



# BREWIN DOLPHIN



CHELTENHAM

# FORWARD THINKING SINCE WAY BACK

We have 250 years of heritage, earning a solid reputation of trust and stability whatever the financial climate. Originally established in 1762, we are now one of the UK's largest independent private client investment managers.

We believe that the investment advice you receive should be as individual as your financial needs. We have worked this way for generations, providing tailored solutions that help our clients to create and preserve wealth. We're independent and have the freedom to search the whole of the investment marketplace for our clients.

So instead of leading you towards in-house funds, we'll be focussed on selecting investments that are exactly right for you. It all adds up to fair and impartial advice when you are making the decisions that will shape your financial future.

Today, we are putting that accumulated experience to work for many thousands of clients, including private individuals, charities, trusts and pension funds. We look after £24 billion in investments from 41 offices throughout the UK and Channel Islands.



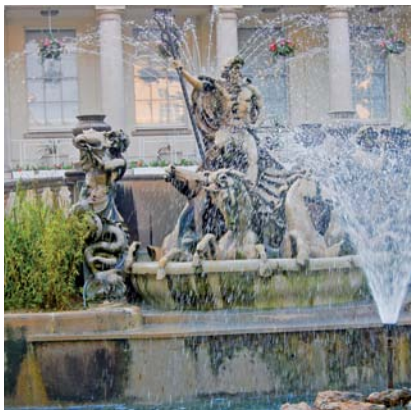


## DO ANY OF THESE SOUND FAMILIAR TO YOU?

- I am concerned about the fall in my investment income, who can I turn to for advice?
- I am nearing retirement, how can I check whether my pension is going to meet my needs?
- I wish someone could help me to manage all my different investments.
- How can I minimise my inheritance tax position?
- What is the best way to help with my children's/grandchildren's school fees?
- My parents are going into a nursing home, what are the financial implications facing me?

We can help...

## IN CHELTENHAM



Our success is founded on the people who deliver it. Established in 1993, the majority of the team have worked together for many years building strong relationships with clients in and around the Cotswolds and elsewhere in the country.

At Brewin Dolphin in Cheltenham we recognise the importance of identifying with each of our clients needs by creating solutions that are especially tailored to achieve them.

Planning is key to your future. Our team of professional Investment Managers and Financial Planners have extensive knowledge and expertise which enables them to navigate you through the myriad of investment options available.

With the support of extensive infrastructure and resources, we are in the right position to deliver you clear, impartial and personal advice tailored to your objectives, and risk profile.

In addition to considering the types of investment suitable for you, we will also consider the level of involvement that you wish to have in the ongoing management and decision-making process. This is reflected in the range of service categories and bespoke options that are available. Online valuation services are also available for those clients who like to remain closely involved.



# OUR SERVICES

We offer a range of services to clients from the management of an investment portfolio to comprehensive Financial Planning.

## **Discretionary Management**

Discretionary Management is our core service and gives access to professional expertise without the administrative burden associated with the day-to-day running of an investment portfolio. Once you have agreed your requirements and aims with your Investment Manager, we will then make all the decisions on your behalf. This style of management ensures that we can act swiftly when markets change. Groupwide, we currently manage over £14 billion of our clients' money in this way.

## **Advisory Management**

If you prefer to make your own investment decisions but still want to have access to professional advice, you can take advantage of our Advisory Management service. This service allows you to be involved with the day-to-day business of managing your portfolio.

## **Our research capability**

The universe of investment opportunities is complex and constantly evolving. To ensure we remain at the forefront of all new developments, Brewin Dolphin has a dedicated in-house research team. Our research specialists provide top class objective analysis on all major asset classes.

## **Administration Services**

At Brewin Dolphin we pride ourselves on offering our clients a high quality and personal level of service. Your Investment Manager will take care of everything associated with the running of your portfolio which will include all investment administration.

The Brewin Dolphin nominee service enables our administrator to act on your behalf saving you time in dealing with all the paperwork that arises from investment transactions. Although you retain beneficial ownership, investments are registered in the name of one of Brewin's nominee companies.

Detailed valuation reports are provided on a regular basis and contract notes are issued with every transaction undertaken. We also offer online portfolio access through our secure server at [www.brewin.co.uk](http://www.brewin.co.uk), where valuations can be viewed.

# FINANCIAL PLANNING

## **Financial Planning**

We believe that investment management is most effective when it is part of a broader financial strategy and is why our financial planning teams are fully integrated with our investment management teams. Our areas of expertise cover:

## **Tax Planning**

Acknowledging that your tax position is key when planning investment advice, we can help with this vital component of wealth management and are highly capable when discussing in detail tax effective structures such as ISAs, SIPP's, and onshore and offshore bonds.

## **Business Planning**

For directors and owners, we can collaborate on specialist issues such as key management cover, executive pension plans, employee benefit schemes and corporate and partnership protection.

## **Pensions**

With the wide range of options available in the pensions market today, our financial planners can work with you to help take care of all your planning pre and post retirement.

## **Savings and Investments**

Taking into account your preferred timescale and levels of return, we can explore the products that are the most suitable for you.

