



# BREWIN DOLPHIN

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## INTRODUCTION

At Brewin Dolphin in Newcastle we have developed an integrated service which combines investment management and financial planning expertise. We work closely with our clients, providing fresh investment ideas to help protect and grow your wealth. 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 position as one of the largest independent private client investment managers in the UK – we currently manage over £25 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

Our aim is to protect and grow your wealth. We offer a comprehensive range of investment management advice that spans portfolio creation, ISAs and other tax-efficient investments, pensions (including Self Invested Personal Pensions) and the mitigation of inheritance tax.

The knowledge and experience of our investment teams enable us to structure a portfolio that contains the right combination of products and services for each client's financial situation.

Our investment services are available on both a discretionary and advisory basis. Discretionary Management is our core service and allows clients to hand over day-to-day investment decision-making on their portfolio to our experienced Investment Managers. Our Advisory Management service is aimed at clients who wish to make their own investment decisions and want access to professional advice.

## **2010 Citywire Large Firm Adviser Choice award**

Investment Research Award at the 2010 Investment Week Fund Manager of the Year Awards

Best Discretionary Stockbroker at the Shares Magazine Awards 2009

Best Research at AIM Awards 2008

Best Discretionary Service at The Daily Telegraph Wealth Management Awards 2008

Silver award for Customer Service at the FT Investors Chronicle Awards 2008

**The value of your investment or any income from it may fall and you may get back less than you invested.**





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# FINANCIAL PLANNING

Financial planning is a clearly defined process to develop a strategy to meet your financial goals. The service we offer is designed to be engaging, relevant to you and easy to understand. We endeavour to ensure that it is flexible and adaptable to your changing circumstances. We offer the full strategic financial planning package but can also work on specific project work such as estate planning, school fees planning, life and health protection, pensions and tax strategies, if required.

The benefits of using our financial planning service are as follows:

**It helps you to make wise financial decisions.** This is because the planning process will help you understand and appreciate your existing financial arrangements and you will have a clearer idea of what you need to do to achieve your agreed objectives. In this context, you will be better informed as we assess the suitability of any new opportunities that you may encounter.

**It could stop you wasting money.** Effective planning is all about the efficient allocation of your available resources in order to achieve your objectives.

**It could help you save tax.** We help you do this by discussing suitable tax strategies that will help you to mitigate any potential income tax, capital gains tax and inheritance tax liabilities.

**It helps you to prepare for life's uncertainties.** This is all about ensuring you have access to the right amount of money at the right time. We would ask you lots of "*what if*" questions to make you think if you have really planned for premature death or illness. Have you really thought about what your retirement lifestyle will be like if you continue doing what you are doing?

**It can provide you with peace of mind and security** as your financial affairs will be organised and kept up to date through the annual reviews you have with your planner.

The ethos of our planning service is to not only provide professional and expert advice you can trust but to deliver it in an engaging, relevant and concise manner.

## The process follows 6 steps

1. Client and planner agree scope of work
2. Planner gathers facts and goals
3. Planner evaluates current situation
4. Planner makes recommendations to meet goals
5. Implement agreed action plan
6. Monitor & review to make sure that plans are working and still relevant

**George Slack** Head of Financial Planning Newcastle  
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The value of the tax benefits depends on your own personal circumstances and all tax legislation is subject to possible change.

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## BREWIN DOLPHIN IN THE COMMUNITY

The people of Brewin Dolphin in Newcastle play an active part in the life of the community in the North East.

Many of our directors and investment advisers are involved in local charities and often as trustees.

We have raised substantial sums for charities over the years including St Oswald's Hospice, People's Kitchen and Cancer Research.

We are also involved in a number of cultural initiatives including sponsorship of the Theatre Royal, The Literary & Philosophical Society and supporting local artists through our involvement with WorkArt.

The North East is a sport loving area and staff here at Brewin Dolphin are no exception.

We run a competitive eleven a side football team which competes in local leagues, and we sponsor Durham County Cricket Club, Northumbria University Sport, tennis and golf clubs. Our individuals play and compete in many sports.

