



BREWIN DOLPHIN

HEREFORD

Individually crafted
investment solutions

COMPLETE INVESTMENT IN HEREFORD

We believe that the investment advice you receive should be as individual as your financial needs. At Brewin Dolphin, we have worked this way for generations, providing tailored solutions that help our clients to create and preserve wealth.

Today, we are putting that accumulated experience to work for many thousands of clients, including private clients, charities and pension funds. We are now the largest independent private client investment manager in the UK and look after more than £21 billion in investments from offices throughout the UK and Channel Islands.

Global Opportunities with a Local Service

The investment market is a complex and dynamic place. There is a vast array of opportunities to invest across different geographic regions, industries and instruments. Whether you want high growth and are prepared for the inherent associated risks, or just want capital protection and a steady income, there will be a solution that is right for you.

The skills and experience of our Investment Managers enable them to select from the vast array of investment options to devise and manage a portfolio that is right for you. With the support of extensive infrastructure and resources, the Investment Manager is in the right position to offer you comprehensive and personal management of your investments.

The Hereford office has a highly experienced investment team, which has worked together for many years and has built a strong reputation with clients in and around the Herefordshire area.

Our Investment Service

- Discretionary or Advisory portfolio management services for a wide range of clients, including individuals, trusts, charities and professional intermediaries
- The provision of tailored solutions that match client risk and objectives with an appropriate asset allocation. This may include fixed interest, direct equities, collective funds and investments in overseas markets. Where appropriate, other 'non-market correlated' assets such as property funds and structured products may be considered
- Expertise in tax-effective structures such as ISAs and offshore bonds
- Pension planning, administration and investment management
- Financial planning, including inheritance tax solutions, life assurance, school fees planning and capital gains tax mitigation

For more information contact Clive Loader on 0845 213 1520 or email clive.loader@brewin.co.uk.



Clive Loader
Office Head Divisional Director

Clive started stockbroking in 1971, joining the Hereford office of CJ Bishop which had opened a year earlier. He became a member of the Stock Exchange in 1981 and is now a Fellow of the Securities and Investment Institute. Clive has been a constant in the office over the years and seen it through various changes of ownership, the last being the transfer to Brewin Dolphin in 2007. As well as being Office Head, he manages discretionary and advisory portfolios for a diverse range of private clients, trusts and charities.



Helen Higgs
Divisional Director

Helen began her stockbroking career in 1991 when she joined the Aberdeen office of Bell Lawrie, now part of Brewin Dolphin. In 1998 she left Bell Lawrie and moved south to Hereford, coming back to Brewin Dolphin in 2007 when we set up the Hereford office. Helen looks after discretionary and advisory portfolios for individuals, trusts and charities and is a Fellow of the Securities and Investment Institute.



Brewin Dolphin: Hereford

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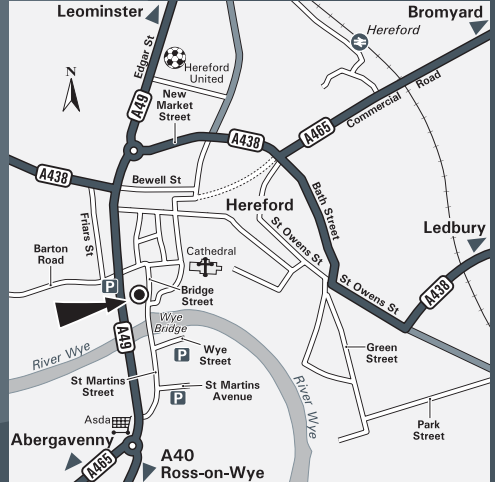
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Parking: Car parks are located on the map above

Train: Hereford station is a 20 minute walk from our office



Karen Harper
Divisional Director

Karen started training with Charterhouse Tilney in Liverpool in 1987 after completing an Honours degree in French and German at Aberdeen University. She joined Williams de Broe in 1991 to look after discretionary and advisory clients. In 1997 Karen joined the current team in Hereford, which transferred to Brewin Dolphin in 2007. Karen works with many clients including private individuals, trusts and charities and is a Fellow of the Securities and Investment Institute.



Steve Nicholas
Divisional Director

Steve is also a Fellow of the Securities and Investment Institute and has been stockbroking since 1986 after graduating with an Honours degree in Economics. He manages discretionary and advisory portfolios for individuals, trusts, charities and pension funds. After working for seven years at Henderson Crosthwaite and 13 years at Gerrard, Steve moved with Gerrard's Hereford office to Brewin Dolphin in 2007.

COMPLETE INVESTMENT MANAGEMENT

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

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