



# BREWIN DOLPHIN



MARLBOROUGH

# FORWARD THINKING SINCE WAY BACK

Brewin Dolphin has 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.

We are one of the largest independent private client investment managers in the UK, with offices throughout the country including the Channel Islands. We have had our office in Marlborough since 1990.





## INTRODUCTION

As one of the UK's largest independent private client investment managers, Brewin Dolphin has enjoyed a long-standing reputation in the financial sector. We have built a solid presence in the South and offer Wiltshire investors the full breadth of our investment management and financial planning services locally. Our Marlborough office consists of an experienced team of professionals, with City experience and local backgrounds. Our services include discretionary/advisory portfolio management, investment management for charities, management of self-invested personal pensions (SIPPs), other types of pension as well as services for professional intermediaries.

We welcome new clients and look forward to working with you to tailor a bespoke strategy to help you achieve your financial goals.

# INVESTMENT MANAGEMENT

In an increasingly complex market place, sound and timely investment management is key to protecting the long term financial well being of your family or your business. At Brewin Dolphin in Marlborough, our team of professional financial planners and investment managers have the knowledge to deliver clear, independent guidance, so we are 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.

## **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**

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





# 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, SIPPs, and onshore and offshore bonds.

## **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.

## **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.

## **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.

## **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, health insurance or long-term care cover.

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.

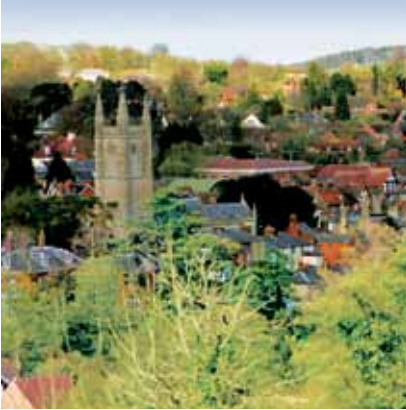
At Brewin Dolphin in Marlborough we recognise the importance of these qualities. Our local teams' breadth of knowledge and expertise allows us to navigate through the myriad options available, and to deliver clear, impartial and individual advice tailored to your circumstances, needs and your attitude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

## OUR TEAM

The success of our Investment Management and Financial Planning 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, and **2010 Citywire's Large Firm Advisor Choice Award**.

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.



## DO ANY OF THESE SOUND FAMILIAR TO YOU?

The following are examples of how we help our clients. These case studies are real but all names have been changed to protect privacy.

**Sue** is a school teacher nearing retirement and had accumulated assets in several different pension plans. She wanted to know how best to use her various pension pots and how much retirement income they might generate. We provided Sue with a tax efficient solution enabling her to plan sensibly for a happy retirement.

**George** had a SIPP with an insurance company but was unhappy with the ways his investments had been managed. He wanted to know how this might be improved. We looked closely at his policy and the underlying investments whilst discussing risk. We were then able to create a tailored investment proposal to suit George's requirements.

**Gerald and Antonia** had just sold their London flat. They wanted to reinvest the proceeds to help pay for their grandchildren's education. But they were also worried about the financial implications if they were to go into a nursing home. We helped them to develop a plan which satisfied all their needs.

**Virginia** had recently divorced and needed financial advice. She wanted the freedom to pursue her dual interests in travel and photography but was concerned that she would need to rely on her investments for the bulk of her income for some time. We put together a tax-efficient investment plan that met her requirements.

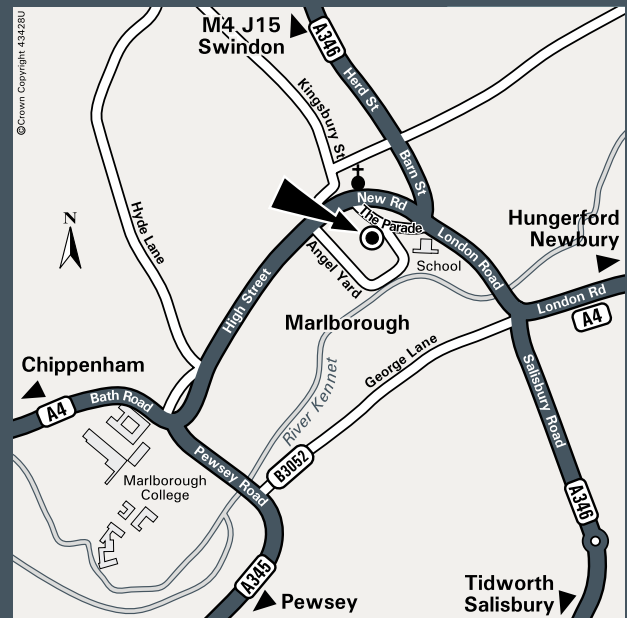


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|------------|----------------|
| Aberdeen   | Leicester      |
| Belfast    | Lincoln        |
| Birmingham | Llandudno      |
| Bradford   | London         |
| Brighton   | Lymington      |
| Cardiff    | Manchester     |
| Cheltenham | Marlborough    |
| 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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**Train:** The nearest railway stations are Pewsey, Great Bedwyn or Swindon.

**Car Parking:** There are several car parks in Marlborough, the largest off George Lane. Limited free parking is available on The Parade.