The world of business is close to our hearts too, and we are sponsors of the Entrepreneurs' Forum which encourages and nurtures growing businesses.





## OUR HISTORY

We are one of the largest independent private client investment managers in the UK, with 40 offices across the UK and Channel Islands and over £25 billion under management.

Our roots in the North East are extremely strong and can be traced back to the founding of Wise Speke in 1903. Wise Speke was a business that grew successfully and developed a strong regional clientele. It joined Brewin Dolphin in 1998 and took the group name in 2008 to coincide with our move to larger newly built offices in Newcastle.

Our success is founded on a firm belief that, because your financial needs are unique, the investment advice you receive should be too. We've worked this way for generations, providing individually crafted solutions that help our clients to preserve and create wealth. Today, we are putting that accumulated experience to work for many thousands of clients including private clients, charities and pension funds.

# INVESTMENT MANAGEMENT



## **Charles May** Head of Office

Charles heads the investment management and financial planning operations in Newcastle and is responsible for overseeing the strategy and business development of the office. He trained in London during the 1970's and joined the firm in 1975 where he was charged with growing its Teesside office. Moving up to Newcastle in the early 1990's he was asked to develop our discretionary private client business.



## **Lorraine Armstrong** Divisional Director

Lorraine manages private client portfolios' on both a discretionary and advisory basis. Lorraine has gained a wealth of experience and expertise since she joined the firm in 1998. During this time she has managed portfolios for charities and pension funds for the firm's asset management team. Lorraine is an accomplished presenter, has written several articles for the press and sits on the firm's asset allocation committee.



## **Vinay Bedi** Divisional Director

Vinay specialises in managing portfolios for pension funds and charities whilst also looking after a number of high net worth individuals. He has developed a strong reputation as a fund manager, having actually started his career in 1985 as an investment analyst, focussing on the leisure sector. Vinay headed up the institutional department between 1990 and 1998 during which time he was also involved in the flotation of a number of companies including several within the football sector. Vinay is well known for his media work and is also Chairman of Governors at Red House School in Teesside.



## **James Cartmell** Divisional Director

James started his career here in 2001 after studying economics and accountancy at Newcastle University. James works on managing portfolios for individuals and trusts as well as self invested personal pensions both for existing and new clients. Previous to joining Brewin Dolphin James played rugby for Newcastle Falcons.



## **David Clinkard** Divisional Director

David started his career with the firm in the 80's managing investments for individuals and pension portfolios on a discretionary and advisory basis. David offers his clients a particular focus on UK medium and smaller companies.



## **Michael Condon** Divisional Director

Michael has been managing private client portfolios for over 20 years and his particular area of expertise is collective investments such as unit trusts and OEICs. He also advises company employees on share schemes, principally SAYE (share saves) and share options.



## **John Duns** Divisional Director - Business Development and Marketing

John is responsible for building and developing the firm's brand and business in the region. John joined Thomson Newspapers in 1984 where he spent 15 years in sales, management and marketing. He then gained experience in investment management with Greig Middleton together with further professional services marketing experience with leading regional law firm Watson Burton.



## **Gary Fawcett** Divisional Director

Gary's expertise lies in the management of portfolios for both private clients and trusts on a discretionary and advisory basis. Gary is also a member of the Newcastle media team and is the office representative on the Group's unit trust committee. Gary joined Brewin Dolphin in 2000 as a graduate trainee, he became an assistant director in January 2006 and became a divisional director in 2008.



**Charlie Fellowes** Divisional Director

Charlie has specialised in private client investment management, offering services to clients with portfolios of varied sizes for over 20 years. He joined the firm in 1985 after serving in the army including two years as Adjutant of the Yeomanry in Newcastle. Initially Charlie was tasked with co-ordinating the many privatisations that took place in the 1980's. He was made divisional director in 1990.



**Christine Hawdon** Divisional Director

Christine has been with Brewin Dolphin for 17 years. She manages investment accounts for a range of private clients, trusts, charities, companies and pension funds. In addition to this, Christine is also the president of the Chartered Institute for Securities and Investments for the North East.



