HARDY

MANAGED PORTFOLIOS

CASTERBRIDGE WEALTH
INVESTMENTS

For professional advisers only

MAKING AN IMPACT

We are an independent, award-winning Discretionary Fund Management business, inspired by the lack of choice and variation available to Financial Advisers. Our ambition is to deliver something different to the Financial Adviser Profession: adaptive, responsive and agile Investment management for your clients.

THE HARDY MANAGED PORTFOLIO

At a time where Social Media and the internet are providing customers with free, abundant and easily accessible financial information, client relationships are more important than ever. The Hardy Managed Portfolios have been designed for you; the Independent Financial Adviser – we carry out the in-depth fund research, asset allocation, portfolio construction and day-to-day fund management, allowing you to spend more time on what your clients really value - You!

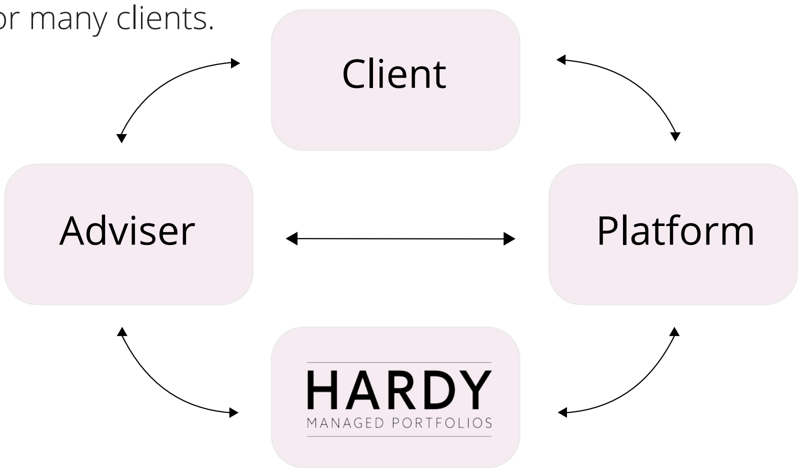
The Hardy Managed Portfolios offer you and your client's access to the very best asset managers, both active and passive from across the globe, selected by our in-house research team. You have a choice from a number of risk-mapped portfolios to meet your differing client needs. For clients with Environmental, Social and Governance (ESG) considerations, we also offer our Sustainable Impact models. You can access the Hardy Managed Portfolios through one of the platforms from our panel or via our Direct Custody Service

HARDY
MANAGED PORTFOLIOS

WORKING IN TRUE PARTNERSHIP

Over the last two decades, helped by the emergence of platform functionality, Financial Advisers have successfully been developing and managing adviser portfolios for their clients on platforms. However, recent times have seen an increasing regulatory burden placed on Financial Planners who choose to run their own adviser models. We believe we are ideally placed at Casterbridge Wealth to partner with Financial Advisers to power their model portfolio offering.

Gone are the days where model portfolios were used as a holding position or stepping stone solution for clients that didn't quite meet the requirements for a fully Bespoke managed portfolio – Managed portfolios are a viable option to meet the long term investment needs for many clients.



The key benefits of using The Hardy Managed Portfolios

We believe our commitment to professional best practice together with our independence of thought, free of either bank or insurance company ownership and the conflicts of interest that can lead to, is the best recipe to deliver the purest investment views.

TIME & FOCUS

It's often underestimated just how much time is needed to build, run and manage robust investment models within an IFA business – time that could be spent on what clients really value – You!

TIME MANAGEMENT

Running in-house investment models on an advisory basis is an administration and regulatory burden. We provide real-time investment management with quarterly and tactical rebalances.

STAFFING COST

Building and running adviser models, including investment research and compliance staff can be a considerable cost burden on your business – not to mention the often over looked cost of advisory staff spending time away from seeing clients

COMPLIANCE

The regulatory demands for IFA firms running in-house advisory portfolios has become a growing problem over recent years. New requirements including investment research, best execution, liquidity assessments, 10% drop letters and quarterly reporting are adding to advisers already extensive 'to-do' list.

