



CHARLOTTE SQUARE
INVESTMENT MANAGERS

OUR CORE PROPOSITION

Our advice will give your
investments direction

www.csmanagers.com

Charlotte Square Investment Managers is a trading name of CS Managers Ltd (registered in Scotland SC231678).
Registered Office 43 Charlotte Square, Edinburgh EH2 4HQ. CS Managers Ltd is authorised and regulated by the
Financial Conduct Authority (reference number 830853).



WELCOME TO CHARLOTTE SQUARE

WE ARE BASED IN THE HEART OF EDINBURGH'S FINANCIAL CENTRE

We offer a wide range of investment management services for private clients, trusts, pension schemes, corporate funds and charities.

We have been managing investments successfully since 2003. Our aim is the same now as it was then: to offer optimum investment solutions best suited to our clients' evolving needs and objectives - in a friendly, professional way.

We are active investment managers engaging with a changing investment climate, and acting promptly to assess emerging value in different asset classes and geographies.

The philosophy of the Firm feeds through to the investment solutions that we offer, based on a common sense approach to managing money at every level.

Our experience and expertise allow us to explore a wide investment universe across multiple asset classes - delivered in a clear and actionable way. Our performance track record across the product range, is underpinned by a disciplined investment process.



WEALTH ACCUMULATION

For many clients, building and preserving wealth can span a lifetime. Our approach, therefore, is based on a long term outlook, focussing on investments likely to deliver real returns across the investment cycle.



**LET US SHOW YOU HOW YOU
COULD MAKE MORE OF YOUR MONEY**

WHAT IS IMPORTANT TO YOU?

WE RECOGNISE THE TRUST YOU ARE PLACING IN US TO MANAGE YOUR FUNDS

We know how important it is to have ease of communication with your investment manager, and are driven by our primary motivation, to act in your best interests.

And that is where we start - with you.



Our principles are based on:

- listening carefully to what you tell us about your aims and objectives
- undertaking a full risk assessment to understand your particular risk profile
- looking for ways to provide value for money by keeping a focus on costs and charges
- keeping you informed on an ongoing basis as to how your assets are being looked after
- adapting our strategy as your needs evolve over the different stages of your life
- being responsive to changes in the economic and market backdrop
- delivering a high level of personal service in a professional manner

and most of all..... being available to you.



HOW WE CAN HELP?

INVESTMENT OPPORTUNITIES FOR LIFE

The Firm's discretionary investment service is designed to create suitable long term investment opportunities that help clients reach their financial goals throughout the different stages of their life. We have particular experience in managing the funds in your pension, AIM IHT strategies and tax exempt investing in general.



The range of portfolio service offerings is designed to be flexible to cater for clients with varying investment objectives across a wide spectrum of risk, namely:-

BESPOKE

For clients who wish an individually constructed personal portfolio that reflects complex or extensive investment needs or constraints (such as Capital Gains Tax or cherished holdings) or possibly a solution suited to Trusts or other intergenerational arrangements. This service is typically for clients with at least £1m to invest.

TAILORED

For clients looking for a personalised, flexible investment solution built around their evolving investment aims and objectives. The optimal minimal amount for investment will be as agreed at the discretion of your investment manager.

MPS

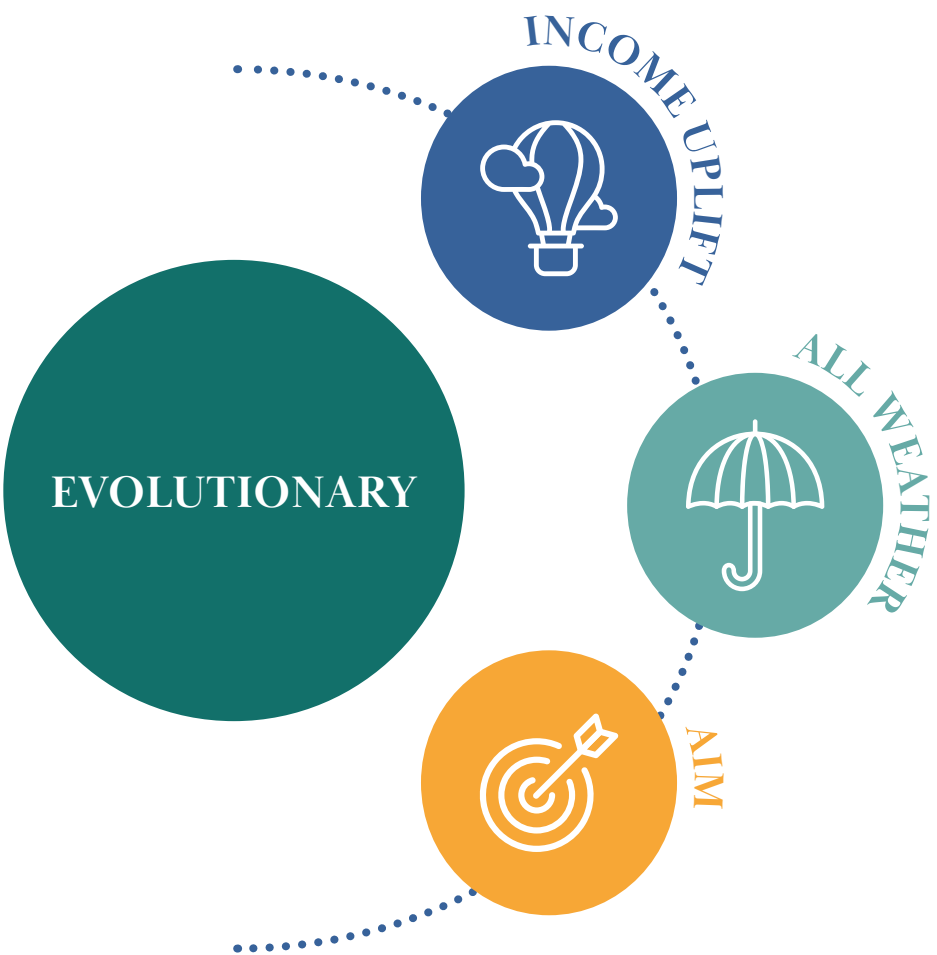
We also offer a Managed Portfolio Service: ('MPS') available exclusively to our network of Independent Financial Advisers. This is designed for IFAs wishing to give their clients access to a range of risk-rated model portfolios managed by Charlotte Square on third party platforms of their choice.



