



Wealth management services *for partners*

We appreciate that you may not have much time to deal with your investments and financial affairs. We help busy professionals manage their wealth so that they can concentrate on their careers and family life. Our goal is to make your life easier and to give you peace of mind by investing in securities that do not trigger a breach of independence rules.

A long heritage of making a meaningful difference for our clients

If you think you may benefit from the trusted and expert guidance of a wealth manager, we can help you achieve your long-term financial goals. In the strictest confidence, we learn about your financial circumstances and quickly build an understanding of where you would like to be – and offer advice on how you can get there. Our focus is on providing quality advice – not on selling products – and our goal is to inspire confidence so that you can make the right choices.

Established more than 250 years ago, we are one of the UK's leading wealth managers. We work closely with over 300 law firms and around 100 accountancy firms ranging from Big Four and Magic Circle firms to medium-sized accountancy and law firms with national and regional offices. Our clients include a wide cross section of senior managers, associates and partners.

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 you and there are no hidden penalties or commissions.

Two key areas of support

We can help you achieve your financial goals throughout every stage of your career – from your early partner years through to post retirement. Our guidance is provided by two types of wealth manager whose expertise, when combined, can provide you with the best long-term outcome.

- **A financial planner** can advise you on a wide range of financial matters and will be fully aware of the ethical standards you need to adhere to. They can help you to maximise your tax allowances, manage your savings and cash, help with retirement and education fees planning and with later life care (including how to pass your estate on to loved ones in the most tax-efficient way).
- **An investment manager** builds a portfolio for you based on your personal circumstances, objectives and attitude to risk. These investments are recommended by our award-winning research team. Your investment manager will then manage your portfolio on your behalf to ensure it stays on track to meet your long-term objectives and remains compliant with respect to partner independence rules. You can meet them as often as you need to – however, they respond quickly on your behalf when market conditions change, adjusting your portfolio as appropriate.

Providing high-quality guidance throughout your career

Our clients tend to be self-employed partners who have worked for one or more firms for up to 20-25 years. They range from those who have just accepted a partnership right through to senior partners contemplating retirement in the near future.

We find our clients' financial needs change across the years as their careers and family circumstances evolve. Typically, there are three distinct periods which partners pass through:

1 The accumulation phase – early partner years

In the early partner years, your disposable income typically increases and so planning for the future generally becomes more of a focus. Savings and pensions and the need for wider financial planning become more important as you look to safeguard and grow your wealth.

Among the ways we can help you at this point in your life: tax planning, pensions, education fees planning, investments, protections and wills.

2 The growth phase – middle partner years

Once you have been a partner for 10 years or so, your disposable income will typically be proportionally higher. The choices you make now can make a significant difference to your options later in life.

Among the ways we can help you at this point in your life: pensions, tax planning, education fees planning, protection, investments and cash management.

3 The decumulation phase – later partner years

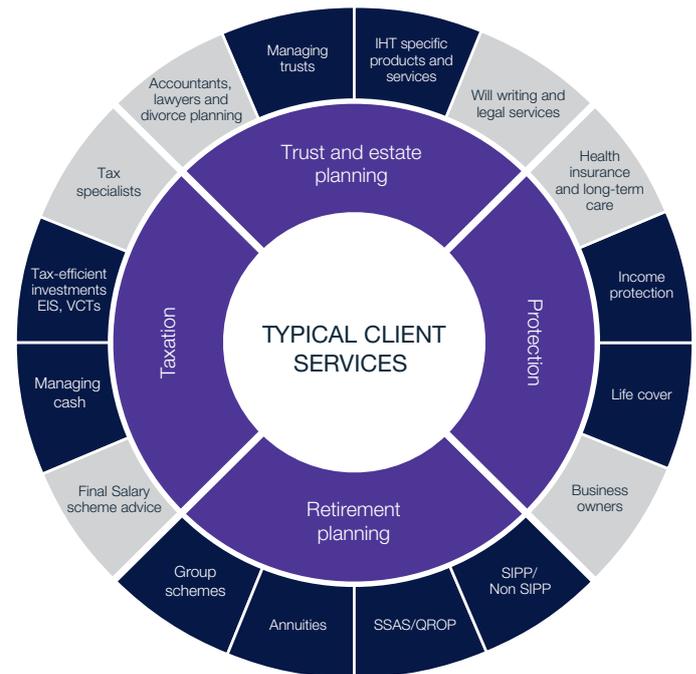
Unless you have other career plans, you may now be thinking about your arrangements for retirement. The reality for most is that there is no ownership stake to sell and so, unless you have an alternative income, your retirement savings pot may have to fund your lifestyle.

Among the ways we can help you at this point in your life: cash-flow forecasting, generating an income from your pension, SIPP and property, inheritance and tax planning.

A full range of wealth management services

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

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



Next steps

To find out more about how we can help you achieve your long-term financial goals, please email: 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 you may get back less than you invested.

No investment is suitable in all cases and if you have any doubts as to an investment's suitability then you should contact us.

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