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.

Meet the team

At Charles Stanley you will have direct access to a dedicated investmentmanager 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.

Charles Turton
Branch Manager

Charles Turton has over 27 years of experience in the financial services industry. He is a fully qualified Chartered Fellow of the Chartered Institute of Securities and Investment and is the Branch Manager of the Guildford office. He graduated from Durham University and joined Greig Middleton Stockbrokers in 1994. This evolved into Gerrard Investment Management and subsequently Barclays Wealth. He moved to Charles Stanley in 2007. He became a Fellow of the Securities Institute in 1998 and specialises in Private Client, Trust, Charity and Pension portfolio management. He is a Director of the Charlotteville Jubilee Trust.

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Nicola Mavroleon
Investment Manager

Nicola began her career in 1999 joining Charles Stanley's London officeas a Graduate Trainee. After completing the CISI Diploma in Securities & Investments in 2001 she moved to the Asset Management division. Here she gained a wealth of experience in managing private client assets and also became a Chartered Fellow of the Securities & Investment Institute. Nicola joined the Guildford office in 2012 and now manages discretionary portfolios for a wide range of affluent private individuals as well as trust's and charities.

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Louis Coke
Senior Investment Manager

Louis is a Senior Investment Manager at the Guildford office, joining the firm in 2005. He became a member of the Chartered Institute of Securities and Investments in 2007 and obtained personally Chartered status in 2010. He was one of the youngest people in the country to have taken and successfully passed all units of the CISI Masters in Wealth Management. Additionally, he has passed the Introduction to Sustainability course from the University of Illinois, Management Diploma from the ILM and more recently Diploma in Regulated Financial Planning from the Chartered Insurance Institute. Louis blends technical investment skills with a deep understanding of what clients are trying to achieve over multiple generations.

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George Coster,
Senior Investment Manager

George Coster has over 20 years of experience in the financial services industry and is a fully qualified Chartered Member of the Chartered Institute of Securities and Investment. George has taken and successfully passed all units of the CISI Masters in Wealth Management, achieving a distinction in the final unit. George spent 8 years working in Charles Stanley's London office and joined the Guildford team in September 2013. In 2012 George headed up the Charles Stanley Retail Bond Team that won the Investors Chronicle and FT Investment award for Best Stockbroker for Bonds. As an Investment Manager he has particular interest in managing a range of discretionary and advisory portfolios on behalf of private individuals, Trusts and charities.

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John Devine
Senior Investment Manager

John is a Senior Investment Manager at the Guildford office, joining the firm inanuary 2018. In addition to portfolio management John has research experience covering media and technology companies, and North American equity investment. John is a Chartered Fellow of the Chartered Institute of Securities and Investments and a Chartered Wealth Manager.

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Andrew Frogley,
Investment Manager

Andrew worked for Gerrard Investment Management in Guildford between 1995 and 2007. Andrew has worked in the industry since 1989 and became a Member of the Chartered Institute of Securities and Investments in 2000 and subsequently a Fellow.

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Nic Clarke
Investment Manager

Nic has worked in Investment Management for over 25 years. Before joining the Guildford office in 2014,Nic worked for 13 years in our London office as CharlesStanley's analyst and was ranked No.2 in the 2010 StarMine Analyst Awards in Insurance (stock picking). Nic has a Masters degree in Economics and Economic History and is a Chartered Fellow of the Chartered Institute for Securities and Investments and has also been a member of the Chartered Financial Analyst Institute.

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Claire Frazier,
Office Manager

Before joining, Claire worked for 7 years at Zurich Financial Services as a specialist in Investment Administration. Claire is an associate of the CISI having completed the IOC and a member of the CMI having a Diploma in Management Development. Claire is responsible for the management and oversight of the Administration team and provides full support and assistance to all the team's clients.

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Caroline Joaquim
Senior Investment Manager

Caroline commenced her working career within the legal profession followed by learning the background to stockbroking within Barings, prior to their takeover by ING, where she assisted with setting up the High Net Worth Client department. She joined Charles Stanley in 2007, together with the rest of the Guildford office, having previously provided full secretarial and administrative support within Gerrard and then Barclays Wealth previously.

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Charlie Garrod
Portfolio Management Assistant

Charlie has 5 years of experience in the financial services industry. He joined the Guildford office in August 2021 in a portfolio management capacity. He has an MSc in Investment and Financial Risk Management and is currently studying towards achieving his professional qualifications. Charlie assists Investment Managers with the construction and management of discretionary and advisory portfolios on behalf of private individuals and trusts.

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Angela Banks
Investment Managers Assistant

Angela Banks joined Greig Middleton Stockbrokers in 1987 and passed her Registered Representative exam a few years later. She has worked in the Guildford office for 20 years, seeing the changes in the firm to Gerrard and then Barclays Wealth, and provided full secretarial and administrative support to the varying teams over the years. She joined Charles Stanley in 2007, together with the rest of the Guildford office, where she continues to provide support to the team.

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Lucy Wickett
Investment Manager Assistant

Lucy has recently relocated to Surrey and started working for Charles Stanley in December 2022. Previous to joining, she has worked in communications and administrative roles in both corporate and creative fields.

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CHARLES STANLEY

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