



BREWIN DOLPHIN



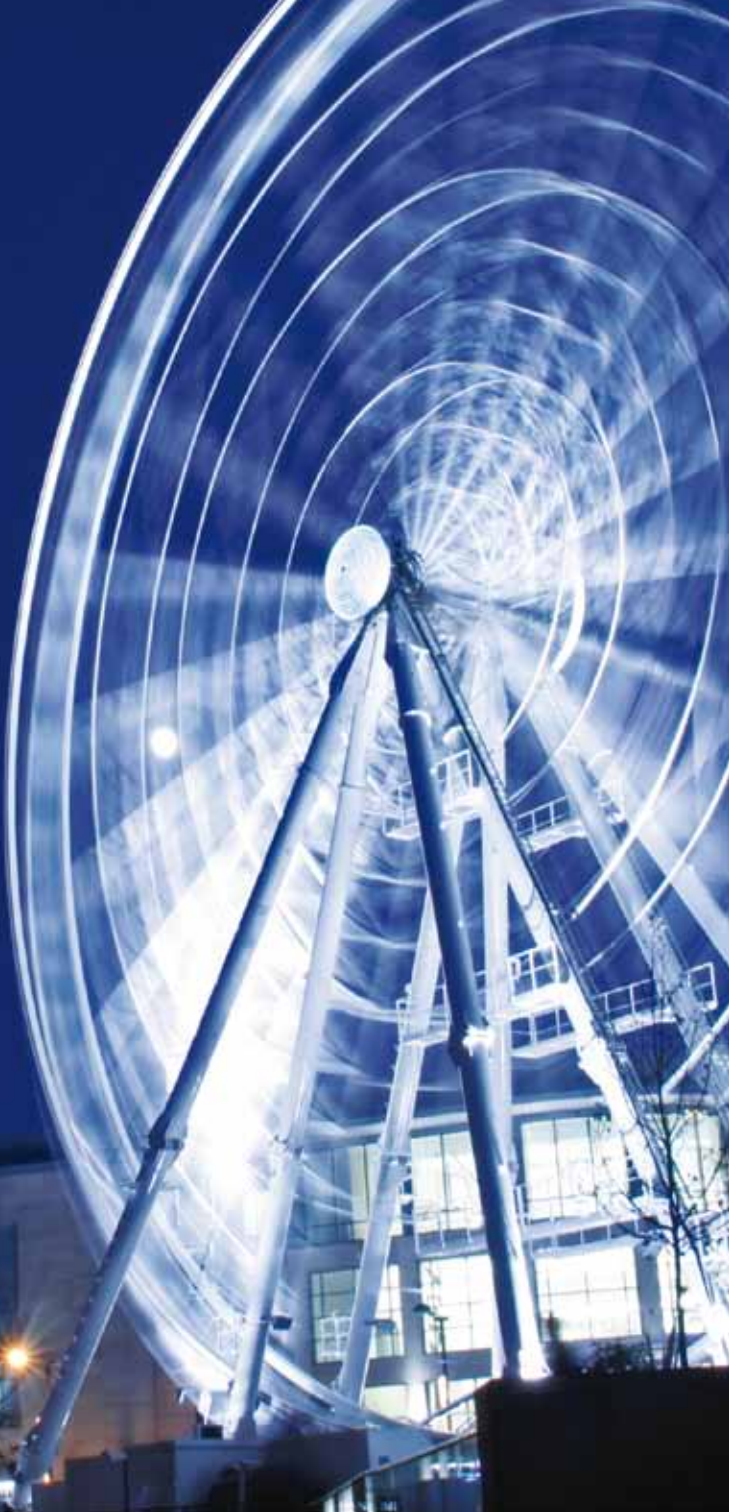
MANCHESTER

FORWARD THINKING SINCE WAY BACK

We have over 200 years of heritage, earning a solid reputation of trust and stability whatever the financial climate.

In the fast moving and dynamic world of investment we are both progressive and proactive, with a current group turnover in excess of £200 million.

