

## Charles Stanley fact sheet

### What is your corporate background?

Charles Stanley is one of the UK's leading independently-owned investment management groups, with over £20 billion of funds under management and administration.

Charles Stanley can trace its origins directly back to 1792 and was first registered as a member of the London Stock Exchange in 1852. It has developed its regional presence and currently has over 20 offices across the UK. The Group has no international offices. A more detailed history of the group can be found at the following link: <http://www.charles-stanley.co.uk/about-us/history-chapter-one>

Charles Stanley & Co. Limited is a wholly owned subsidiary of Charles Stanley Group PLC, a public company whose shares are listed on the London Stock Exchange (CAY.L).

A large percentage of shares in the Group are owned by the Directors and employees, giving a strong base of stakeholders, all working to deliver success through a wide range of bespoke high quality services.

### Why should I consider using your Discretionary Fund Management service?

We believe that the advantages of Charles Stanley over our competitors are:

- Active management
- Proprietary and well-proven dynamic asset allocation approach
- Deep experience of researching and using passives
- Experienced asset management team
- Depth and strength of research resources
- Efficient administration provided by our own operations teams
- The attraction of using a well-established and independently-owned organisation (founded over 200 years ago)
- We are independently-owned and unlike many of our competitors, not part of a bank or life company
- There is a level of staff continuity that translates into the delivery of personal service by staff with a good understanding of clients' needs

### What is your approach to discretionary fund management?

#### Strategic Asset Allocation

We believe that proper diversification helps us to achieve strong risk adjusted returns. In order to achieve this, portfolios should have the ability to invest across a wide range of asset classes (including global equities, sovereign bonds, investment grade credit, high yield credit, property and alternatives). We build portfolios with imperfectly correlated assets which are expected to generate positive inflation adjusted returns over the medium longer term.

#### Tactical Asset Allocation

Notwithstanding the above, however, there can be prolonged periods when asset classes deviate significantly from what can be considered to be fair value and offer opportunities to deviate tactically away from our medium to longer term strategic allocation.

Our tactical asset allocation decisions are guided by the Tactical Asset Allocation Group. The purpose of the group is to enhance returns, and minimise losses, by making tactical adjustments to the strategic asset allocation. This is achieved by focussing on the shorter term drivers of asset markets, including; macroeconomic policy, technical and sentiment indicators and investor flows. We use a score card approach to rank the different factors. This approach helps us to determine when and how much risk is appropriate.

### What investment solutions can you offer through the Nucleus platform?

Dynamic Passive 1-5

Multi Manager Total Return 1-5

Multi Manager Income 1-5

All our strategies fall into the range of 3 to 7 which encompasses the most common outcomes from the DT client profiling tool.

### What are your fees?

AMC:

Dynamic Passive = 0.25% Incl. VAT

Multi Manager = 0.36% Incl. VAT

Fund Underlying OCF:

Dynamic Passive = 0.11 - 0.17%

Multi Manager = 0.55 - 0.98%

### Who should I contact to discuss the service further?

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