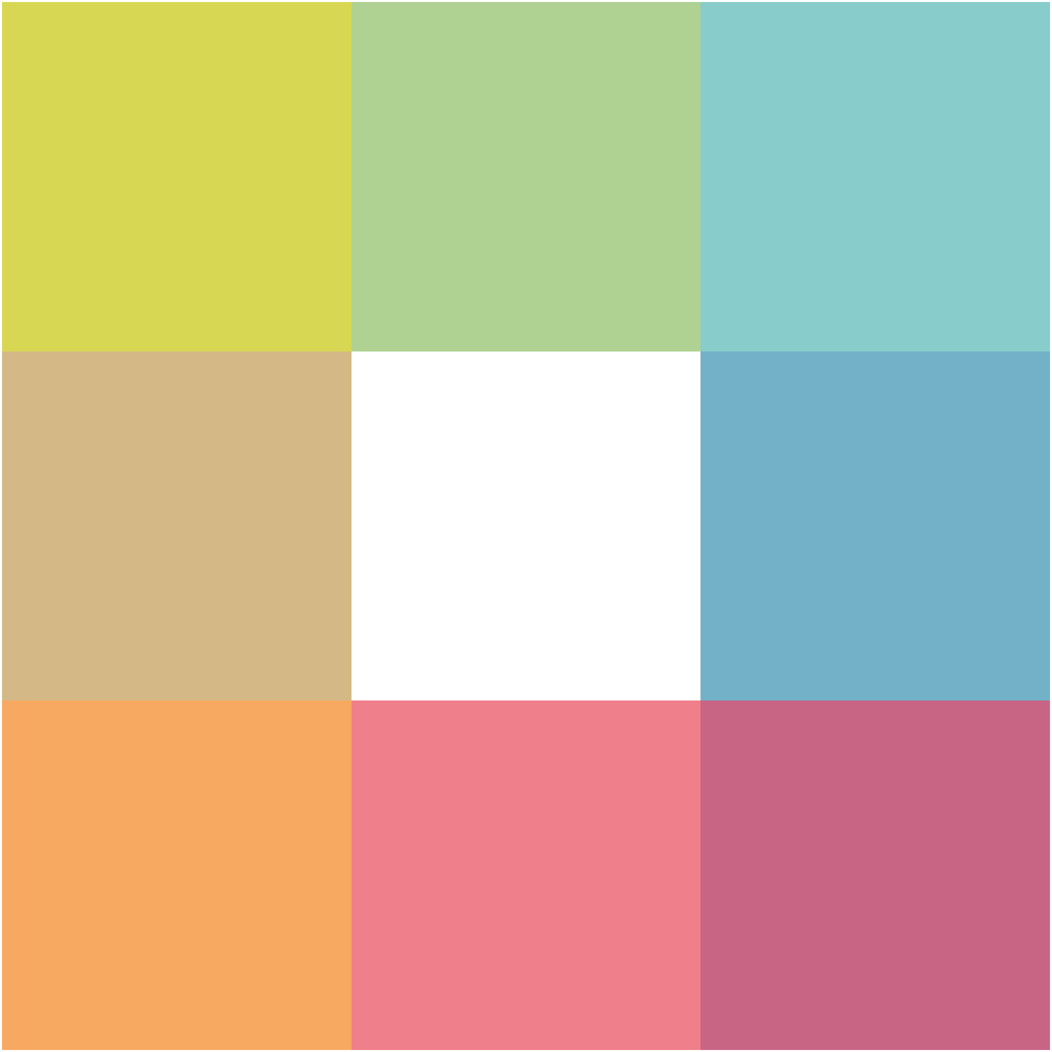
CASTLEFIELD

THE THOUGHTFUL INVESTOR



# INTRODUCTION

Whether we recognise it or not, we all bring our personal values to bear when making choices in life.

Castlefield adopts a progressive approach to looking after money, in turn reflecting the individual objectives and values of all kinds of clients - from investors in the investment funds we manage, to private individuals and their personal pensions, to the not-for-profit organisations they establish and help to run.

What sets us apart is that we work closely with clients to help them to understand and define what careful and ethical investment means to them. We then interpret the results in practical ways which never ignore the need for real-world financial outcomes.

Our dedicated team is committed to achieving dependable long-term growth through independence and innovation, respect and responsibility. As an employee-owned business, we make sure that everything we do reflects not only the values we share as co-owners of our own business, but the principles that are important to our clients too. All delivered via a service which is as personalised and accessible as each of our clients wants it to be.

That's why we're known as 'the thoughtful investor' ®.

