



BREWIN DOLPHIN



TEESSIDE

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 an experienced and conscientious team here in Teesside.

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





INTRODUCTION

The Teesside office can trace its heritage in the North East back to 1903 with the formation of Wise Speke. Based in Teesdale in Stockton-on-Tees, the long-established office has been providing a wealth of experience and advice to clients since 1968. With over 200 years of combined experience and now with ten investment staff in addition to support staff, the well-resourced team are offering continuously high standards and a complete investment management service.

At Brewin Dolphin in Teesside 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.

Overall, as a Brewin Dolphin client, you 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.

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 Teesside, our team of 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.

Brewin Dolphin is independently owned and we are able to select the most suitable investment for our clients. We are not tied to any particular product provider and are able to adopt a “whole of market” approach.

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 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.

Individual Savings Account

An Individual Savings Account (ISA) is a tax-efficient investment that allows you to invest a defined amount of money each year. Depending on the amount of risk you are comfortable with, you can choose to invest in cash or in longer term investments such as stocks and shares.

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 and health insurance.

Charities

Funds managed by our charity team can range in size from a few hundred thousand pounds to over £50 million. Our clients are not put into pooled funds and as such we can ensure they are treated individually and every investment decision is guided by that charity's specific objectives.

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.

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. We won an award for the quality of our research at the **2010 Investment Week Fund Manager of the Year Awards**, in the Discretionary Investment Management Category. Most recently we were awarded **Citywire's Large Firm Advisor Choice Award**.

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

FINANCIAL WEALTH CHECK

We offer a Financial Wealth Check, which provides the opportunity to review your current finances and aspirations either at our premises in Teesdale, or a venue to suit you. This review is without obligation, and will identify the type of service most suitable to your circumstances.

To book your Financial Wealth Check, please call 0845 213 1340.

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 Teesside we recognise the importance of these qualities. Our local team's 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.





DO ANY OF THESE SOUND
FAMILIAR TO YOU?

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

I wish someone could help me manage all of my different investments.

I am concerned about the fall in my investment income, who can I turn to for advice?

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

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

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

WE CAN HELP...

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. Here in Teesside we can trace our long history in the North East back to 1903 with the formation of Wise Speke. We currently have ten qualified investment managers and four support staff, many of whom have been advising clients for well over 20 years.

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 their dedicated investment manager who is supported by 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 change in your ambitions is 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 that these solutions are clearly explained and fully understood by you at the outset.

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.



William Baker Baker Divisional Director - Head of Office

William joined Wise Speke in 1987 (the company became part of Brewin Dolphin in 1998), training in the Newcastle office before moving to Teesside in 1989. Prior to Wise Speke, he spent ten years in the Armed Forces, serving in Northern Ireland, Cyprus, Canada, Germany and the UK. William manages portfolios for private clients, trusts and charities and is head of the office. He was chairman of the Darlington Building Society from 1998 to 2009. He is chairman of the Group's Business Action Committee, and a Chartered Fellow of the Chartered Institute for Securities & Investment.



Sheila Tindle Divisional Director

Sheila joined Wise Speke in 1992 (the company became part of Brewin Dolphin in 1998) from another stockbroking firm. Holding a Degree in Economics, Sheila became an individual member of the Stock Exchange in 1987. More recently, she became a Chartered Fellow of the Chartered Institute for Securities & Investment. Sheila heads up one of the office's private client teams, bringing over 25 years of financial services experience to manage funds on behalf of private individuals and trusts.



Steve Richardson Divisional Director

Steve joined Brewin Dolphin in 2009 after 30 years of experience in investment management with Gerrard and Barclays Wealth. He heads up one of the Teesside office's private client teams, managing portfolios for individuals, trusts and charities. Steve is a Chartered Fellow of the Chartered Institute for Securities & Investment.



