At a glance summary

Each client will receive a truly bespoke investment portfolio, created by a dedicated investment manager.

- Each portfolio is truly bespoke meaning your client can benefit from the full range of retail asset classes such as equities, gilts and corporate bonds, whilst still being able to hold 'cherished investments' within their personalised portfolio.
- Ongoing management of your client's portfolio, with your investment manager taking responsibility for investment decisions on your client's behalf, within the mandate agreed with you.
- A proven investment heritage blended with leading investment management strategies and technology.
- A local presence and direct contact with the investment manager — the person who actually makes the decisions for your client's money
- Face-to-face review meetings with your investment manager, and the option for us to meet with your client if you so wish.
- Valuable administrative reporting functions and client-friendly communications that can easily be passed on.

All clients have access to:

- Easy online access for advisers and clients through our secure online portal 'My Charles Stanley'
- Formal reports and valuations half-yearly
- Full year-end tax report incorporating Consolidated Tax Voucher
- Contract notes and statements, as well as use of our nominee service
- Company research
- Ad hoc communications regarding market events

We can also include where required:

- Custody for overseas stocks and shares

We are committed to providing the investment support you need to be able to focus on what you do best: managing client relationships.

Focusing on you

CHARLES STANLEY

How you can find out more

For more information about Charles Stanley's Bespoke Discretionary Managed service, please contact a member of our Intermediaries Sales team.

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E | ist@charles-stanley.co.uk

www.charles-stanley.co.uk/professional-advisor-services

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The value of investments can fall as well as rise. Investors may get back less than invested.

101.09 November 2018

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Focusing on you

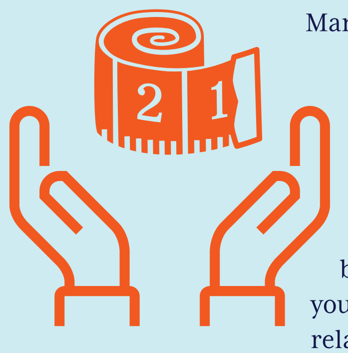
FOR AUTHORISED INTERMEDIARIES ONLY

FOCUSING ON

Bespoke Discretionary Managed Service

Why choose Charles Stanley Bespoke Discretionary?

Financial markets are extremely complex and ever changing, being influenced constantly by the global economy. As a financial adviser, you will know that keeping up to speed with the markets takes time and focus, and this can be difficult to fit into your normal day to day activities.



Our Bespoke Discretionary Managed service allows you to empower a specialist like us to make sense of those markets for you, acting in accordance with your investment brief. This frees up your time to be able to focus on what you do best: managing client relationships.

We look after the investment portfolio of your client, and make critical investment decisions on your behalf. This means we can react quickly to situations as they develop to make sure your client does not miss out on appropriate opportunities or is exposed to unnecessary risks. By monitoring each portfolio closely, we make sure that it continues to be invested in accordance with the objectives and risk parameters agreed between you and your client.

You will have a dedicated investment manager to talk to – not a separate relationship management team. This specialist has access to external research as well as support from our expert in-house research team.

Each portfolio is truly unique and bespoke to your client. Working closely with you, we can help optimise their personal taxation allowances.

OVERVIEW – 7 KEY POINTS

- A truly bespoke investment solution that is aligned to your own offering
- Your professional investment manager will take responsibility for your clients' investments — reacting quickly as any risks or opportunities arise
- Proven investment strategies backed by our expert in-house research team
- You can expect a personal ongoing relationship with your highly qualified investment manager, not a separate relationship manager
- The ability to hold investments in General Investment Accounts, ISAs, and IHT portfolios, as well as a wide range of SIPPs, SSASs and Offshore Bonds
- Clear view of investments through in-depth reporting and our secure online client portal 'My Charles Stanley'
- Competitive fee structure

Our large client base and extensive experience has taught us that the type of underlying investor who benefits the most from this bespoke service is one that values:

- a dedicated personal investment manager responsible for their assets on a continuous basis – so they do not miss out on investment opportunities as they arise, or take undesirable risks as markets and values change.
- their assets being optimised for tax savings by you placing them in the right name, ownership and tax wrapper - so that legally and ethically, they do not pay unnecessary tax when spending or passing on their money.
- secure technology that allows online access to view their investments.
- the ability to invest directly into the full range of retail asset classes such as equities, gilts and corporate bonds, whilst still being able to hold 'cherished investments' (such as gifts from a parent) within their personalised portfolio.
- the ability to hold their investments in General Investment Accounts, ISAs, and IHT portfolios, as well as a wide range of SIPPs, SSASs and Offshore Bonds.

Our investment approach — professional, focused and bespoke to each client

1 You choose the location of your dedicated investment manager from any of our UK offices. Your investment manager will invest time with you to understand your client's aims, objectives, and your overall investment ethos.