# THE THOUGHTFUL INVESTOR ®

The thinking behind Castlefield was simple: for too long the business of investing had been associated with the relentless pursuit of profit as the exclusive goal. We recognised the need for a more scrupulous approach long before events overtook the markets and offered an existential critique of accepted industry practice.

So, we founded a business that would cater for the needs of more thoughtful investors, based on providing a truly personal service.

The core of our investment expertise came from the UK fund management arm of a major pan-European private banking group. Managing investments for charities at the outset was a major focus; and remains so.

Today we provide carefully crafted advice and on-going management to all sorts of individuals and organisations who share our thoughtful approach, drawing on decades of expertise in the craft of advising and investing, with a vision that reaches higher than focusing just on the bottom line.

# THE THOUGHTFUL INVESTOR BUYS AMBITION OVER GREED

# PERSONAL INVESTING

No two investors are alike. At Castlefield, we understand the intensely individual nature of financial advice. An investor's investment portfolio, much like the portfolio of an artist, is an expression of the self.

A service that embraces this truth simply cannot be provided on an identikit basis. Instead it demands a hands-on approach, in which we'll work in close partnership with you, to realise your specific aspirations.

At the outset we'll listen to what you want for your investments. We'll tell you honestly what we can deliver and what you can expect from us. We're available by phone and email, but most of all in person to provide expert advice and assistance.

## THE THOUGHTFUL INVESTOR'S GREATEST ASSET IS INDIVIDUALITY

# THOUGHT AND CARE

Personal investing is neither a science nor an art, but rather the craft of matching people to opportunities, whilst respecting personal values. Our clear priority is to understand exactly what our clients do and don't want from their money. It's this knowledge that allows us to develop and manage truly individual investment portfolios.

We dislike unnecessary risk and aim to avoid it through the steps we'll take together. We also take care to demystify the unhelpful jargon that seems to prevail throughout our industry.

Not-for-profit organisations have their own special concerns and restraints of course. Working closely with individual boards of trustees has allowed us to build up a unique knowledge and expertise in the sector, allowing us in turn to develop a particularly well honed sense of acceptable risk. Today, our expertise extends much further. Bringing a personal touch and individual investment strategies to private and corporate clients, as well as to their pension arrangements.

We aim to provide all our clients with a more thoughtful reflection of just how effective our advice and portfolio management is and to explain the impact it has on the world beyond the 'Square Mile'.

# PERSONAL APPROACH

As a boutique, Castlefield's distinctive service brings us incredibly close to our clients. We know our business inside out and we care deeply about it, so we think it's natural to want to share that enthusiasm with you.

We don't believe in overly wordy promotional documents. This booklet exists merely to give you a brief introduction to our services and to what sets us apart. It can do no more than that. Since financial advice and investing are about people, we really need to get under the skin of your aspirations and needs.

It's this personal approach that's been instrumental to our success. We think you'll find that whilst many companies claim to offer a personal service, the reality is often very different.

**THE THOUGHTFUL INVESTOR DOESN'T CONFORM TO A STANDARD 'RISK PROFILE': THEY'RE NOT THAT TWO-DIMENSIONAL**




## SHARED VALUES AND SHARED OWNERSHIP

What's the true value of an investment? We believe that it can't be measured in purely monetary terms.

The dedicated advisers at Castlefield offer a personal service that weighs your financial and philosophical aspirations equally, ensuring that profit doesn't come at the expense of conscience.

What unites our client base is the fact that we only look after the funds of like-minded organisations and people. Our clients are people who like their investments managed in a highly personal way; people who appreciate the value of a long-term relationship; one based on mutual understanding, trust and closeness.

The thoughtful investor is not afraid to take a different view of the world. This innovative approach underpins our shared ownership structure, which lies at the heart of our business and sets us apart from our competitors.

Shared ownership encapsulates everything Castlefield is about – a complete dedication to working for the benefit of our clients and an enduring determination to remain closer to you than any other financial services organisation.

**THE THOUGHTFUL INVESTOR KNOWS THAT WINNING IS SWEETEST WHEN NOBODY LOSES**

# SERVICES

# FINANCIAL ADVICE

Ethical financial advice is central to being a thoughtful investor. A pioneer in financial planning with concern for social and environmental causes, our approach reflects decades of expertise. Whether you are an individual, a business or a not-for-profit organisation, Castlefield offers a range of strategies to manage your money thoughtfully, ethically and wisely.

# INVESTMENT MANAGEMENT

At Castlefield, we adopt a highly personalised approach to investment management. Accordingly, before making any recommendations we like to understand your aspirations first hand.

With a client base that includes many charities, we're proud of our track record in the field. Just as importantly, we also manage investments for corporate and private pension funds and for many individuals too.

