

Focusing on:

Discretionary Managed Service

What is discretionary investment management?

You give us the discretion to manage your money and make decisions on your behalf in order to achieve your investment goals – whether you are seeking to grow your money, generate a regular income or a combination of both.

Is Charles Stanley discretionary investment management right for me?

Your dedicated investment manager will put together a portfolio designed and managed entirely around you, focusing on your interests, making sense of complex markets, managing risk and protecting and growing your investments. He or she will also draw on the capabilities of our in-house research team, which has expertise in equities, fixed income and collective investments such as unit trusts and Open-Ended Investment Companies (OEICs). With Charles Stanley's breadth of experience and market insight, you can always be sure your assets are in safe hands.

Our experience tells us that the people who benefit most from a Discretionary Managed service are those with insufficient time or inclination to manage their investments directly, and those who value:

- an investment specialist working continuously on their behalf, who can act quickly as markets change
- having one point of contact whilst maintaining a clear view of their investments through in-depth reporting
- having their assets held in tax-efficient 'wrappers' such as:
 - Individual Savings Accounts (ISAs)
 - Junior ISAs (JISAs)
 - Self-Invested Personal Pensions (SIPPs)
 - Small Self-Administered Schemes (SSASs)*
- guidance on Capital Gains Tax
- use of our custody and nominee services for UK and overseas securities

Designed for your peace of mind

Charles Stanley has been looking after clients and their money since 1792. We stand out because of the time and attention we give to our clients to help them achieve their individual goals.

When you become a Charles Stanley client you can expect an ongoing personal relationship with your highly qualified investment manager, for whom you will have a direct telephone number and email address. All of Charles Stanley's investment managers are backed by a dedicated support team.

You will be updated regularly on the progress of your portfolio and you can also view your investments, pay funds into your account and stay in touch at any time through 'My Charles Stanley', our secure online client portal.

Your investment manager will arrange a series of regular reviews with you (at least every six months) and will be in touch regularly to check for any changes in your situation, to ensure we keep your portfolio in line with your objectives and risk profile.

*SSASs are not regulated by the Financial Conduct Authority.

Getting started

You can choose your dedicated investment manager. He or she will then spend time with you to understand your financial goals and attitude to investment risk. Your investment manager will create a portfolio for you, which draws from the widest choice of investments to help achieve your goals. You may opt for fully bespoke discretionary management, or there may be a discretionary model portfolio that meets your requirements. Once you are happy to proceed, your investment manager will invest on your behalf, monitoring and adjusting your portfolio within the agreed parameters.

Administration

We will look after all the paperwork and administration for you and provide you with comprehensive reports at least every six months (your desired frequency will be agreed with your investment manager). At your request we can also provide copies of reports to other parties, such as your accountant.

You can also review your investments online at any time through our secure client portal 'My Charles Stanley'.

Custody of your investments

We hold your investments in the name of our nominee company, Rock (Nominees) Limited, whilst the money we look after for clients is held in trust on your behalf. Both remain your property at all times and are ring-fenced from the assets of Charles Stanley. We are authorised and regulated by the Financial Conduct Authority, we hold substantial insurance cover at Lloyd's of London and we participate in the Financial Services Compensation Scheme (fscs.org.uk).

Fees and charges

Your investment manager will explain our fees and charges for your account and provide you with a comprehensive charges sheet. We calculate investment management fees as a percentage of the value of your portfolio at the end of each month, to be deducted at a frequency agreed between you and your investment manager.

Detailed terms

We will provide you with a copy of Our Services and Business Terms before you open your account. You can also access this at charles-stanley.co.uk

Other discretionary investment management services

We also offer:

- a range of model portfolio services, including our Multi-Manager, Dynamic Passive and Multi-Asset Portfolios
- our Inheritance Tax Portfolio Service
- specialist Awards and Damages (Court of Protection) investment

For information on these services, please speak to your Charles Stanley contact directly.

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Important information

Investors should note that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. You may not recover what you invest.

The levels of taxation and their respective treatment depend on your individual circumstances and the applicable law, which may be subject to change in the future.

This document has been provided for information purposes only and does not constitute advice or a personal recommendation, nor does it constitute an invitation to purchase or sell units or shares. Investments or investment services referred to may not be suitable for all recipients. The suitability of a particular strategy will depend on an investor's individual circumstances and objectives.

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