

Investment partner

Company profile

Collins Stewart Wealth Management (“CSWM”) is an award winning, independent investment manager and stockbroker committed to providing intermediaries and their clients with a broad array of wealth management services. Drawing upon our offshore heritage and independence, our services are based around a dedication to traditional client service, open architecture and the latest portfolio management techniques. Our forward thinking approach has helped us deliver a sophisticated investment process for our growing, international client base. Managed from our offices in London, Jersey, Isle of Man, Guernsey and Geneva, our range of investment services includes:

- Portfolio management
- Stockbroking
- Investment funds
- Charity services

With the bespoke nature of our services and our use of the latest technology, our focus on traditional client servicing values is enhanced by the use of modern day techniques and allows us to tailor our approach to suit the individual needs of our clients, be they institutions, private clients, intermediaries or charities.

Why select Collins Stewart Wealth Management?

Investing with Collins Stewart Wealth Management offers award winning investment management services thanks to a rigorous and disciplined, top-down investment process backed by high quality fundamental research.

Whilst our investment process is of institutional quality, our focus on client service is that which is expected of individually tailored portfolios. With the discipline to adhere to our investment philosophy and the flexibility to keep pace with evolving objectives, we emphasise building a direct relationship between the portfolio manager and our clients.

Our heritage has given rise to a sophisticated investment process, driven by a group-wide asset allocation policy and early specialisation in the use of alternative assets. We have a team-driven, cohesive, international investment perspective leading to a rounded investment proposition coupled with the development of specialist services.

Our approach to investment management is founded upon independence and open architecture. Thanks to our independence, we are able to select stocks, bonds and funds on a best of breed, conflict-free basis. This has helped us become pioneers in multi-asset and multi-manager investing.

The key input into our stock selection process is our proprietary stock modelling system Quest™. With a successful track record of 15 years, Quest™ is used and endorsed by some of the world's leading institutional investors. Clients of Collins Stewart Wealth Management can take advantage of this institutional service as part of our investment proposition.

Whilst the service we offer is based around traditional values, we employ the latest thinking in portfolio management. With an integrated risk management process and a global investment view we have an understanding on the ever-changing investment landscape.

Investment approach

We believe we can add value to our clients through active asset allocation and stock selection via the application of a defined process and methodology. As active investors, our overall objective is to maximise risk-adjusted returns. This is achieved by the construction of portfolios invested across a diverse range of asset classes including equities, bonds, alternatives and cash.

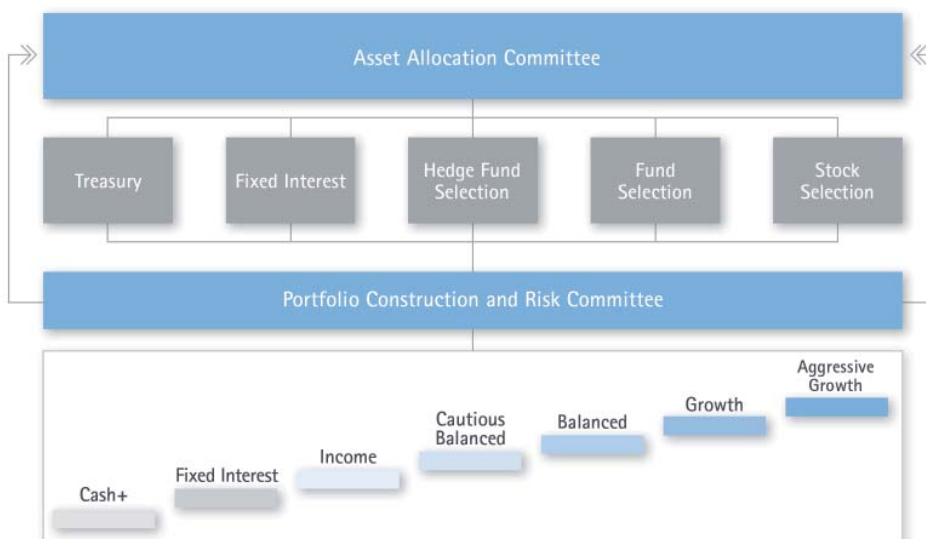
Our investment methodology is principally asset allocation-driven with economic and currency considerations influencing our decision to gain exposure to a particular asset, market or region. Although we are long term investors, short term fluctuations and the tendency of markets to overact in both directions occasionally provides excellent trading opportunities.

Clients require us to manage risk and volatility as well as generate returns and our well diversified portfolios are invested in a manner to avoid significant losses. However, although we are risk averse, we are happy to take risk when we believe that the risk/reward ratio is in our favour.

We are focused on performance and believe that to generate good risk-adjusted returns contrarian thinking is necessary. As such, we are willing to stand out from the herd when making investment decisions and when we have conviction we will take sizeable absolute and benchmark relative positions within a well governed risk management process. Our independence is key in the successful application of this approach.

The investment process is designed to provide a disciplined platform from which our investment managers can construct portfolios tailored to their clients' requirements. It is not a prescriptive mechanism, but builds an overall framework based on structured discussion and analysis by the participating managers. The process is overseen by our Chief Investment Officer who is supported by key committees, encompassing investment, risk and performance monitoring.

At the core of our process are a series of investment committees – Asset Allocation, Fixed Interest, Treasury, Fund & Hedge Selection and Stock Selection – which meet at least monthly to agree strategy and implement ideas across the full range of our model portfolios. Each committee is populated by investment professionals from across the business and includes strategists, analysts, economists and investment managers.



Fund charges and investment terms

The fee scale for our Discretionary Portfolio Management Service is as follows:

Fund value	Rate
On the first £1 million	0.75% p.a.
Thereafter above £1 million	0.5% p.a.

Minimum investment: £100,000 for Segregated Portfolios

Additional charges: £30 fixed transaction charge

Adviser fee: Advisers can nominate an initial charge / ongoing fee which is added to the annual management fee.

Adviser remuneration will be paid out of your SIPP cash account by Sippcentre. In addition your adviser may receive initial and renewal commission from Collins Stewart Wealth Management. Your Adviser will provide you with further details.

Sippcentre will not accept investment instructions, these must be arranged directly with Collins Stewart Wealth Management.

Your adviser is responsible for transferring cash between Sippcentre and Collins Stewart Wealth Management. Your adviser must transfer cash using Sippcentre's online cash movement facility.

Contact details

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The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21