



BREWIN DOLPHIN

BREWIN  
DOLPHIN  
ABERDEEN

Your total wealth managers



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## INTRODUCTION

At Brewin Dolphin in Aberdeen we have developed an integrated service that combines investment management and financial planning expertise, enabling our team to be your total wealth manager. 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 position as one of the largest independent private client investment managers in the UK – we currently manage £20 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.

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## 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 Aberdeen 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.



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## MORE THAN THE SUM OF OUR PARTS

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 Aberdeen, our team of professional financial planners and investment managers have the knowledge to deliver clear, expert guidance. As the UK's largest independent private client investment manager, Brewin Dolphin is well placed to provide unbiased financial advice that is structured around 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**

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, from competitive deposit accounts, to investment bonds, to structured investment portfolios.

### **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.

### **Investment Banking**

Brewin Dolphin Investment Banking is recognised as a market leader in the corporate investment area with a reputation built on helping businesses to grow and access the capital they need. We have a particularly strong presence in the field of MidCap and SmallCap companies and with many awards under our belt, our multi-disciplined team of professionals is dedicated to bringing the best practices of the City to over 120 corporate clients.

No service is suitable in all cases. If you are unsure, please contact us for advice.





### **Employee benefits**

Staff motivation is a key driver in any successful business and maintaining a motivated workforce can dramatically help boost productivity, company loyalty and levels of engagement.

Reward schemes and team building are perhaps the most obvious methods of achieving this, however, employers are continuously seeking new options and sustainable solutions that offer something for all.

At Brewin Dolphin in Aberdeen we have recognised this need and developed an attractive employee benefits package that is proving extremely successful amongst our corporate clients and their employees.

There are many facets to an effective employee benefits package and our in-house experts and wealth managers can help you choose the best options for you and your team.

Where Brewin Dolphin finds itself in a strong position is in the handling of group pensions. Unlike many financial advisors, we have the ability, through our investment managers, to actively manage the pension funds in-house from our Aberdeen office. Both employers and employees can speak directly to those investment managers regarding investment strategy and the underlying assets, assisting in the development of a greater degree of trust and engagement in the process.



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## A TEAM OF TEAMS

The success of our total wealth management is founded on the people who deliver it. Brewin Dolphin is made up of expert teams that work together to deliver the best advice and results for our clients. We take the time to select the right team for you and we ensure our people have all the support they need to offer a professional and comprehensive service.

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.

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## 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 Aberdeen we can trace a long history going back to the Aberdeen Stock Exchange and currently have an experienced team of 16 qualified investment managers and financial planners, many of whom have been advising clients on their financial affairs for more than 30 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 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 change 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 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 best wealth management strategy for you.



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## GETTING IN TOUCH

If you would like to know more about Brewin Dolphin in Aberdeen and what our total wealth management team could do for you, please do not hesitate to contact us using the details below. We will be delighted to arrange a free consultation either face-to-face, at home or by phone.

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