CHARLES STANLEY

Focusing on you

Discretionary Investment Management

DESIGNED FOR YOUR PEACE OF MIND.

With Charles Stanley your 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, and managing risks to meet 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, or opportunity and freedom to others. For some 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

Your 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 31st March 2023, Charles Stanley manages over £25.1bn for our clients. With approximately 250 financial professionals and 800 staff overall in the UK.

TRANSPARENT

Clear and fair charging structure

You will always know what you are going to pay for our services and we believe our fees and charges are very competitive.

SERVICE DRIVEN

Client service at the centre of everything we do

We will be there at every step while we set up your accounts and will provide an ongoing service that has been recognised and valued by existing clients. In our 2022 Client Survey, 90% of survey respondents declared themselves satisfied with the range of products and services provided by Charles Stanley.

Becoming a client

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

- 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 safe is my investment?

We hold all client money as set out by the Financial Conduct Authority's (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 as required by the FCA rules.

Next Steps

How to find us and contact details

If you are thinking of changing investment manager or this is the first time someone has managed your investments for you, 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 aspects of becoming a client

STEP 1

You complete the forms

Return completed application form and required documents to meet anti-money laundering requirements.

STEP 2

We open your account

Charles Stanley account opened and instructions to transfer investments passed to previous investment manager, or bank details provided for new investments.

3 TO 5 DAYS

STEP 3

Your investments are transferred

Investments transferred from previous provider.

STEP 4

We confirm progress

We will keep you up-to-date at all times and will confirm when the process is completed.

DEPENDS ON COMPLEXITY*

* Transferring a SIPP can take six months.

Our process

HOW WE CONSTRUCT YOUR PORTFOLIO

1

Understanding your goals

Before we can manage your investments we spend time getting to know you. We will ask you about your values and priorities when it comes to money and your short and long terms goals.

2

Defining your objectives

Next we turn the conversation to how we can help you create the right investment strategy. We need to understand your investment preferences including any environmental, social and governance (ESG) preferences, time scales, existing investments and tax requirements. You might want to generate an income from your wealth, or you might be looking to focus on growth, or a combination of the two.

3

Risk

At the heart of our relationship, will be understanding the degree to which you feel comfortable with the variability of your returns, and potential short-term losses, to meet your long-term aims. In general, assets with higher potential returns carry a higher degree of risk.

4

Designing a strategy

We then take all the information we have gathered and design a personal investment strategy to meet your goals.

5

Putting your plan into action

Your investment manager is responsible for creating a portfolio unique to you based on their deep knowledge of your personal circumstances. To help them achieve this they can draw on our extensive internal and external research, our investment ideas and guidance from our research teams.

In particular, our central strategies provide detailed recommendations on our preferred investments for each risk category. These also help your Investment Manager explain the strategy for your portfolio and report on why they made these investment decisions.

6

Regular review, reporting and support

Once you are a client, your investment manager will monitor your portfolio closely. We constantly monitor and review all client portfolios to make sure they are in line with your objectives and level of risk.

We will make any necessary changes to your investments to protect you from risks or take advantage of short-term opportunities.

We believe 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 provide you with as much, or as little, support as you would like.

How we work with you

INVESTMENT MANAGER RELATIONSHIP

Your investment manager:

- is directly available to discuss all matters regarding your portfolio
- will have personal review meetings with you at least every 12 to 18 months, at a time convenient for you
- meetings can be via video call, telephone, or in person at a venue of your choice
- provides quarterly reports and regular updates
- will always work towards your objectives within agreed risk guidelines

Your investment management team:

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

EVOLUTION OF INVESTMENT MANAGEMENT

Multi Manager Funds

Funds, UT or OEIC

Managed Portfolio Service (MPS)

Risk adjusted models using funds to fit broad client risk profiles

Discretionary Managed Portfolio Service

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

Charles Stanley provide a Truly Bespoke Discretionary Managed Portfolio

Portfolios constructed to your unique specification

Focusing on you

CHARLES STANLEY

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, Chartered FCSI
Branch Manager and Senior 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. Alex is a graduate of Loughborough University and has been working in the investment management industry since 2002. 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 is a keen runner, regularly completing long distance races, up to and including marathons.