2 You will be provided with as much information as you need to understand the true value we will add to your clients and your business processes, as well as satisfy due diligence requirements (including our Terms and details of all fees that will apply to the account).

3 Once appointed, your investment manager will work with you on a client by client basis. He or she will need to understand from you what your client's objectives are and also their feelings concerning risk. Understanding your tax wrapper selection, the investment manager can then create the appropriate bespoke portfolio for your client.

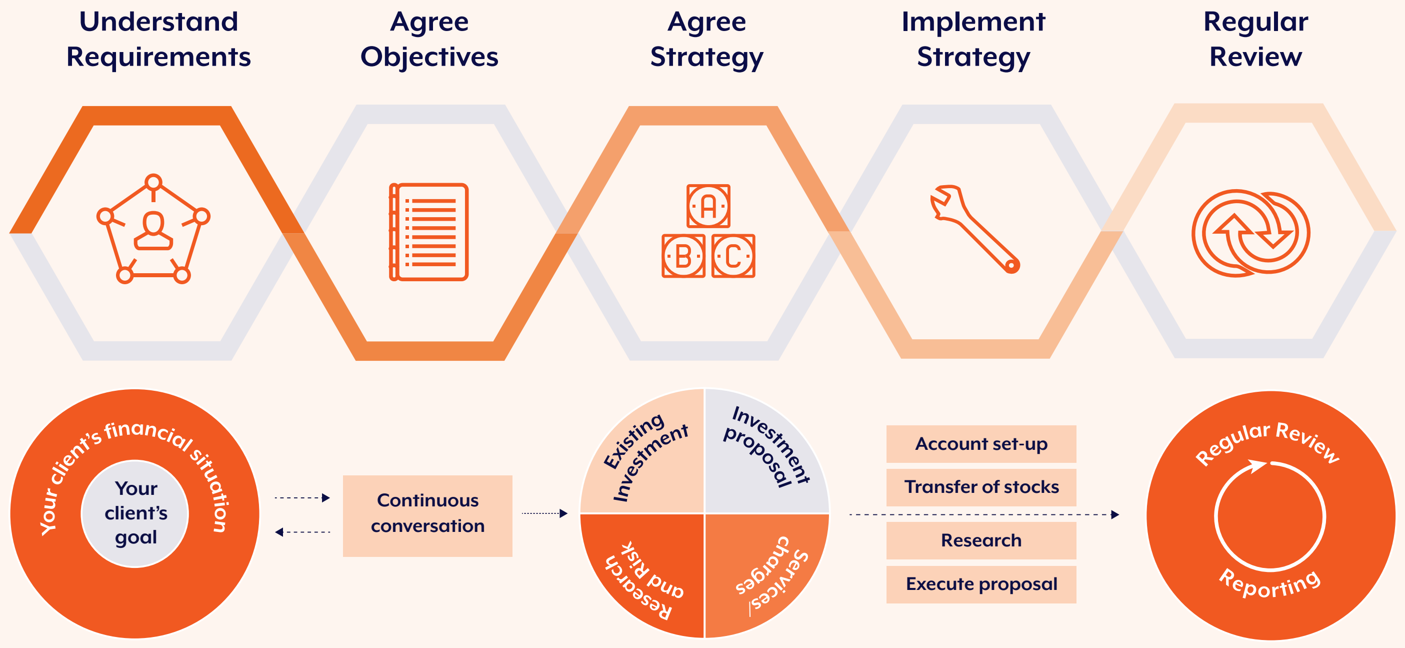
4 Once you and your client have decided to proceed, we invest and monitor your portfolio continuously within agreed parameters - to ensure we keep your client's money on track.

5 You will receive login details for the secure client area of our website ('My Charles Stanley'), so that you can see your clients' valuations and statements whenever you wish.

6 You retain one point of contact across the year (your investment manager), and receive client-friendly communications to pass on to your client.

7 At the review with your client, you choose the format and level of engagement you want from us – ranging from us providing information and commentary for you to use, through to attending in person.

Central investment process



As the client's trusted adviser, you conduct a fact-find process and assess the client's investment objectives and risk profile.

Our initial conversation with you is designed to agree your client's:
- Investment objectives
- Risk categorisation
- Timescale for investment
- Investment style
- Account type

We compile the information gathered in steps 1 and 2, and:
- Consider existing investments
- Provide an investment proposal
- Utilise available research and risk software
- Discuss services and charges

The implementation process formalises our relationship through the:
- Set-up of account(s)
- Transfer of stocks and cash
- Adding value to your client's portfolio through research
- Execution of investment proposals

On a regular basis we:
- Review your client's portfolio
- Take action/make recommendations
- Report to you regularly