives

Next we turn the conversation to your investments and developing an investment strategy. We need to understand your appetite for risk, investment preferences, time scales, existing investments and tax requirements

# Investment and Risk Management Process

## HOW WE CONSTRUCT YOUR PORTFOLIO



### Understanding our clients

In terms of investment management, we specifically need to understand your personal risk appetite, your capacity for loss and your need for investment risk.

### Objective

Some clients seek to focus on generating income, while others are more interested in capital growth. As part of our initial assessment we will categorise this aspect of your objectives as one of the following requirements: Income, Balanced and Growth. We weight your portfolio accordingly, while still adhering to the agreed risk profile.

### Risk

At the heart of our relationship with you, we will be gauging the extent to which you may be prepared to accept increased volatility and potential losses over the short term in order to meet your long-term investment goals. In general, it is correct to assume that assets with higher potential returns carry a higher degree of risk.

### Asset allocation

To assist construction and management of your portfolio, your Investment Manager has access to considerable internal and external sources of research, investment ideas and guidance. In particular, to assist in managing your portfolio, we have a set of central strategies which provide comprehensive asset-allocation guidance for each risk category.

Your Investment Manager can combine these strategies with their deep knowledge of your personal circumstances and construct a suitable portfolio for you. In all situations however, we will be able to articulate the investment strategy for your portfolio and to have documented investment rationales supporting the investment decisions made.

### Monitoring

All client portfolios are monitored and reviewed on a continuous basis to ensure compliance with your objectives and risk category.

3

### Designing a strategy

We then compile all of the information we have gathered and design a bespoke investment strategy to meet your objectives

4

### Implementing your strategy

Once you have confirmed that you are happy with the proposed strategy and our fees we will look to formalise the relationship, set up your account and transfer any stock and cash from existing accounts

5

### Regular review, reporting and support

For Charles Stanley, providing superior support and client service is just as important as managing your investments. We put you at the centre of everything we do and will provide you with as much, or as little, support as you would like.

# Client service

When you are happy to accept our investment proposal and fees, we will set up your account and bring on your existing investments as quickly and efficiently as possible.

Once on board your investment team will monitor your portfolio closely and take action or make recommendations accordingly.

- ▶ Your investment manager is available to discuss all matters regarding the portfolio
- ▶ Your investments can be viewed online at anytime via our client portal and app, MyCharlesStanley
- ▶ You can sign up to receive Charles Stanley's thought leadership, news and market insights
- ▶ We will invite you to events and conferences hosted by Charles Stanley

## How can I sign-up to become a client?

### How safe is my investment?

We hold all client money in accordance with the Financial Conduct Authority (FCA) client money rules. This means we hold client money in trust with one of our nominee companies or by an approved overseas custodian. All client assets held by a nominee company or custodian are ring fenced from Charles Stanley's own monies in accordance with FCA rules.

### How to find us and contact details

If you are thinking of changing investment manager or are a first time user of discretionary services please do get in touch with us. We'd love to have a free, 'no obligation' chat with you, learn a little more about your requirements and explain our services in more detail. We are happy for you to arrange an appointment at our offices or we can visit you at your home. Please see the Meet the Team page to see where we are located and how to contact us.

Our dedicated support and customer care staff will manage all possible aspects of onboarding for you



## Meet the team

At Charles Stanley you will have direct access to a dedicated investment manager and their team on an on-going basis, there is no separate relationship manager. We have an experienced investment management team which can demonstrate longevity and continuity.



**Alex James, Branch Manager and Investment Manager**

Alex joined Charles Stanley in 2014 and manages investment portfolios for private individuals, trusts, companies and charities. He is a Chartered Fellow of the Chartered Institute for Securities & Investment. For 10 years prior to joining Charles Stanley, Alex held investment management and private banking roles in the wealth management division of a global banking organisation. In his spare time Alex regularly completes long distance races, up to and including marathons.

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**Nick Richardson, Investment Manager**

Nick graduated with a degree in Mathematics from the University of Manchester in 2007. He went on to join Charles Stanley in 2013 where he manages investment portfolios for a range of private clients, trusts and charities. He is a Chartered Fellow of the Chartered Institute for Securities & Investment and volunteers on their exam panel.

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**Anna Simmonds, Investment Manager**

Anna holds a master's degree in Finance and Banking from the Warsaw School of Economics. She joined Charles Stanley in 2004 where she creates bespoke discretionary portfolios for private individuals, trusts, pensions and charities. She is a Chartered Fellow of the Institute for Securities & Investment, passing the CISI Diploma with the highest score of the year across the entire industry.

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**Kiran Chavda, Investment Manager**

Kiran started his career with the International Stock Exchange in 1986 and ran the first pilot share shop. He went on to join Barclays where he stayed for 25 years. Kiran joined Charles Stanley in April 2014. Kiran has 34 years' experience managing relationships and portfolios for private individuals, trusts, companies, charities and SIPPs. He is a Chartered Fellow of the Chartered Institute for Securities & Investment.

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**Ross Jeffries, Office & Portfolio Manager**

Ross joined Charles Stanley in June 2013 after previous roles in retail banking and IT. Ross's primary function within Charles Stanley is to manage our administration team, providing support to all staff and assisting with the smooth operation of the office. He will review portfolios on behalf of our investment team and is our first point of contact for Execution Only and Gold card clients, performing transactions at their instruction. Ross holds a Bachelor of Commerce majoring in Finance and an Investment Advice Diploma, continuing his studies in Wealth Management. He is an Associate of the Chartered Institute for Securities & Investments and our First Aid Officer

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**Benjamin Benson, Portfolio Manager**

Benjamin is a Portfolio Manager in the Charles Stanley Cambridge branch. In this role, he applies investment analysis and research to portfolio construction for clients. He joined in August 2020 having worked at a regional model portfolio solution provider for 5 years, and before that at Hargreaves Lansdown. He is currently a CFA Level II candidate.

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**James Wynn, Investment Managers Assistant**

James joined Charles Stanley in November 2016 after graduating from College. James provides support to our Investment Managers and is an integral part of our administration team. He is currently studying towards a degree in Business Management and Economics via The Open University. James is passionate about weight training and boxing and enjoys watching American Football.

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**Emily Horwood, Investment Managers Assistant**

Emily joined Charles Stanley in November 2015 after graduating from college. She has acquired the CISI Level 3 award for Introduction to Investments and is continuing her studies towards her CISI Investment Advice Diploma. Emily supports our Investment Management team and assists with execution only trading and accounts for deceased estates, solicitors and execution only clients. Emily enjoys playing the piano, spending time in the garden and keeping active.

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