**Mike Lyons** Divisional Director

Having started his career and qualifying professionally with Barclays Bank in the late 60's, Michael worked in New Zealand for two years before returning to the UK and joining Brewin Dolphin in 1976. He specialises in investment management for private clients and spent some time as head of private clients in the Newcastle Office.



**Jane MacAlister** Divisional Director

Jane's primary role and speciality is the management of investments for private individuals and trusts. In addition to her 17 years' experience and considerable expertise in investment management, Jane also leads one of the teams in the Newcastle office, is widely quoted in the media and has been instrumental in developing the group's local and national business development and marketing strategy. She is active in the local community and sits on the regional fundraising committee for a national charity.



**Richard MacAlister** Divisional Director

Richard manages charities, pension funds, trusts and high net worth individuals and is the appointed director of investment for the Newcastle office. He has been a key member of the group's investment strategy committees for many years with specialist areas including asset allocation and alternative investments, with a focus on hedge funds and structured products. Richard joined Brewin Dolphin in 1986, after completing a degree in chemistry at Oxford University.



**Campbell MacLachlan** Divisional Director

Campbell's primary focus is the discretionary management of portfolios for both individuals and trusts. He also plays an important role in promoting the firm's expertise in the media. Campbell joined Brewin Dolphin in 2000 and in 2008 was promoted to become Newcastle's youngest divisional director. Campbell works closely with many professional firms in managing investments on behalf of their clients.



**Andrew Martell** Divisional Director

Andrew has specialised in the management of private client investments for the last 35 years. Responsible for the launch of the firm's PEP, he ran most of the retail privatisation issues for the firm in the 1990's and for many years was in charge of its publications. A former High Sheriff, he is a Deputy Lieutenant of County Durham where he is Chairman of St John Ambulance, President of Elizabeth Finn Care and a Director of the County Durham Foundation.



**Marguerite Myers** Divisional Director

Marguerite manages both discretionary and advisory portfolios and SIPPs' for a wide range of clients. Originally from Jersey, Marguerite gained investment experience with Hambros before joining Brewin Dolphin in 1975. Marguerite is active in the local community and has been involved in charity fundraising for the British Lung Foundation.



**Margaret Nesbitt** Divisional Director

Margaret Nesbitt specialises in managing investment portfolios for a wide variety of private clients. She has 12 years experience with the firm and was appointed divisional director in 2005. In addition to her investment expertise Margaret has developed and been involved with a number of local business initiatives, most notably for the charity Common Purpose which promotes good business practice and personal development.



**Ian Pluves** Divisional Director

Ian started his career in the group when he joined the Teesside office in 1984. Since his move to the Newcastle office in 1998 he has risen through the ranks to his current position in the investment management division. His specialist knowledge includes venture capital trusts and this is often called upon by colleagues within Brewin Dolphin. He is now focused on discretionary investment management for private clients.



**James Rainbow** Divisional Director

James manages private client investment portfolios for a wide number of individual and professional introducers. A private client investment manager since 1988 and director at Brewin Dolphin since 1997, James has developed a sound reputation for his astute summary of events in the market. He is available for comment on the market and in particular the banking and finance sectors, as well as general economic issues.



**Andy Webb** Divisional Director

Andy specialises in financial advice and preparing investment plans. Andy can provide comment on financial related issues from SIPPS and IHT to employee share options and school fees. Andy has 20 years industry experience having previously worked for a major bank before joining Brewin Dolphin in 1996.



**Nicholas Wilson** Divisional Director

Nicholas is a divisional director of Brewin Dolphin and over the last 12 years and has played an integral part in developing the private client investment management business. While specialising in discretionary investment management for private individuals, trusts and small charities.

## FINANCIAL PLANNING



**George Slack** Head of Financial Planning Newcastle

George is a chartered financial planner who has over 20 years experience of working within the financial services industry gained in the private banking, insurance and accountancy sectors. He works alongside the investment teams, specialising in providing strategic financial planning advice for Brewin Dolphin clients. Areas of expertise include estate planning, retirement planning and wealth management.



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

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