



Products & Services Data Sheet
January 2022

	Hardy Managed Portfolios & Sustainable Impact portfolios		Bespoke Portfolio Service	Notes
	External Platform	Direct Custody		
Investment Service	Real-time monitoring - rebalanced a min frequency of quarterly. Tactical ad-hoc changes are likely throughout the quarter.		Real time bespoke investment management, with dedicated IM	
Sustainable Impact Portfolios	✓	✓	✓	
Annual Management charge (AMC)	0.30%	0.75%	0.90%+VAT = 1.08%	
Additional platform charge	Yes	No*	No*	*The CWI AMC includes Raymond James platform fee.
Underlying fund charge (OCF)	✓	✓	✓	This is the charge that the underlying investment managers levies against their funds.
Available platforms	Advance by Embark, Aegon Aviva, FundsNetwork Novia, Quilter, Standard Life Transact	Raymond James	Raymond James	
Min. investment amount	Dependant on Platform	£75,000	£250,000	We are flexible on minimums - please call us.
Joint suitability	✗	✓	✓	Casterbridge shares the investment mandate suitability with the adviser validating the initial and ongoing investment suitability.
Assets held with (Custody)	Platform	Pershing Securities Ltd	Pershing Securities Ltd	
Products	All	All*	All*	* re Onshore Bonds only IFDL (Pru)
Trust investments	Yes	Yes	Yes	
Bed & ISA	Dependant on Platform	No charge. Done by CW.	No charge. Done by CW.	Automatic if there are a Continuous ISA Subscriptions (ie. no breaks in any one tax year)
10% Drop notifications	Dependant on platform	Included. Sent to client.	Included. Sent to client.	
Other charges				
CGT Annual reporting	Dependant on Platform	*£125+VAT per annum per account	*£125+VAT per annum per account	*this is an Automatic charge for accounts that may incur a CGT liability. Ad-hoc requests as required at no additional fee.
Stamp Duty	Paid by underlying fund	Paid by underlying fund	0.5%	On purchases of UK equities & investment trusts
PTM Levy	Paid by underlying fund	Paid by underlying fund	£1	per transaction over £10,000 of companies incorporated in UK
Overseas Trades	n/a	n/a	£15 per trade	This is the new charge from Jan 2020. It has fallen from £25 and now inclusive of global agent fees
Overseas Holding Charge	n/a	n/a	£2 per month	£2 per month for each overseas holding per account.
Exception Trades	n/a	n/a	£50 per trade	Any trade that requires a manual, paper based contract, the completion of an application form and/or has refunding requirement.
Probate Valuation	Dependant on Platform	£5+VAT per line of stock	£5+VAT per line of stock	per line of stock, minimum £50