



Products & Services Data Sheet  
December 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 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	Casterbridge	Casterbridge	Please contact us if you would like more platforms added.
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	RBC & Cofunds	RBC & Cofunds	
Products	All	All*	All*	* re Onshore Bonds only IFDL (Pru)
Trust investments	Yes	Yes	Yes	
Bed & ISA	Dependant on Platform	No charge	No charge	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.	
<b>Other charges</b>				
CGT Annual reporting	Dependant on Platform	£0	£0	
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	£0	
Overseas Holding Charge	n/a	n/a	£0	
Probate Valuation	Dependant on Platform	£0	£0	