We're also here to work with external firms of financial advisers who are looking for a specialist, centralised investment management service for their own clients. Castlefield works hand-in-hand with advisers and clients respecting their on-going relationship and keeping advisers firmly in the information loop.

# INVESTMENT FUNDS

Castlefield acts as investment adviser to a range of collective investment funds. Managed by our dedicated team, each fund is configured to deliver a specific investment objective, generating the desired outcome in accordance with the detailed terms of its own prospectus.

# WE'D LOVE TO HEAR FROM YOU

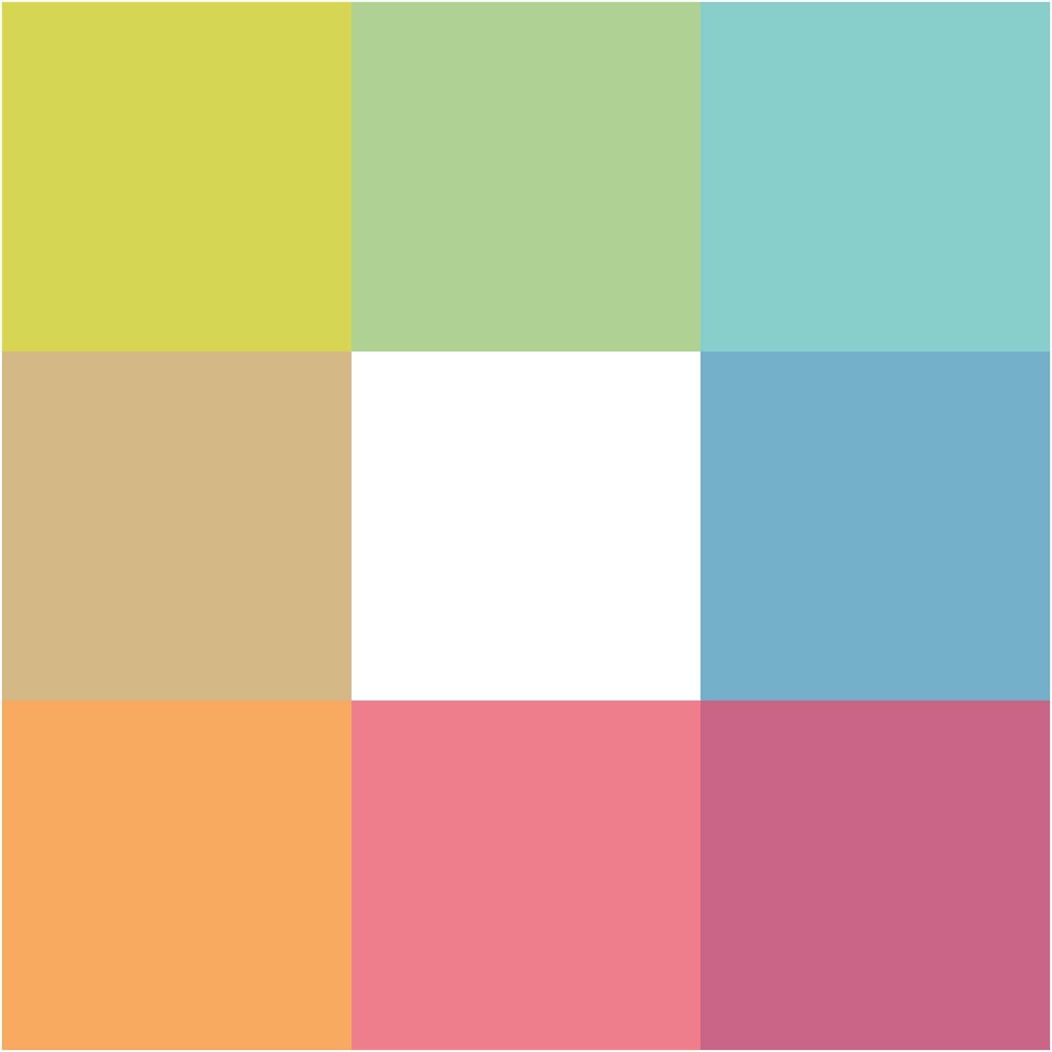
If our thoughtful philosophy appeals to you, we'd love to talk some more.

If you have any questions, please make contact with the office most convenient for you. You'll find the phone numbers on our website. We'll be pleased to talk through things in more detail, completely without obligation and with absolutely no pressure.

In the meantime, to find out more why not pay us a visit at **www.castlefield.com**

We look forward to you joining us.

## THE THOUGHTFUL INVESTOR KNOWS THAT PROFIT NEEDN'T COME AT THE EXPENSE OF CONSCIENCE



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