



BREWIN DOLPHIN

SWANSEA

Individually Crafted  
Investment Solutions





## IN SWANSEA

We believe that the investment advice you receive should be as individual as your financial needs. At Brewin Dolphin in Swansea, we have developed an integrated service that combines both investment management and financial planning expertise to provide tailored solutions to help our clients create and preserve wealth.

You also have the reassurance that comes from our position as one of the largest independent private client investment managers in the UK, looking after more than £17 billion in investments on behalf of private clients, charities and pension funds from offices throughout the UK and Channel Islands.

Life today is complicated. The increasing number of calls on your time, proliferation of opportunities and the growth in regulation can be at best tedious, and at worst overwhelming. When it comes to financial matters, no one can afford to be complacent.

The skills and experience of our investment managers enable them to select from a myriad of investment options to devise and manage a portfolio that is appropriate to you.

The Swansea office has a highly experienced team which has worked together for a number of years, building a strong reputation with clients in and around West Wales and elsewhere in the country, providing bespoke portfolio management services and unbiased financial advice.

# OUR INVESTMENT SERVICES

— Building and managing a **bespoke investment portfolio** to meet personal objectives. This can include shares, fixed interest stocks, funds, overseas investments, property funds and other specialist funds.

— **Managing your funds** from the Swansea office by our team of experienced investment managers who will always be available to you.

— Maximising your annual Capital Gains Tax allowance and making the most of your **annual allowances** through tax efficient ISAs. If you already have ISAs with different managers, we can assess the suitability of amalgamating them. Please note, your existing plan manager may charge for transferring an ISA to us.

— Specialising in managing clients' monies to meet their **individual needs for income and growth**. The Swansea office has clients across the UK and overseas, including individuals, trusts, pensions and charities.

— We specialise in managing pension funds on behalf of clients who hold **SIPPs** and **SSAs**.





## FINANCIAL PLANNING

We believe that investment management is most effective when it is part of a broader financial strategy, which is why our financial planning teams are fully integrated into our investment management teams.

Our Financial Planning services include:

### **Tax Planning**

- Estate Planning and Inheritance Tax
- Tax shelters/offshore financial planning
- Capital Gains and mitigation

### **Retirement Planning**

- Investing for retirement
- Self Invested Personal Pension (SIPPs) and income withdrawal
- Stakeholder Pensions

### **Investment Planning**

- School Fees
- Investment Bonds
- Collective Investments
- Structured Products

### **Protection Planning**

- Life assurance
- Income protection
- Critical illness cover
- Long-term care
- Corporate and partnership life assurance

If you would prefer, we are also happy to work alongside your existing financial adviser, solicitor and accountant.

# DO ANY OF THESE SOUND FAMILIAR TO YOU?

**I wish someone could look after my shares for me.**

**It would be nice to have my own personal Investment Manager I can talk to.**

**I have just inherited some money – how can I use it wisely?**

**What are Self Invested Personal Pensions (SIPPS) – should I have one?**

**I'm not sure that my current investments are best placed to achieve my financial goals.**

**How can I minimise my Inheritance Tax liability?**

**I have many different ISAs, how do I consolidate them?**

**Can I stop paying Capital Gains Tax?**

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

**My parents are going into a nursing home, what do I need to do financially?**

**Where can I have a free, no obligation talk with an expert Investment Manager?**



# OUR SWANSEA TEAM



## **Richard Croydon**

### Office Head and Divisional Director

Richard started his career in investment management in 1981 with Lyddon and Company in Swansea, and was elected to Membership of the Stock Exchange in 1986. He remained with the company through several mergers and acquisitions before moving to Brewin Dolphin to open their Swansea Office in 2007. Throughout his career Richard has concentrated on managing private client and trust portfolios, both onshore and offshore, and is a Member of the Securities & Investment Institute. Richard sits on the board of a Swansea Housing Association and is a business advisor to the Key Street Gallery in Carmarthen through his links with Arts and Business Cymru.



