

Charterhouse Financial Limited



Digital Financial Planning - We believe that investing for the future is for everyone

The earlier you start saving money by investing bit by bit in a suitable proposition, the more secure your financial wellbeing will be. At Charterhouse Financial Limited we are here to help you achieve this goal.

If you are just starting out on your financial planning journey, the chances are you are looking for the most up-to-date way of proceeding with everything at your fingertips in one simple application. You will also need the ongoing advice of a trusted professional so you can feel secure about your financial choices. This is exactly what we do at Charterhouse Financial Limited – we provide a personal advisory service in a modern digital platform.

We now service our clients financial planning needs on JustFA's cutting edge platform, meaning that we are able to ensure that our services are delivered in the most effective manner. With Charterhouse Financial Limited, you can begin investing as little as £10 a month. By following our guidance and the financial plan we create you, you will be able to gradually build your savings for the future.



Why are we going digital?

In what is a fast changing world, we will provide you with financial planning and investment services online, using the latest technology, to make it easier and more convenient for you to use.

Online Financial Advice

A dedicated professional adviser and highly qualified assistants looking after you

Regular online reviews and investment recommendations from your adviser

24/7 access to your details, reviews, recommendations

and any documents relevant to your advice

Investments provided by JustFA platform

Paperless one-click account-opening, payments and withdrawals

High-quality managed investment

portfolios tailored to your risk profile

24/7 access to the history and current

valuation of your accounts and regular

investment reports

Effortless Communication

Easy-to-access personal online chats, and audio and video calls with your adviser

and assistant within your Client Portal

Ability to share your screen or allow

your adviser or assistant to control

it while chatting online

Online notifications with easy navigation links for signing documents, and approving account-opening, investments and payments



Your Financial Planning Journey

Our Initial Recommendations

The process of gathering information about you is straightforward; you can complete it online on your own, from your personal details to risk profiling, but we will always be here to support you

Your adviser will review your personal circumstances with you in an online meeting and make sure all your details are correct

Your adviser will issue a recommendation letter regarding the most suitable investment choices for you. In an online follow-up meeting, they will answer any questions you may have relating to the recommended investments

Ongoing Financial Planning Service

Every year, your adviser will review your circumstances, update your financial plan and re-issue investment recommendations for you

If any of your circumstances change significantly, such that you believe your investments need reviewing, you can contact us and we will arrange a review for you

If you need any assistance with minor matters relating to your payments, reports or investment performance, our experienced team will continue to be on hand to offer guidance and support

Once you have accepted your adviser's recommendations, arranging the investments will be as easy as clicking a few buttons.

Plan for the future, invest your money wisely and sleep soundly!



Your investments

We work with JustFA's products and services as they provide a range of products and high-quality investment options suitable for you at affordable fees. They are also one of the best in the market for client functionality, available to you through JustFA Client Portal.



JustFA ISA

Individual Savings Account, exempt from income and capital gains tax.



JustFA Pension

Personal Pension Account, which allows you to save for your pension in a tax-efficient way.



JustFA GIA

General Investment Account for any other investment purposes.



Investments - JustFA Portfolios

The accounts you open with JustFA will be invested in one of JustFA's portfolios suitable to your risk profile. The investment management of your portfolio will be provided by Fusion Asset Management. Fusion adheres to very high standards of research and an efficient, transparent and disciplined investment process. Fusion is an independent portfolio manager, which makes it impartial in its choice of funds within investment portfolios. Your portfolio will always be invested in a diverse range of funds managed by large, well-regarded fund management companies that have proven to be experts in their particular sectors.

Why JustFA?

You'll be able to stay on top of communications with JustFA's client portal, as well as feeling the benefits of receiving online advice.



Online advice

By talking to your adviser online, you will be provided with personal and expert financial advice from the convenience of your own home



Affordable

We utilize modern technology to keep our charges low and make our services more affordable for everyone



Straightforward

You will receive advice and be able to access all your recommendations and investments on one convenient and easy-to-use platform



Accessible

All our services are available online so you can log in to JustFA at any time and in any place to access your accounts or to contact us



Secure

Your assets will be held in safe custody and be protected by the government's compensation scheme

Peace of Mind -Your assets

You can rest assured that with JustFA your investments are safe and secure. Under our custody arrangement, you are fully eligible for the Government's Financial Services Compensation Scheme and all funds are held with UK registered institutions. More information on the FSCS and the limits that apply can be found at www.fscs.org.uk



Contact us

If you're interested in finding out more, if you have any questions or need help, please don't hesitate to get in touch!



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Legal Disclaimer

Charterhouse Financial Limited is Authorised and Regulated by the Financial Conduct Authority. Our FCA registration number is 940788. We are registered with the ICO under ZB124958 and you can check via www.ico.org.uk. Registration Number 12836131.