

THOUGHTFUL
ADVICE FOR
A WORLD OF
DIFFERENCE

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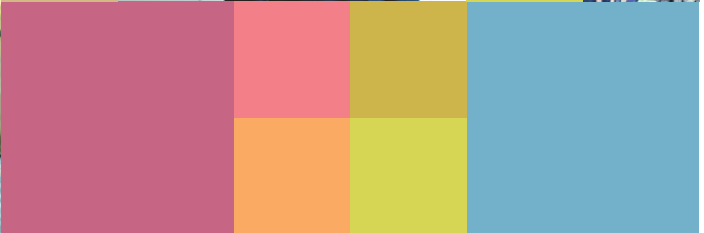
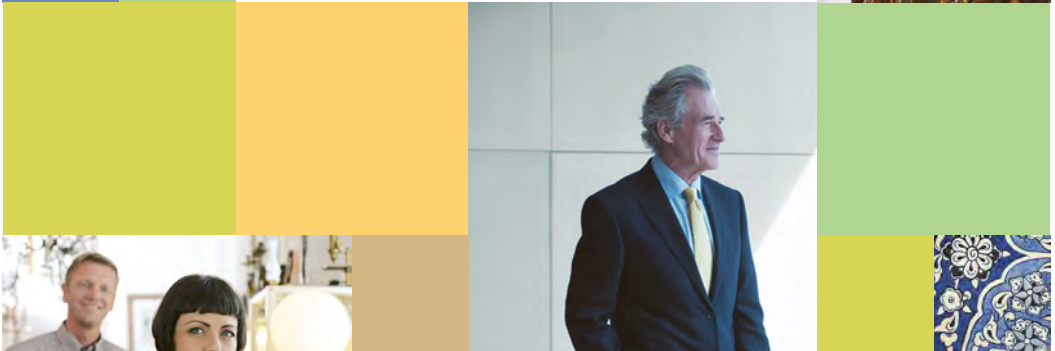
THE THOUGHTFUL INVESTOR



Castlefield adopts a unique approach to looking after money, reflecting the individual objectives of all kinds of clients – from private individuals to the businesses they own and work for, to the not-for-profit organisations they help to run.

Our dedicated team is committed to achieving sustainable growth through independence and innovation, respect, responsibility and a highly personalised service. As an employee-owned business we can ensure that everything we do reflects not only the values we share as co-owners of our own business, but also the principles that are important to our clients too.

We call this approach 'thoughtful investing'.



THOUGHTFUL ADVICE FOR A WORLD OF DIFFERENCE

PLANNING YOUR FINANCES TO REFLECT YOUR VALUES

Throughout your life, you'll need financial advice for all sorts of reasons. From planning for your retirement, to managing your investments, from insuring your life to inheritance planning for your family, it's important to get the expert advice that's just right for you.

As consumers, we often choose to buy from companies whose values we share and to avoid others whose impact is detrimental to our world. Why not reflect your values in your financial planning decisions too?

That's where Castlefield comes in. For over 20 years, we've been providing responsible financial advice tailored to more thoughtful individuals, reflecting their individual values, objectives and changing needs.

WE AIM TO MAKE A POSITIVE DIFFERENCE TO THE LIVES OF OUR CLIENTS AND THE WORLD IN WHICH WE ALL LIVE

Whether taking care of immediate or long-term financial decisions, we advise on a range of strategies to manage money thoughtfully, ethically and wisely.

We reflect the individual objectives of all kinds of clients – acting for private individuals, business owners and managers and not-for-profit organisations.

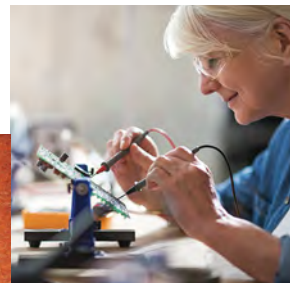
WHY INVEST RESPONSIBLY?

Through your bank account, savings and investments, pensions or life insurance, you may be unwittingly financing activities you'd prefer not to support, whilst perhaps feeling frustrated that areas of particular interest to you are seemingly left ignored. Can you be sure, for instance, that you're not accidentally financing an unpalatable activity, or that your funds are not invested in heavy polluting industries, or ones that use exploitative labour to manufacture their goods? Much of the problem historically lies in the fact that an individual's savings, pensions and investments are often pooled and invested in the stock market, based on a rather simplistic aim of maximising financial returns. Too often little or no regard is paid by traditional money managers to the comprehensive range of environmental, social and governance risks to which the money managed in this one-dimensional way is consequently exposed.

Socially responsible and sustainable financial planning offers you the opportunity to direct your money in a way that not only reflects your values but also hopefully minimises long term risks too. You can apply screening to your money, in order to avoid companies whose activities you don't wish to support, whilst also investing in companies whose practices and values reflect your own.

In order to have the best chance of following this approach, many of our existing clients take advantage of the proactive, discretionary investment management service provided by our in-house investment management team. This offers the prospect of working closely with an experienced investment management and stewardship team and aims to provide you with the financial security you need, whilst reflecting your personal values. By holding the companies in which you're invested to account we'll strive to make sure that they become and remain good corporate citizens.