PORTFOLIO CHOICES

CHOICES AND SOLUTIONS

Our core service offerings are built around these investment portfolio solutions and are available across a range of tax wrappers that include: General Investment Accounts (GIA), SIPPs, ISAs and Offshore Bonds. We do not advise on tax or overall financial planning for which we recommend you take professional financial or tax advice.



HOW DOES IT WORK?

From these options, we look for the optimum balance in the range of asset classes and individual stock selections. These multi-asset portfolios provide flexibility and cater for clients’ specific circumstances and needs across the risk spectrum - within a robust framework.

EVOLUTIONARY PORTFOLIOS

OVER TIME WE EXPECT YOUR CIRCUMSTANCES TO CHANGE

This is why we treat the management of your money as very much an evolutionary process which will be adjusted around the different variables at any one time but, ultimately, with client needs, objectives and risk tolerance at the core.

EVOLUTIONARY

Your needs and circumstances and your risk tolerance always remain at the core. That is why these portfolios are designed to evolve across the investment spectrum and within an robust risk framework.

We take into account the reasons you may have chosen to invest money and reflect that in our recommendations. For example, your aim may be to:

- maintain the purchasing power of your money
- generate an enhanced income stream
- diversify away from other sources of income e.g. property
- intergenerational wealth accretion
- capital growth
- tax friendly (e.g. SIPP, ISA and AIM IHT) investments

Whether it is these or another goal you may have in mind, we are here to help create that solution.



HOW DOES IT WORK?

We will spend time with you to discuss your current circumstances and your investment priorities. We will identify what risk you are willing, and able, to take to achieve your goals.

We will be honest with you in terms of the risks involved as well as being fully transparent on costs. We will then prepare a tailored portfolio proposal for you to consider.

We will manage your portfolio in line with your stated objectives and risk appetite, either of which can be adapted at any time as required, and keep you regularly updated on progress.



SPECIALIST SOLUTIONS

THREE DEDICATED STRATEGY PORTFOLIOS

For other clients who may have a particular focus, we have three dedicated strategy portfolios, with an established performance track record, that have been designed to cater for key investor requirements.



ALL WEATHER PORTFOLIO

Our All Weather portfolios seek to protect the real value of investors' capital and increase it over time - with lower volatility than pure equity investing. For some clients, the priority is to reduce the impact of the volatility inherent in financial markets, for a greater chance of positive returns independent of market cycles.



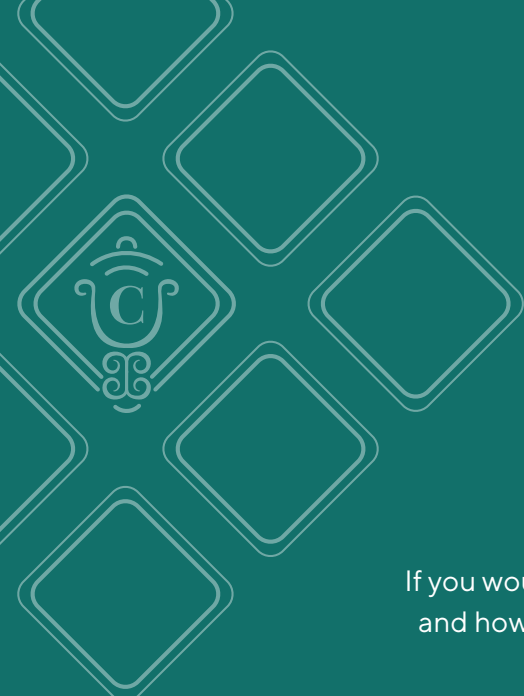
INCOME UPLIFT PORTFOLIO

Our Income Uplift portfolios seek to generate an improved steady income stream from a diversified portfolio of assets - especially when interest rates are low. It would suit clients who are seeking increased income ahead of rates available on cash deposits but with a focus on capital stability too.



ALTERNATIVE INVESTMENT MARKET (AIM)

Our AIM portfolio service is designed to target capital growth and, for eligible investors, mitigate inheritance tax by investing in qualifying investments in a diversified portfolio of companies listed on AIM. Launched by the Firm in 2006 for those for whom growth and / or IHT planning* are an important element. (* Tax treatment of (potential) IHT benefits depends on individual circumstances and may be subject to legislative change without notice).



If you would like any more information on any of our services
and how we might be able to help you, please get in touch



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