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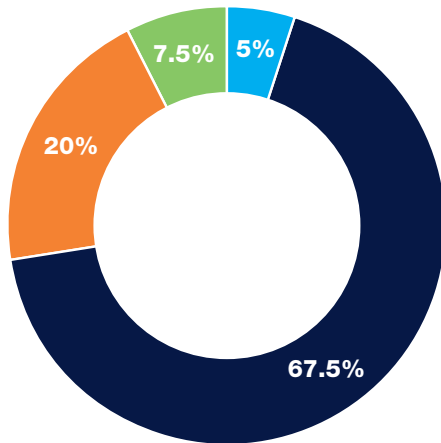


LOWER RISK

HIGHER RISK

**RISK LEVEL 6 – Moderate Investment Risk**

You are prepared to have a greater proportion of your investment held in equities with the aim of achieving a higher investment return over the long-term. The greater allocation to equities means the portfolio may experience heightened levels of volatility over the investment term. The portfolio will typically include two thirds of the assets invested in equities whilst the remainder will be split between cash, fixed income and alternatives. You are prepared to accept fluctuations in the value of the portfolio to achieve your investment goals.

**Asset mix**

- Cash
- Equities
- Fixed income
- Alternatives

Asset class	Asset	Weight*
UK	Fidelity Index UK Fund Inc GBP	22.00%
North America	Fidelity Index US Fund Inc GBP	15.65%
UK	Vanguard FTSE U.K. Equity Income Index Fund Inc	14.00%
Dev'd Europe ex UK	Vanguard FTSE Developed Europe ex UK Equity Index Fund Inc GBP	4.48%
UK	HSBC FTSE 250 Index Fund	4.00%
Asia	Fidelity Index Pacific ex Japan Fund P Inc GBP	3.45%
Japan	Fidelity Index Japan Fund P Inc GBP	2.38%
Emerging	Fidelity Index Emerging Markets Inc GBP	1.54%
Bonds	BlackRock Corporate Bond Tracker Inc GBP	8.50%
Bonds	Vanguard Global Bond Index Fund Inc <sup>1</sup>	7.50%
Bonds	Vanguard U.K. Government Bond Index Fund Inc GBP	4.00%
Other Alternatives	Vanguard Global Short-Term Bond Index Fund Inc <sup>1</sup>	5.00%
UK Commercial Property	BlackRock Global Property Secs	2.50%
Cash	Vanguard U.K. Short-Term IG Bond Index Inc GBP <sup>1</sup>	4.00%
Cash	Cash	1.00%

Key Investor Information Documents (KIIDs) are available online at [www.brewin.co.uk](http://www.brewin.co.uk)

\*Actual level will reflect benchmark composition at each rebalance date.

Charges for this portfolio	Underlying fund charges	0.16%
	BPS fee	0.70%
	<b>Total cost</b>	<b>0.86%</b>

1. The funds annotated have a small one-off charge as detailed in the KIIDs which will marginally increase the total cost in the first year above the amount shown in this table.

2. Ongoing Charges Figure – an estimate of the cost associated with investing in external collective funds. The nature of collective funds means that charges incurred in the running of the fund, such as management fees, transaction costs and administrative charges, are included in the total fund valuation. Such costs are not charged directly to Brewin Dolphin portfolios, but impact indirectly through the corresponding reduction in the value of the collective fund. Fund managers quote such costs as a percentage of the overall fund value. This is referred to as an Ongoing Charges Figure (OCF).

**Historic asset mix characteristics for the last 5 years**

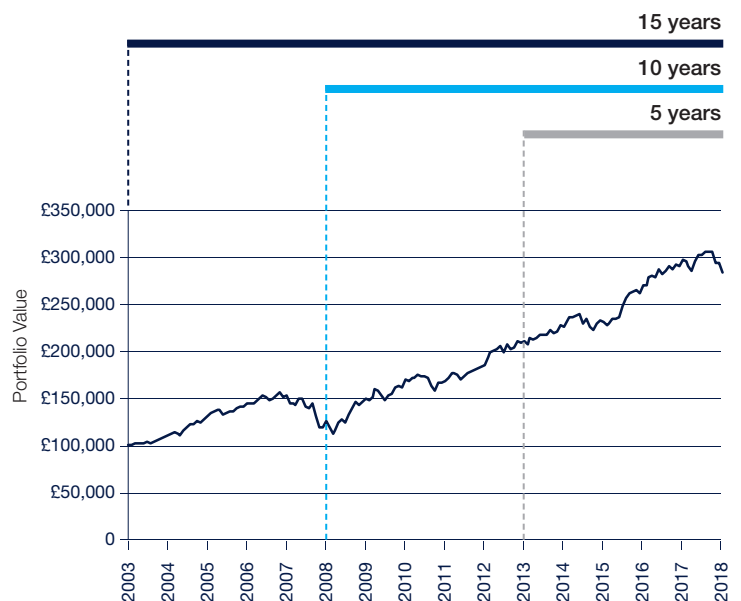
Average total return per year	6.1%
Gain over the period	34.4%
Largest fall in value during the period	7.5%
Longest time to recover (months)	13

**Historic asset mix characteristics for the last 10 years**

Average return per year	8.5%
Gain over the period	126.2%
Largest fall in value during the period	11.0%
Longest time to recover (months)	13

**Historic asset mix characteristics for the last 15 years**

Average return per year	7.2%
Gain over the period	183.1%
Largest fall in value during the period	28.2%
Longest time to recover (months)	29

**Performance for this asset mix over the last 15 years**

Source: Brewin Dolphin Limited, Datastream from 31 December 2003 to 31 December 2018. Please note that past performance is not an indication of future performance. Prior to the inception date of 15 June 2015 the performance shown is simulated based on the calculation shown.

The value of investments and any income from them 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..