Anthony Platts Divisional Director

Anthony joined Brewin Dolphin (then Wise Speke) in 1997, having previously spent 10 years in London with a global investment bank looking after high net worth clients. He completed the Chartered Institute for Securities & Investment professional exams, gaining Fellowship in 1998, and is now a Chartered Fellow. Anthony is responsible for investment management of client portfolios, including ISAs, bonds, hedge funds, structured products and regularly comments on the stock market in the media.



Eric Walker Divisional Director

Eric spent 17 years with Trustee Savings Bank, the final three as branch manager and then seven years with London Life Association. He was then an investment manager with Gerrard before joining Brewin Dolphin in 1999. His responsibilities include investment management of client portfolios. Specialist areas include collective investments.



John Pearson Divisional Director

John became a member of the Stock Exchange in 1988 and joined Brewin Dolphin in 2009 after 23 years of experience in the industry with Gerrard and Barclays Wealth. Specialising in looking after and managing investments for a variety of private clients, John attained Chartered status from the Chartered Institute for Securities & Investment in 2010.



Mark McMullan Assistant Director

Mark joined Brewin Dolphin in 2001, having worked for a leading wealth management company in Birmingham, Bristol and London. As well as holding an Honours Degree in Finance, he is also a Chartered Fellow of the Chartered Institute for Securities & Investment. He specialises in the investment management of client portfolios including shares, ISAs and bonds, with extensive knowledge of smaller companies in particular.



Michael Rankin Assistant Director

Michael joined Brewin Dolphin in 2000, having gained three years' experience in banking. He completed the three Chartered Institute for Securities & Investment diploma exams, gaining Fellowship in 2003. Michael's responsibilities include the investment management of private client and trust portfolios. Specialist areas include ISAs, structured products and overseas trading.



Nick Williams Investment Manager

Nick joined Brewin Dolphin in 2006 as a graduate trainee. With a Degree in Economics, Nick has completed the post-graduate Chartered Institute for Securities & Investment diploma and is a Member of the Chartered Institute for Securities & Investment. His responsibilities include the investment management of private client, trust and charity portfolios, as well as investment research and analysis.



Helen Cairns Secretary



Debbie Lister Administration Assistant



Claire Wilson Administration Assistant



Emma Fairlamb Administration Assistant

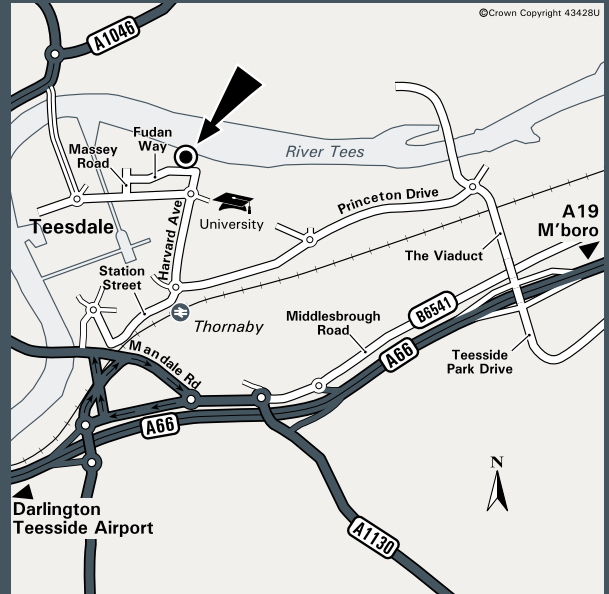
Photograph of Teesside Infinity Bridge supplied by Chris Parker
www.christophoto.co.uk

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Train: Situated just south of our offices, Thornaby Station is approximately 10 minutes walk, alternatively you can catch a taxi from outside the station. Darlington station on the east coast mainline is only 20 minutes drive away.

Teesside Airport: Follow signs onto the A67 and travel eastbound to join the A135. Continue northbound on the A135 until you join the A66. Once on the A66, travel eastbound and then follow the detailed map above.