



## Introducing our products and services

July 2023

At Casterbridge, our investment products and services are designed for individual ('retail') investors with a regulated financial adviser in line with our Target Market Statement. We offer investors two primary services: a Bespoke Portfolio Service and Managed Portfolios.

Our main aim is to deliver investment performance that meets our client's long-term financial requirements, based on their risk profile. The service or product our clients invest in will determine the relationship we have with them and their adviser.

For example, a client investing in our Bespoke Portfolio Service will be treated as an '*agent of client*' relationship. In other words, as the Investment Manager we recognise the adviser and the client and share suitability for the investments. In contrast, a client investing in our 'off-the-shelf' Managed Portfolios via an external platform (such as Aviva, Transact, or Aegon,) will be treated on an '*agent as client*' basis. This means we only know the adviser acting on the client's behalf and we have no sight or understanding of the underlying client's requirements.

To help investors to have a clear understanding of their investment and how it is performing, we keep in touch with our clients and their advisers in several ways. This includes:

- Monthly client market and portfolio e-updates from their Investment Manager that include details of market movements and portfolio activity
- Quarterly client webinars with the investment team
- Regular bulletins, helping clients and advisers to stay informed on our products and services, and how they may benefit

We're committed to supporting our investors and their advisers throughout their investment journey, so our in-house administration and support team can guide them through each stage of the process including new investor onboarding, account set-up and ongoing account management tasks.

Supporting documents:

- Target Market Statement: Bespoke Portfolio Service
- Target Market Statement: Managed Portfolios
- Fair Value Statement: Bespoke Portfolio Service
- Fair Value Statement: Managed Portfolios