## **Richard Kelly**

### Divisional Director

Originally from Cardiff, Richard completed his Business Studies degree before joining City of London stockbrokers Quilter Goodison in 1987. He returned to South Wales in 1990 with Brown Shipley before joining Richard Croydon at Gerrard in Swansea in 2001 until their move to Brewin Dolphin. In addition to managing private client portfolios, Richard specialises in managing Pension Funds through SIPP and SSASs. Having completed his Securities Institute Diploma in 2002, Richard is now a Fellow of the Securities & Investment Institute.



## **Tony Thomas**

### Divisional Director

Tony has worked in the financial services industry for over 20 years, advising clients within the banking and investment management sectors. He was one of the first advisors in the UK to achieve Chartered Financial Planner status in 2006 and brings with him a wealth of experience in financial planning, specialising in Inheritance Tax, Pensions, Protection and Tax efficient savings and investments for private clients. Tony is also involved with Arts and Business Cymru.

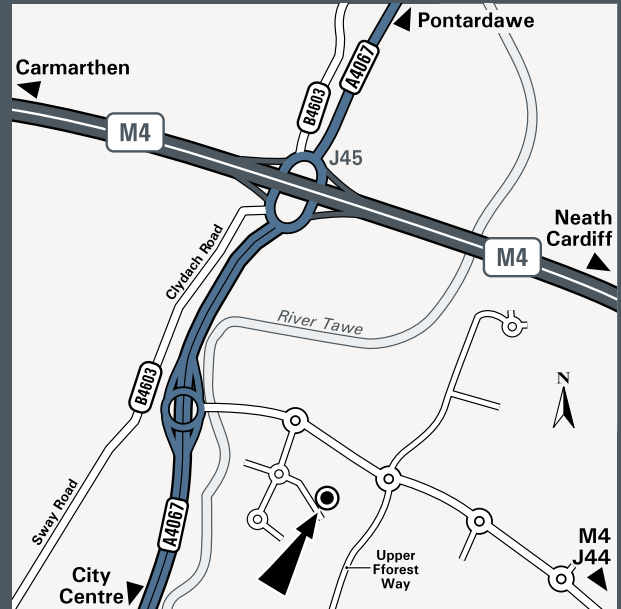


## **Steve Skelding**

### Business Development Manager

Steve started in financial services with Eagle Star in 1990 which, through various mergers and changes, became Zurich Financial Services and he remained with the group until leaving in 2009 to join Brewin Dolphin. He has recently completed the Diploma in Financial Planning and holds a number of other professional qualifications. He has spent the last 15 years working in the intermediary market in South Wales and the West helping IFAs, Wealth Managers, Solicitors and Accountants with investments, SIPP and tax/trust planning solutions. In his spare time Steve enjoys watching most sports, particularly football and rugby, keeping fit and playing golf whilst also spending as much time as possible with his young daughter.

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	Stoke-on-Trent
Guernsey	Swansea
Hereford	Taunton
Inverness	Teesside
Jersey	Truro
Keswick	York



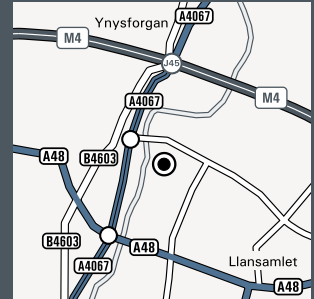
Brewin Dolphin Swansea  
 Axis 6, Axis Court  
 Swansea Vale, Swansea  
 SA7 0AJ

**UK**

T 0845 213 1540  
 F 0845 213 1541

**International**

T +44 (0)1792 763 960  
 F +44 (0)1792 763 961



**From M4 J45:** Leave the M4 at Junction 45 (signed Swansea, Pontardawe & A4067). Join the A4067 following signs for the City Centre. Leave the A4067 at the first slip road exit. At the roundabout at the top of the slip road, take the first exit. At the next roundabout turn right into the Riverside Business Park. At the next roundabout turn left. Our offices are located on the left hand side (see map).

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