

## 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.

## GETTING IN TOUCH

If you would like to know more about Brewin Dolphin in Inverness 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.

Brewin Dolphin Inverness  
Lyle House  
Fairways Business Park  
Inverness IV2 6AA

### UK

T 0845 213 1200 (local call rate excluding mobile networks)  
F 0845 213 1201

### INTERNATIONAL

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F +44 (0)1463 226 777

E [inverness@brewin.co.uk](mailto:inverness@brewin.co.uk)  
W [brewin.co.uk/inverness](http://brewin.co.uk/inverness)



**To get to the office coming from the North:** Cross Kessock Bridge and at Longman Roundabout take the 2nd exit on to the A9 (signposted Aberdeen, Perth). From here take 2nd exit on left (signposted for Culloden Battlefield) and turn left at the traffic lights (signposted for City Centre). Follow this road down to the roundabout, take the 2nd exit onto the B8082. Continue on B8082 over the next two roundabouts. At the Slackbuie Roundabout, take the 1st exit into Fairways Business Park. Turn second left and we are located on the left hand side.

**To get to the office coming from the South:** Leave the A9 by turning left at the Raigmore Hospital / Hilton / Culcabock junction. At the first roundabout take the 3rd exit (B8082). Continue on B8082 over the next two roundabouts. At the Slackbuie Roundabout, take the 1st exit into Fairways Business Park. Turn second left and we are located on the left hand side.

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BREWIN DOLPHIN


BREWIN  
DOLPHIN  
INVERNESS

# INTRODUCING BREWIN DOLPHIN

At Brewin Dolphin in Inverness 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. 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 £23 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.

## 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 Inverness 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.

# MORE THAN THE SUM OF OUR PARTS

## Investment Management

Our clients benefit from Discretionary or Advisory portfolio management services for a wide range of clients, including individuals, trusts, charities and professional intermediaries.

## Financial Planning

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

Our services include:

### Tax Planning

- Income tax
- Estate planning and inheritance tax
- Tax shelters/offshore financial planning
- Capital gains and mitigation

### Retirement Planning

- Saving for retirement
- Self Invested Personal Pension (SIPPs) and income drawdown
- Stakeholder pensions

### Investment Planning

- School fees
- Investment bonds
- Collective investments

### Protection Planning

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

## Employee benefits

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.

## Corporate Advisory & Broking

Brewin Dolphin Corporate Advisory & Broking 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.



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