By applying socially responsible and values-based criteria to your financial decisions, you're making a stand for change. You're balancing making a return from your money with concern and respect for wider social and environmental issues. Not only that, but we'd argue that not taking account of the broadest range of factors likely to affect the prospects of companies our clients invest in would be to ignore and not seek to offset the full range risks to which they would otherwise be exposed.





WORKING WITH YOU

CASTLEFIELD PROVIDES ADVICE TO INDIVIDUALS, BUSINESSES AND CHARITIES

Our clients appreciate that we share their key concerns, as well as making responsible financial recommendations for their benefit. We'll help you to evaluate your current investments and policies, whether conventionally invested or already invested in line with your personal values. Then we'll try to get the best value from them, by making the most tax-efficient decisions to provide for your future needs.

Where appropriate, we'll suggest proactive management of your money via our Managed Portfolio Service or Premium Portfolio Service. Alternatively, we'll advise you to select a fund or funds managed by our in-house team, making use of our proprietary 'B.E.S.T' investment selection process. This process results in a blend of responsible and sustainable investments, backed up by active engagement with the underlying companies in whose shares you'll be invested. To supplement our investment team's own skills, we also have access to a strictly vetted range of funds managed by other leading City firms.

That said, we won't try to push you into making 'ethical' investments, nor will we automatically recommend converting the conventional ones you already have, if they're right for you. Our advice process is driven by you, with a key part of our role being to help you to define your personal values in practical terms; making them a guide to how your money is invested long into the future.



TYPICAL REASONS FOR USING CASTLEFIELD

Whilst our clients may initially approach us to discuss a specific financial concern or need, there could be any number of areas we'll be able to assist them with, at different stages throughout their life.

WE CAN HELP INDIVIDUALS WITH:

- Establishing and managing an investment portfolio
- Establishing tax efficient savings and investments (including ISAs)
- Advising on a pension and retirement planning
- Creating and managing a charitable fund to support areas of concern to you
- Insuring your life, protecting your income and making sure you're cared for in later life
- Structuring your affairs to make sure the right people benefit after your death

WE CAN HELP BUSINESSES WITH:

- Financial planning for directors
- Key person cover
- Shareholder protection
- Creating and managing a charitable fund as part of your corporate social responsibility plan

WE CAN HELP CHARITIES WITH:

- Drafting an investment policy
- Establishing and managing an investment portfolio



OUR SERVICES

Whether you're looking for advice focused on one issue or would like a holistic review of your finances, we can offer a service to suit your needs and personal values. All new clients will benefit from a free one-hour initial consultation, which is provided at our own cost and with no obligation on your part.

During your initial consultation we'll discuss your requirements and our service in detail and help you to decide which type of service will be most suitable for your current and future needs.

Whatever level of advice you choose, we'll:

- Review your current circumstances, explore your objectives and priorities and discuss your values
- Explore with you your appetite for and capacity to take on investment risk and explain the likely impact on your investments
- Share ideas with you about possible options and agree a way forward

We offer a choice of service levels. For full details of what's included in each service please refer to the separate insert called 'Our Advisory Services'.

WHAT'S DIFFERENT ABOUT US?

Nowadays you could obtain financial advice from so many organisations. We strongly believe that Castlefield offers certain qualities that make us stand out from our competitors.

EXPERIENCED

Over two decades of seeking out responsible and sustainable funds to meet clients' needs and values.

INFLUENTIAL

At the cutting edge of responsible investment, helping to raise public awareness and to influence government policy in the field.

COMMITTED

Responsible consumers in our daily lives, Castlefield advisers share your values. So we're well placed to provide guidance to like-minded people.

ACTIVE

We're actively engaged in the sector – supporting charitable organisations, assisting with developmental and environmental causes and offering support for innovative ideas.

PERSONAL AND PROFESSIONAL

We advise clients throughout their lives, building long-term relationships based on a friendly, personal service.

PIONEERING

One of the very first financial advisory firms in the UK with a responsible investment focus, we continue to ensure that clients have easy and convenient access to current responsible investment news and information.

CHOICE

Drawing on our extensive research, we present choices from a wide range of funds and policy types to meet your needs and values.

THE NEXT STEP

If you think we may be able to help you to achieve your goals, please get in touch. You could start by visiting our website at:

www.castlefield.com





THE THOUGHTFUL INVESTOR

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castlefield.com

This document and the advisory services referred to in it are provided by Castlefield Advisory Partners Limited (CAP). The investment management services referred to in this document, including the Managed Portfolio Service and Premium Portfolio Service, are provided by Castlefield Investment Partners LLP (CIP).

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All the above corporate entities are part of the Castlefield employee-owned group. The registered office of each entity is 111 Piccadilly, Manchester, M1 2HY.

Please remember that the value of investments and the income derived from them can go down as well as up and that past performance is not necessarily a guide to future performance. Therefore, any decision to make an investment should not solely be based on an assessment of past performance figures.

Please also bear in mind that the information in this document is not intended as an offer or solicitation to buy or sell securities or any other investment or banking product, nor does it constitute a personal investment recommendation.

Finally, to avoid this small print section becoming longer than the preceding body of the brochure, please refer to our website for other important information before reaching any final decision to engage our services: www.castlefield.com