



Wealth management services *for family lawyers and their clients*

We appreciate that referring your clients to us is a decision based upon trust. This is built through thoroughly understanding your needs and challenges and those of your clients – as well as being fully committed to working with you in partnership.

Trusted by solicitors, valued by clients

Our specialist team of wealth managers has a reputation for developing long-term relationships and is dedicated to giving high-quality opinion and advice and not on selling products. Our goal is to inspire confidence so that your clients can make the right long-term choices. We help by:

- Understanding your clients' personal circumstances and emotional dynamics
- Making them aware of the options open to them
- Explaining in simple terms complex areas such as pensions and other financial arrangements
- Helping clients make well-informed choices
- Supporting the most appropriate financial settlement.

A long heritage of building client wealth

Brewin Dolphin is one of the UK's leading wealth managers. For over 250 years we have been helping clients achieve their long-term financial goals. With more than 60 financial planners and over 400 wealth managers, the majority of these have the highest professional qualifications in the industry and continue to work with over 300 law firms nationwide and 2,500 of their private clients.

A growing focus on family law

Over 100 of our wealth managers are fully trained in our growing family law team. When you combine this knowledge

with our wealth management expertise we have the skills to create advice that is truly specialised for clients involved in relationship breakdown.

Two key areas of support

Wealth management is made up of two distinct roles which, when combined, can help provide the best long-term outcome for a client, which satisfies *Solicitor Independence* guidance provided to solicitors by the SRA:

- **A financial planner** supports the financial proceedings in areas such as disclosure, Form E challenges, cashflow forecasting, pensions, personal protection, tax, allowances, benefits, retirement and passing the client's estate on to loved ones.
- **An investment manager** typically builds a client's investment portfolio after divorce. They assist with the implementation of pension sharing orders and help the client achieve their long-term goals through the ongoing management of their investments through targeting growth, income or both.

Fair and transparent charges

We have designed our charging structure so that it is clear and fully transparent. We do not make any charge until we have been engaged by the client and there are no hidden penalties or commissions.

Helping you reach the preferred outcome for your clients

We create most value when involved with solicitors and their clients from the earliest stages of proceedings. The process typically involves four distinct phases and our team can work with you to arrange the best possible outcome for your clients:

1 Pre-instruction

When your firm's Family team meets us for the first time, we can introduce you to a Relationship Manager. It is their role to learn about your firm and your preferred way of working. They will discuss our services with you, the role of our advisers and explain how we can support you and your clients. They can also discuss longer-term arrangements such as knowledge exchange and annual reviews. Some lawyers prefer to deal directly with the wealth manager, which also works very well.

2 Financial disclosure/Information gathering

The ways we can help you at this early stage are: exposing financial gaps, valuing assets, understanding challenges and what technical financial questions to ask, and cashflow forecasting to help clarify the client's finances over the long term.

3 Negotiation and financial remedy

Upon exchange of Form Es (in England & Wales), we can provide expert opinion on pensions using more detailed cashflow forecasting to help determine a suitable settlement figure. We can also begin to review types of protection to help maintain future financial needs; offer tax advice and introduce third party residential mortgage advisers.

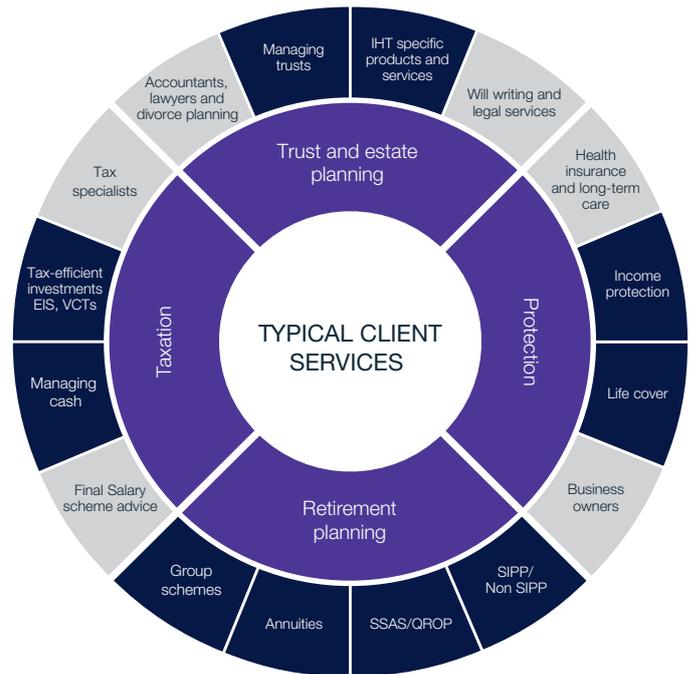
4 Post-settlement

At this stage, many clients have to consider investments, pension planning and the implementation of orders, tax and other major financial issues for the first time. We recognise this can be daunting and so we look to make this as easy as possible for them.

A full range of wealth management services

A Brewin Dolphin financial planner can help clients with a range of needs:

- We can talk about your clients' needs in these areas
- We can make a full recommendation to your clients
- We can identify their needs and inform them if they require external specialist support



Next steps

To find out more about how we can help your clients attain a fair financial settlement, simply send your due diligence questionnaire to:

professionaladvisers@brewin.co.uk. Or call us on 0203 201 3363 and we will be delighted to help.

The value of investments can fall and your clients may get back less than they invested.

Whilst Brewin Dolphin looks across a wide range of financial products and services in order to meet your clients' needs and objectives, we will not review all Retail Investment Products in the market. As such we offer a 'Restricted Advice Service'.