



**Brewin
Dolphin**

Sustainable MPS – Target Market and Fair Value Information

Launch date: April 2021

Last review date: June 2024

What is Sustainable MPS?

The RBC Brewin Dolphin Sustainable Managed Portfolio Service (SMPS) is an investment management service comprised of five investment portfolios that differ in their investment objectives and risk profiles.

This is a service which is only available to FCA regulated Financial Advisers to select for their retail clients, where the account and portfolio are held within a Platform.

What type of investor is this service suitable for?

The direct contractual relationship is between RBC Brewin Dolphin and the FCA regulated Financial Adviser, who is treated, for the purposes of the Platform relationship, as a per se Professional Client, AND with the Platform. The service only invests in assets that are suitable for Retail Clients.

Both the FCA regulated Financial Advisers and the Platform target their services to Retail Clients.

What is the Target Market for this service?

The Target Market

The sustainable portfolios are aimed at Retail clients, who:

- (i) are happy to accept some degree of investment risk;
- (ii) have the capacity to absorb loss;
- (iii) have an FCA regulated Financial Adviser relationship who is responsible for assessing suitability and can help their clients to understand the risk / reward profile and features of the service, advise on risks and time horizon, and assess client ESG preferences;

- (iv) seek capital growth or potential income as an investment objective, while contributing positively to global environmental and social challenges.

Five different investment portfolios are available, that differ in their investment objectives and risk profiles. The service is only available via platforms.

Negative Target Market

If there is no FCA regulated Financial Adviser attached or the FCA regulated Financial Adviser no longer provides advice or acts for the client, then the service would not be fit for the client target market as there is no ability to assess suitability and understand client ESG preferences.

Retail Client Support

Where necessary, the Financial Adviser or Platform as distributors of this service should ensure that all clients receive the appropriate support to ensure this service helps them to achieve their financial objectives and fully understand the key features and the associated risks. Where the client is in vulnerable circumstances, the Financial Adviser or Platform should assess that this service is able to meet the needs of the client.

How does MPS meet your client's objectives and needs?

Time Horizon	The recommended holding period is medium and long term
Maturity date	This is a Managed Portfolio Service and has no fixed maturity date.
Preservation of capital	This service does not have any capital guarantees
Growth	Our Managed Portfolio Services offer the opportunity for capital growth
Income	Our Managed Portfolio Services may be used to generate income via the Platform.

How do your clients invest in Sustainable MPS?

Non-Advised	This service is not available on a Non-Advised basis.
Execution Only	This service is not available on an Execution Only basis.
Advised	This service is available on an Advised basis.
THIS SERVICE IS ONLY AVAILABLE VIA APPROVED FCA REGULATED FINANCIAL ADVISERS USING APPROVED PLATFORMS	

Fair Value Information

Overall price

The RBC Brewin Dolphin price for the Sustainable MPS is set out as part of the Financial Advisory or Platform agreement related to the service.

We recognise that individual Financial Advisers may have a different charging structure with their retail clients in line with the specific services/benefits provided, and this may vary and need not be disclosed to RBC Brewin Dolphin. Financial Advisers are thus expected to further undertake their own assessments to ensure the overall price, including platform fees, represent fair value to the underlying retail client.

Benefits of service to Target Market

[Sustainable MPS brochure](#)

Fair Value confirmation statement

RBC Brewin Dolphin has undertaken a fair value assessment of SMPS in line with internally defined criteria and the regulatory expectations and considers that the benefits of the RBC Brewin Dolphin service provided are proportionate to the anticipated costs.

This document is for FCA regulated individuals in the UK only and should not be passed to retail clients.