

Casterbridge

Target Market Statement for the Casterbridge Discretionary Portfolio Service

March 2025

Our Target Market Statements explain who our products are designed for, who they are not considered suitable for, and how they should be discussed and offered to clients.

About the Casterbridge Discretionary Portfolio Service (DPS)

The Casterbridge Discretionary Portfolio Service is managed on a discretionary basis, meaning as the Investment Manager, Casterbridge makes all the investment decisions on behalf of the investor.

Who is it designed for?

It is designed for individual (retail) investors who are willing to accept some market risk, including those with little or no investment experience, as it is an advised product. It suits those seeking capital growth, income, or both, and is only available through financial advisers.

The service is intended for advised clients with investable assets of around £350,000 or more who seek expert guidance through a professional relationship with an Investment Manager. It is only available through our Direct Custody.

What does it offer investors?

The Service gives clients access to award-winning¹ investment management through a well-diversified, ESG-aware multi-asset portfolio.² Client portfolios feature a broad mix of investments, including direct company shares, active and passive funds in corporate and government bonds, alternative funds, and cash.

Each client portfolio is tailored to individual needs. We manage portfolios across five risk profiles, ranging from 'Defensive' (lower risk) to 'Adventurous' (higher risk). Each portfolio is monitored in real-time to ensure it stays aligned with the client's risk profile.

Who is it not suitable for?

The Casterbridge Discretionary Portfolio Service is **not** suitable for:

- Investors who are not prepared to take any investment risk or want a cash-only investment
- Investors who expect to give input into investment decisions
- Investors who want to invest via an external investment platform
- Investors with an investment time horizon of less than five years
- Investors who do not have a financial adviser
- Non-UK residents or non-UK taxpayers

Considerations

Clients should carefully consider the following limitations of this investment with their adviser. This will help assess whether the Service suits their individual circumstances.

First, it **may not** be suitable for investors who need quick access to their cash (in less than 10 working days), especially during periods of high market volatility. Second, investors **do not** have control over the portfolio's investments or any input into investment decisions.

However, investors **can** set restrictions on direct equity investments in particular sectors, for example, shares in companies involved in armaments, pharmaceuticals, oil production or mining. More details on investment restrictions are available on request.

Casterbridge

0800 644 4848

admin@casterbridgewealth.co.uk

Suite 4, Brewery House, 36 Milford Street, Salisbury, SP1 2AP