

Focusing on:

Advisory Managed Service

What is advisory investment management?

You mandate us to manage your money and make recommendations on how to achieve your investment goals. The final decision on whether each recommendation is acted on, however, remains with you – an approach that works whether you are seeking to grow your money, generate a regular income or a combination of both.

Is the Charles Stanley Advisory Managed service right for me?

Once you become a client, 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 from our Advisory Managed service most are those who prefer to take some active part in how their investments are managed, and those who value:

- an investment specialist working continuously on their behalf who can make recommendations 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 continue to stand out because of the time and attention we give to our clients to help them achieve their individual goals.

When you join Charles Stanley, 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 about the progress of your portfolio. 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 have the option to choose your dedicated investment manager, who will 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. Once you are happy to proceed, your investment manager will invest on your behalf, continuously monitoring your portfolio and working with you to make adjustments, with your approval, within the agreed parameters.

Our regulatory status

As an independently-owned firm, we are not tied to any products or providers. When advising you on your investments, or managing them for you on your behalf, we consider the whole of the investment market available to retail investors, and where appropriate we will also advise you on direct investments such as shares, gilts and corporate bonds. We can advise on all retail investments, and are not limited to advising solely on products.

Our Advisory Managed investment service is classed as 'restricted' however, since it is designed specifically for investors seeking specialist expertise and advice on investments and investment portfolios. This service does not extend automatically to advice or management in relation to your overall financial planning arrangements, or to any individual aspect of your financial requirements other than stockmarket and stockmarket based investments. Clients who seek a broader overview of their financial planning and pension requirements should speak to their existing Financial Adviser, or where appropriate we would of course be delighted to introduce them to the professionally qualified advisers in our Personal Financial Planning division.

Our business is authorised and regulated by the Financial Conduct Authority.

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.

This document is not intended to constitute financial advice; if you are in any doubt as to its contents you should seek independent financial advice.

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Administration

We will look after all the paperwork and administration for you and provide you with comprehensive records 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.

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 investment management services

We also offer Discretionary Managed services, where you give us the mandate to make investment decisions on your behalf, without consulting you each time. These include:

- 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