

## Investment partner

### Company profile

Investment management (discretionary and advisory) for private investors, companies and charities. Charles Stanley works directly with investors and supports intermediaries by providing high quality investment services. Our investment managers focus on achieving optimum returns for each investor, aligned with the investor's risk profile and objectives.

Wholly owned by Charles Stanley Group PLC, a company listed on the London Stock Exchange, Charles Stanley & Co. Limited is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange.

The group's history dates back to 1792 and the traditional values of good quality service delivered in a personal manner remain today. The group has grown over the centuries and today's modern organisation is supported by leading-edge technology, efficient administration and comprehensive research. We look after over £20.9bn of assets under management and administration and have a network of 24 offices around the UK (as at 30 June 2016).

### Why select Charles Stanley?

- A personal service for investors and intermediaries, offering direct contact with the individual managing your funds.
- A rigorous and comprehensive process for assessing your risk profile and investment objectives, adapting your SIPP's portfolio to meet changes in your circumstances.
- Traditional services delivered in a modern and efficient way.
- Access to a wide range of direct investments and funds.
- Six Defaqto 5 Star ratings for our bespoke discretionary management and model portfolio services (2015 and 2016).



## Investment approach



### STEP ONE

**Charles Stanley, in conjunction with your financial adviser, will understand your requirements**

A fact find process providing initial and ongoing reviews based on:

- Financial circumstances
- Need for income
- Service level
- Financial planning requirements
- Risk tolerance and capacity for loss
- Ultimate goal

### STEP TWO

**Agree your objectives**

Our initial and ongoing conversations with you are designed to agree your:

- Investment objectives
- Risk categorisation
- Timescale for investment
- Investment style
- Account type

### STEP THREE

**Recommend investments**

In making investment recommendations, we take information gathered in steps 1 and 2, and:

- Discuss our services and charges
- Utilise available research and risk assessment software
- Consider existing investments
- Provide an investment proposal

### STEP FOUR

**Implement the agreed strategy**

The implementation process formalises our relationship through the:

- Signing of agreements
- Set-up of account(s)
- Transfer of stocks and cash
- Adding of value to your portfolio through research
- Execution of investment proposals

### STEP FIVE

**Review your portfolio  
(Discretionary and Advisory Managed only)**

On an ongoing basis we:

- Review your portfolio
- Make recommendations/ Take action
- Regularly report to you (directly or through your financial adviser).

## Charges

For information on our charges, please speak to your existing Charles Stanley contact or get in touch with us.

## Important

**You should be aware that the value of investments can fall as well as rise, and your capital is not guaranteed.**

You should seek advice, from a professional financial adviser, on the suitability of a SIPP for your circumstances.

Adviser charges may be paid out of your SIPP cash account by AJ Bell Investcentre. In addition, your financial adviser may receive initial and ongoing payments from Charles Stanley. Your adviser will provide you with further details.

AJ Bell Investcentre will not accept your investment instructions - these must be arranged directly with Charles Stanley.

Your adviser is responsible for transferring cash between AJ Bell Investcentre and Charles Stanley. Your adviser must transfer cash using AJ Bell Investcentre's online cash movement facility.

## Contact

Details of Charles Stanley's regional offices and contacts can be found at: [www.charles-stanley.co.uk](http://www.charles-stanley.co.uk) or

T: 0207 149 6437

E: [focusingonyou@charles-stanley.co.uk](mailto:focusingonyou@charles-stanley.co.uk)

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