We are one of the largest independent private client investment managers in the UK, with offices throughout the country including the 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.

What is the best way to help with my children/grandchildren's school fees?

I've just inherited some money, how can I use it wisely?

How can I minimise my Inheritance Tax position?

As a Trustee, I want to ensure the assets under my guardianship are properly managed.

WE CAN HELP...





IN MANCHESTER

The Manchester office of Brewin Dolphin can trace its roots back to members of the Manchester Stock Exchange in the 1840s. These forebears include Charlton Seal Dimmock, Ferneyhough & Ashe and Wise Speke.

At Brewin Dolphin in Manchester, we have developed an integrated service that combines investment management and financial planning expertise, enabling our team to help protect and grow your wealth in the light of your individual financial circumstances.

We work closely with our clients, providing fresh investment ideas and jargon-free advice that is focused on delivering results. Our service is shaped by our knowledge of industry trends locally and globally and we have the agility to adapt to today's fast-changing markets.

As a Brewin Dolphin client, you also have the reassurance that comes from our well-established position as an independent private client investment manager - the origins of the firm go back two and a half centuries and we currently manage approximately £23 billion in investments.

These collective strengths have enabled us to build long-standing relationships with our clients and we have been tailoring successful solutions for many families and businesses for generations.





INVESTMENT MANAGEMENT

In an increasingly complex market place, sound and timely investment management is the key to protecting the long term financial wellbeing of your family or your business. At Brewin Dolphin in Manchester, our team of professional financial planners and investment managers have the knowledge to deliver clear, expert guidance. As one of the largest independent private client investment managers Brewin Dolphin is well placed to provide unbiased advice that is structured to your needs.

Our independence comes from not being owned or controlled by any other company. Our status in relation to advising on packaged products is 'whole of market'.

Investment Management

We can help you to structure an investment portfolio that best suits your needs, whether it is to pay school fees or to achieve long-term returns. Depending on the level of day-to-day involvement you would like to have in investment decision-making, you can choose from our discretionary and advisory services. In both cases, your investments can be checked online at any time.

Discretionary Management

Our discretionary management service allows you to hand over day-to-day investment decision-making on your portfolio to our experienced investment managers ensuring they can act swiftly when markets change.

Advisory Management

By choosing the advisory management service you retain greater involvement in the way your portfolio is run.

FINANCIAL PLANNING

Financial Planning

We believe that investment management is most effective when it is part of a broader financial strategy and this 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, SIPPs, 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 service is suitable in all cases. If you are unsure, please contact us for advice.

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.





AN ENLIGHTENED APPROACH

Whatever the economic climate, it is important that your investments are working hard for you and in the most tax-efficient way. While predicting the exact turn of events is impossible, knowledge, preparation and adaptability in shifting markets are essential.

At Brewin Dolphin in Manchester we recognise the importance of these qualities. Our local teams' breadth of knowledge and expertise allows us to navigate through the myriad of options available, and to deliver clear, impartial and individual advice tailored to your circumstances, needs and your attitude to risk.





OUR TEAM

The success of our Investment Management team is founded on the people who deliver it. We recognise that your circumstances and needs will change over time and the advice we provide should reflect this. When that happens, your team will be able to draw on the expertise of other specialists from around the company, ensuring that you have access to the products and services you need, where and when you need them.

Our ability to help clients create and preserve wealth was recognised when we won the **Best Discretionary Service Award** at the **2008 Daily Telegraph Awards** and the title of **Best Discretionary Stockbroker 2009** awarded by Shares Magazine. Most recently, we won an award for the quality of our investment research at the **2010 Investment Week Fund Manager of the Year Awards**, in the Discretionary Investment Management Category.

These awards recognise Brewin Dolphin as a leader in discretionary investment management services and demonstrates our ability to provide innovative and tailored solutions for our clients.

YOUR QUESTIONS ANSWERED

Why should I trust Brewin Dolphin?