OUR ACTIVE APPROACH

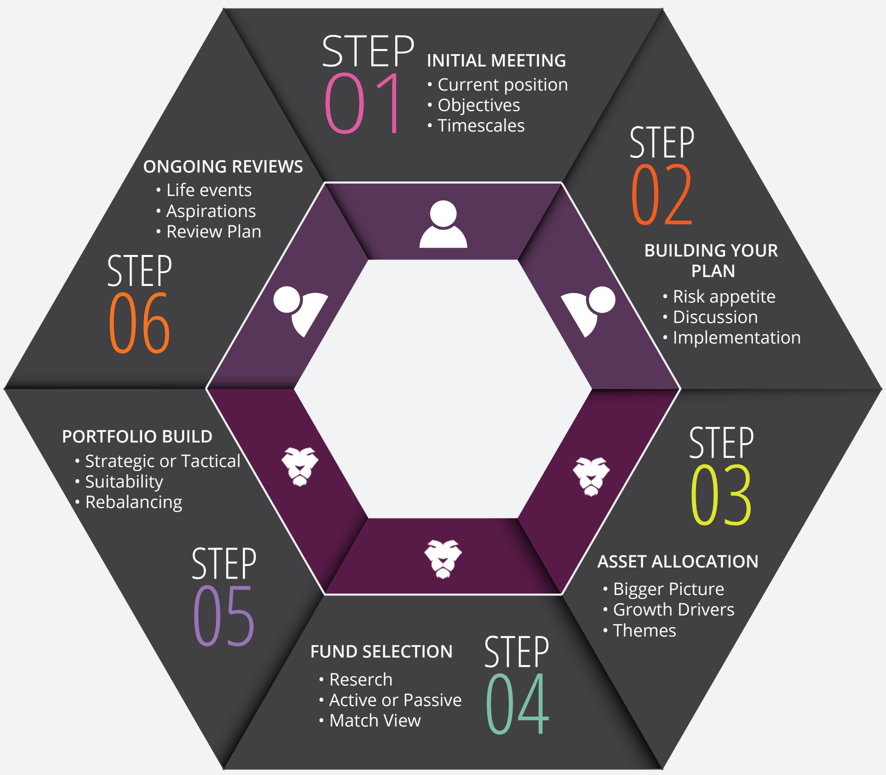
A dynamic and adaptive investment approach focused on your clients' objectives, goals and dreams.

Our investment beliefs are based on a truly active approach, giving us the best opportunity to take advantage of market movements and deliver client objectives.

Our flexible approach to strategic (longer term) and tactical (shorter term) asset allocation, stock selection and combining in-depth analysis from our internal research team, together with the experience of our investment managers, allows us to focus on your clients' objectives, goals and dreams in real time, every day of the week.

The Hardy Managed Portfolios are specifically designed to meet the business needs of the advisory profession and the investment outcomes of their clients, while working in partnership with your advice process.

EXAMPLE ADVICE PROCESS



Ask your clients what they truly value about working with you and the answer is going to be 'time spent with you' - our investment process gives you the confidence to focus on your face to face relationships with your clients while we takeover the full time investment work behind the scenes.

HARDY MANAGED PORTFOLIOS

Our 7 Hardy Managed Portfolios and 3 Sustainable Impact models offer an attractive breadth of investment opportunities, allowing you to select an investment solution that closely matches your clients' life goals, attitude to risk and desired outcomes.

We utilise both passive and active underlying investments as and when required, not beholden to any one style and always looking to find the most efficient and effective way to populate our investment views.

We offer both the Hardy Managed Portfolios and Sustainable Impact models on platforms and via our Direct Custody Service.

KEY FACTS

Real-time investment management with quarterly and tactical rebalances

3 Sustainable Impact Models	7 Hardy Models	Fees • Platform: 0.33% +VAT • Direct Custody: 0.75% + VAT

Risk Profiled and Risk Target Managed by Dynamic Planner

DYNAMIC PLANNER® RISK PROFILED

DYNAMIC PLANNER® RISK TARGET MANAGED

Benefits of using our Direct Custody service:

- Platform fee included in our AMC
- We handle 10% drop letters (when required)
- Bed and ISA service available
- In house Casterbridge Wealth administration team

RAYMOND JAMES®

Platforms

AEGON, novia, Standard Life, ZURICH, AVIVA

Competitive OCFs on underlying investments

WANT TO FIND OUT MORE

Please contact your dedicated
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Details of our authorisation are available on the FCA register under firm reference number 727583;
/register.

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