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Nick Richardson, Chartered FCSI
Senior Investment Manager

Nick joined Charles Stanley in 2013 from a Manchester based wealth manager, where he had worked since graduating from University of Manchester in 2007 with a degree in Mathematics. Nick is a Chartered Fellow of the CISI and holds the Chartered Wealth Manager qualification. He also volunteers on their exam panel. Nick manages portfolios for private clients, trusts and charities and works with various families and entrepreneurs to help them achieve their financial goals. Outside of work, Nick enjoys keeping active through sport (particularly rowing) as well as spending time with his young family and doing the odd DIY project.

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Anna Simmonds, Chartered FCSI
Senior Investment Manager

Anna joined Charles Stanley in 2004 where she creates bespoke discretionary portfolios for private individuals, trusts, pensions and charities. Anna holds a master's degree in Finance and Banking from the Warsaw School of Economics. 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. Outside of work, Anna enjoys planning her traveling adventures which allows her to explore different cultures and places with her husband and young son.

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Kiran Chavda, Chartered FCSI
Senior Investment Manager

Kiran began his career at the International Stock Exchange in 1986, where he pioneered the first pilot share shop. He then spent 25 years at Barclays, honing his expertise in financial management. In April 2014, Kiran joined Charles Stanley. With 38 years of experience, he excels in managing relationships and portfolios for private individuals, trusts, companies, charities, and SIPPs. Kiran's investment philosophy is centered around long-term growth and risk management, thorough research and due diligence. As a Chartered Fellow of the Chartered Institute for Securities & Investment, Kiran is committed to maintaining the highest standards of integrity and professionalism in all his dealings.

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Ross Jeffries, ACSI
Office & Portfolio Manager

Ross joined Charles Stanley in June 2013 after previous roles in retail banking and IT. He will review portfolios on behalf of our experienced investment management team and is part of the Cambridge branch investment committee. Ross rebalances client portfolios to our agreed investment strategies and researches new ideas and potential changes to preferred holdings. Ross manages our talented administration team, is an Associate of the Chartered Institute for Securities & Investments and continues his studies in Wealth Management.

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James Wynn,
Investment Managers Assistant

James joined Charles Stanley in November 2016 as an investment managers assistant, where he plays a crucial role in supporting our investment management team to ensure that our clients receive excellent service. James is dedicated to contributing to the success of our firm and assisting in achieving our clients' financial goals.

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Alithia Elia,
Investment Managers Assistant

Alithia joined Charles Stanley in 2025 as an Investment Managers Assistant, bringing five years of property industry experience. She supports investment managers in portfolio oversight and delivers exceptional client service. Committed to continuous learning, Alithia is working towards her CISI Investment Advice Diploma to enhance her knowledge and expertise in the investment sector. Beyond her professional pursuits, Alithia enjoys functional fitness and running. She also has a passion for travel and seeking out new destinations.

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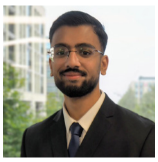

Shah Chowdhury, ACSI
Investment Managers Assistant

Shah joined Charles Stanley in 2024 as an Investment Managers Assistant, following two years at a Cambridge based financial planning firm. In 2025, he achieved his CISI Investment Advice Diploma and is now studying towards his Chartered Wealth Manager Qualification. Shah supports the investment managers with managing portfolios for private clients, trusts, companies and charities. Passionate about his work, Shah is dedicated to continuously improving his skills and knowledge. Outside of work, he enjoys watching Arsenal, going to the gym, and practicing Jiu-jitsu, which keeps him motivated and energised.

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