Established more than 240 years ago, Brewin Dolphin is now one of the largest independent private client investment managers in the UK, with offices throughout the UK and Channel Islands. The Manchester office of Brewin Dolphin can trace its roots back to members of the Manchester Stock Exchange in the 1840s. We currently have an experienced team of 15 qualified investment managers and financial planners, many of whom have been advising clients on their financial affairs for more than 25 years. Our portfolio management services cover private clients, PEPs and ISAs, charities, trusts, pension funds, and SIPPs, and we have executives with specialist knowledge in all of these areas.

Who will look after my business at Brewin Dolphin?

Our goal is to offer a bespoke and personal service to our clients. Every client will have access to a team headed by a local Divisional Director supported by a financial planner and their assistants.

How do I get the very best out of Brewin Dolphin?

Our qualified team starts by building a clear picture of your financial circumstances and objectives and designing an investment strategy to meet them. Regular contact is maintained to inform you of progress and to ensure any changes in your ambitions are taken into account.

Are you happy to work with my other professional advisors?

Absolutely. Managing your Brewin Dolphin portfolio in the wider context of your financial affairs is an essential part of helping you to achieve your aims and objectives.

What does total wealth management mean for me?

It means we can offer a sufficient breadth of services to meet your every financial need, from tax planning, pensions, savings and investments to business planning and protection for your family and business.

Will I receive straightforward, jargon-free advice?

Yes. We are dedicated to creating investment solutions that are tailored to your needs at all times and ensuring that these solutions are clearly explained and fully understood by you from the outset and throughout your time with us.

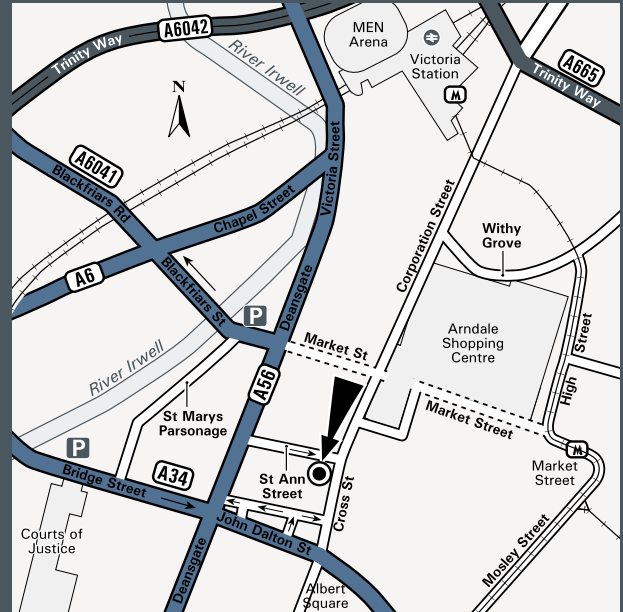
Where do I start?

There are many ways to contact us, but we believe the best basis for any new relationship is a face-to-face meeting so we can get to know each other. An informal meeting with one of our team, at your place or ours, will help us understand your needs and together from there, we can plan and implement the most suitable wealth management strategy for you.



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

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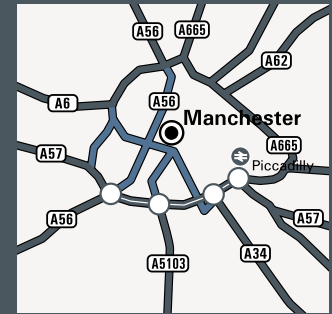
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International

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E info@brewin.co.uk



Parking: Car parks are located on the map above

Train: Victoria Station, Deansgate Station or Piccadilly Station.

Bus: A regular bus service with main bus depot Piccadilly.

Metro: A free bus service operating two routes, green and orange, around the city centre, the Metroshuttle operates approximately every five minutes on the orange route and every ten minutes on the green route, taking shoppers and commuters from car parks, stations and tram stops around the city centre's main shopping areas.

Taxi: There is a taxi rank in Albert Square.