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.

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

Bespoke 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

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.

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.

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.

3 TO 5 DAYS

DEPENDS ON COMPLEXITY*

* Transferring a SIPP can take six months.

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.

Jon Curtis, Senior Investment Manager

Jon joined Robson Cotterell in 1987 four months before the crash, so it was an interesting first few weeks in the industry. After moving to Christows, which became part of Investec, Jon joined Charles Stanley and has held various management positions during this time. He has guided his clients through tumultuous times ranging from the Great Financial Crisis of 2008/09 to the more recent pandemic. Well known and regarded in the industry, Jon has over 35 years' experience in managing the investments of private clients, charitable funds, SIPPs and trusts. Jon was made a Chartered Fellow of the Securities Institute in 2011.

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Katie Presland, Senior Investment Manager

Katie is a Senior Investment Manager in the Tunbridge Wells office and her career in the industry has spanned over 31 years in managing the investments of private clients, charitable funds, trusts and SIPPS. She started her career in 1993 with Albert E Sharp in Bristol and joined Rathbones (Neilson Cobbold) in Bristol in 1997, before relocating to their Tunbridge Wells office in 1998, and then opened the office for Charles Stanley in 2001. Katie is well regarded and known within the industry and investment community, and previously held the position of President of the South East Branch for the CISI for 2 years and she was also Vice-President for the previous 4 years and fundamental on the creation of the branch. She also takes time to support local charities and works closely with local agents and out of the office Katie enjoys spending time with family, particularly her husband and 2 daughters.

Katie won in 2023 the Woman of Distinction Award for Charles Stanley.

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Sarah Penny, Investment Managers Assistant

Sarah has been with Charles Stanley since early 2018 and currently provides administrative support to Jon Curtis and Katie Presland. Previously Sarah started her financial career at Fidelity within their Investment Account and ISA team, swiftly moving to their pensions department. She has completed her first exam towards her Investment Operations Certificate (IOC) and outside of work enjoys going to the cinema, yoga and has a keen interest in photography.

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Charlotte Mashiter, Investment Managers Assistant

Charlotte has been with Charles Stanley since 2015, having previously worked in a variety of roles with BNY Mellon and Capita in Corporate Action and Employee Share Plan administration. Within the Tunbridge Wells office, she assists Jon Curtis and Katie Presland with all aspects of the administration of their clients' portfolios and she is an Associate member of the Chartered Institute for Securities and Investment. Her hobbies include gardening, walking in the Kent countryside and on the South Downs and attending Agility and Gundog classes with her Cocker Spaniel, Molly.

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