## **Protecting your family and business**

The long-term future of your family or business is paramount, and we can help you navigate through suitable options whatever you are considering – including life assurance, critical illness cover or health insurance.

No investment or service is suitable for all people and should you have any doubt about this service you should consult an authorised financial adviser.

The value of investments and any income from them can fall and you may get back less than you invested.

Any tax allowances or thresholds mentioned are based on personal circumstances and current legislation which is subject to change.



## WE TREAT OUR CLIENTS AS INDIVIDUALS

At Brewin Dolphin every investment management relationship begins with you, your Financial Planner, Investment Manager and a blank sheet of paper. Before we offer any advice, we start by gaining a true understanding of your circumstances and your needs. That means we always invest time learning about your financial situation and ambitions for the future.

### **A personal approach**

Our personal service is exemplified by the fact that our clients have one point of contact throughout their relationship with us – their Investment Manager. This partnership ensures that our Investment Managers are able to keep up-to-date with their clients' requirements. Similarly, our clients always have a clear idea of how their investments are being managed.

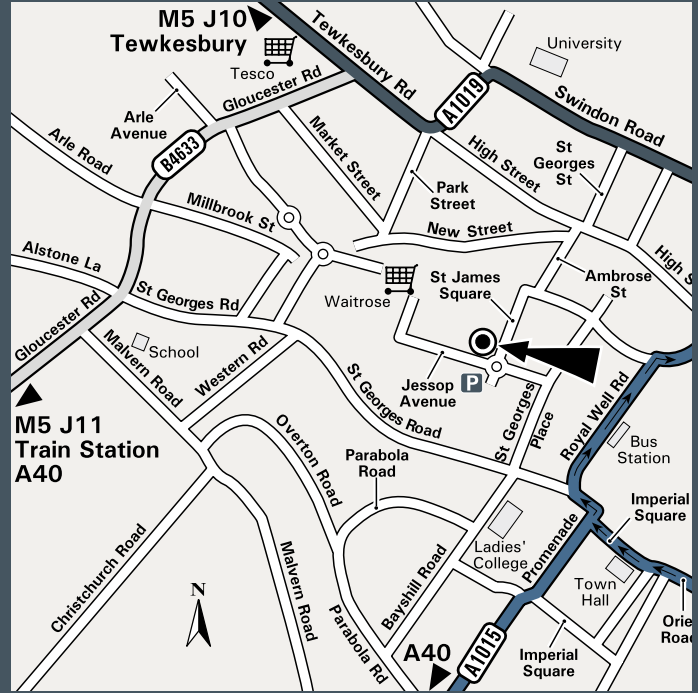
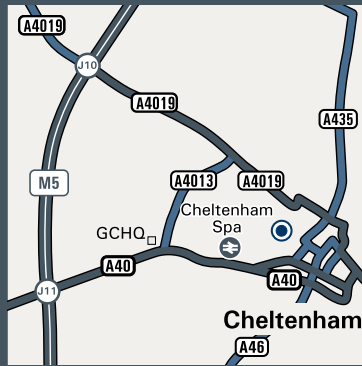


## THE NEXT STEP

If you would like to know more about Brewin Dolphin in Cheltenham and what our investment management team could do for you, please do not hesitate to contact us.

Whether you already have investments in place or wish to set up a portfolio for the first time, we would be delighted to arrange a no cost or obligation consultation either face-to-face, at home or by phone.





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|------------|----------------|
| Aberdeen   | Leeds          |
| Belfast    | Leicester      |
| Birmingham | Lincoln        |
| Bradford   | London         |
| Brighton   | Lymington      |
| Bristol    | Manchester     |
| Cardiff    | Marlborough    |
| Cheltenham | Newcastle      |
| Chester    | Norwich        |
| Dorchester | Nottingham     |
| Dumfries   | Oxford         |
| Dundee     | Penrith        |
| Edinburgh  | Plymouth       |
| Elgin      | Reigate        |
| Exeter     | Shrewsbury     |
| Glasgow    | Stoke-on-Trent |
| Guernsey   | Swansea        |
| Hereford   | Taunton        |
| Inverness  | Teesside       |
| Ipswich    | Truro          |
| Jersey     | York           |

**Train:** The nearest station is Cheltenham Spa, located in Queens Road.

**By car:** From M5 exit Junction 11 and take A40 towards the town centre. Pass through 2 roundabouts then keep right on A40 / Lansdown Road. On the approach to Montpellier, bear left onto Montpellier Street. At the mini roundabout, take 2nd exit onto Bayshill Road. At the junction with St Georges Road, go straight over onto St Georges Place, and then left into Jessop Avenue, leading to St James' Square. At the mini roundabout, the building is directly ahead on the right hand side.

**Please note:** If you are using a satellite navigation device, please use GL50 3PY as the postcode.

**Car parking:** there is limited parking available on site by arrangement. The nearest pay and display car park is located opposite the building at 10 St James' Square.

Brewin Dolphin Cheltenham, 2nd Floor, St James House, St James' Square, Cheltenham, GL50 3PR

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W [brewin.co.uk](http://brewin.co.uk)