



Introducing Casterbridge products & services

May 2025

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

Understanding the client/adviser/provider relationship

Our aim is to deliver investment performance that meets our client's long-term financial objectives, 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 Discretionary Portfolio Service (DPS) will be treated as a '*reliance on others*' relationship. As the Investment Manager, this means we recognise the adviser/client relationship and share suitability for the investments. In contrast, a client investing in our 'off-the-shelf' Hardy Managed Portfolios through an external platform (such as Aviva, Transact, Aegon, etc.) 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.

Our communication principles

We believe in giving clients a clear understanding of how their investment is managed and how it is performing. We keep in touch with clients and their advisers in several ways, including:

- Monthly client market and portfolio e-updates from their Investment Manager which include details of market movements and portfolio activity
- 24-7 online access to view portfolio information
- Quarterly portfolio Valuations
- Regular bulletins keeping clients and advisers informed on our products and their benefits

Best-in-class administrative support

We're committed to making sure investors and advisers feel supported at every stage of the investment journey. Our in-house team can provide comprehensive guidance, from onboarding and account set-up to ongoing account management.

Supporting documents:

- Discretionary Portfolio Service Target Market Statement
- Discretionary Portfolio Service Fair Value Assessment
- Managed Portfolios Target Market Statement
- Managed Portfolios Fair Value Assessment.