

THE SCOPE OF OUR ADVICE

WITH EFFECT FROM: 01/09/2023

This document represents the outcome of our regularly reviewed in-house research and is a panel of services and products carefully selected to meet the needs of our typical client.



SERVICE OR PRODUCT TYPE	SERVICE PROVIDER/ PRODUCT DESCRIPTION	OFFERING ACCESS TO...
Discretionary investment management (Bespoke approach)	'Castlefield Premium Portfolio Service' Individual Savings Account (ISA), General Investment Account (GIA), Self-Invested Personal Pension (SIPP)	Direct investment in UK shares, gilts and corporate bonds, alongside investment in collective investment funds managed directly by Castlefield plus funds managed by other third party managers qualifying as approved funds using our 'B.E.S.T' research methodology and drawn from the whole of the available market
Discretionary investment management (Collectives approach)	'Castlefield Managed Portfolio Service' Utmost Wealth ISA, GIA, Offshore Bond, SIPP	Investment in collective investment funds managed directly by Castlefield plus funds managed by other third party managers qualifying as approved funds using our 'B.E.S.T' research methodology and drawn from the whole of the available market
Discretionary investment management (via a model portfolio administered by a third party platform)	Castlefield Model Portfolios Aviva, Novia, Transact ISA, Lifetime ISA, GIA, Onshore Bond, Offshore Bond, Pensions	Investment in model portfolios made up of collective investment funds managed directly by Castlefield plus funds managed by other third party managers qualifying as approved funds using our 'B.E.S.T' research methodology and drawn from the whole of the available market
Advice on selecting individual collective investment funds provided by your Castlefield adviser	ConBrio Fund Partners ISA, GIA	Investment in collective investment funds managed directly by Castlefield

SEE OVERLEAF...

SERVICE OR PRODUCT TYPE	SERVICE PROVIDER/ PRODUCT DESCRIPTION	OFFERING ACCESS TO...
Advice on personal pensions	Castlefield (Pershing SIPP), Aviva, Novia, Transact, InvestAcc SIPP Lite SIPP, Personal Pension, Stakeholder Pension, Section 32 Buy-Out Bond	Money purchase pensions allowing access to investment on a discretionary, bespoke, collective, or model portfolio basis depending on your personal situation with funds managed directly by Castlefield plus funds managed by other third party managers qualifying as approved funds using our 'B.E.S.T' research methodology and drawn from the whole of the available market
Advice on Annuities	Annuity policies	Annuity policies most suitable for your needs, drawn from a wide range of providers
Advice on personal protection for you and your family	Protection policies	Protection policies most suitable for your needs, drawn from a wide range of providers
Advice on children's savings and investments	ConBrio Fund Partners Novia, Transact Junior Investment Savings Account (JISA)	Investment in collective investment funds managed directly by Castlefield or Investment in model portfolios made up of collective investment funds managed directly by Castlefield plus funds managed by other third party managers qualifying as approved funds using our 'B.E.S.T' research methodology and drawn from the whole of the available market

NOTES:

Where a Castlefield service or product is available and it is suitable for you, this will be recommended by your adviser. Other third party products and services will be used to supplement a Castlefield product or service where they meet a need which would otherwise go unsatisfied. Please see our Client Agreement for full details.