



Brewin  
Dolphin

# Bespoke discretionary service

An exclusive investment service, tailor-made for you



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# How we help



## Your adviser plays a crucial role and works in close partnership with us so we can provide exclusive investment advice, tailor-made for you.

From planning for retirement to funding a lifestyle, we can invest your money to meet your growth and / or income needs. A bespoke portfolio of assets from across the market is created for you. This is based on your chosen investment objective and risk profile. We make sure your portfolio is optimised regularly in line with the risk profile agreed with your financial adviser. We will work in partnership with your financial adviser to make the most of the various tax allowances available to you, including ISA subscriptions, the dividend allowance, and the capital gains tax exemption. We are happy to attend meetings at your financial adviser's request to keep you up to date with your portfolio(s) progress and ensure that it continues to meet your aim(s).

As a discretionary investment manager, we will manage investments on your behalf. The 'discretionary' part of our title means that once you and your adviser have appointed us to manage your money to a particular brief, or 'mandate', we have the responsibility to make the investment decisions to ensure we keep to it. This means that we can respond quickly to changes in the economic and market backdrop. Of course, you and your adviser can review or change the mandate to ensure the investment portfolio continues to meet your financial needs.

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## Managing complexity

Keeping track of challenging and sometimes difficult investment markets is a full-time job. It is a task that not only requires expertise, but also experience and considerable resources, which is exactly what we offer.

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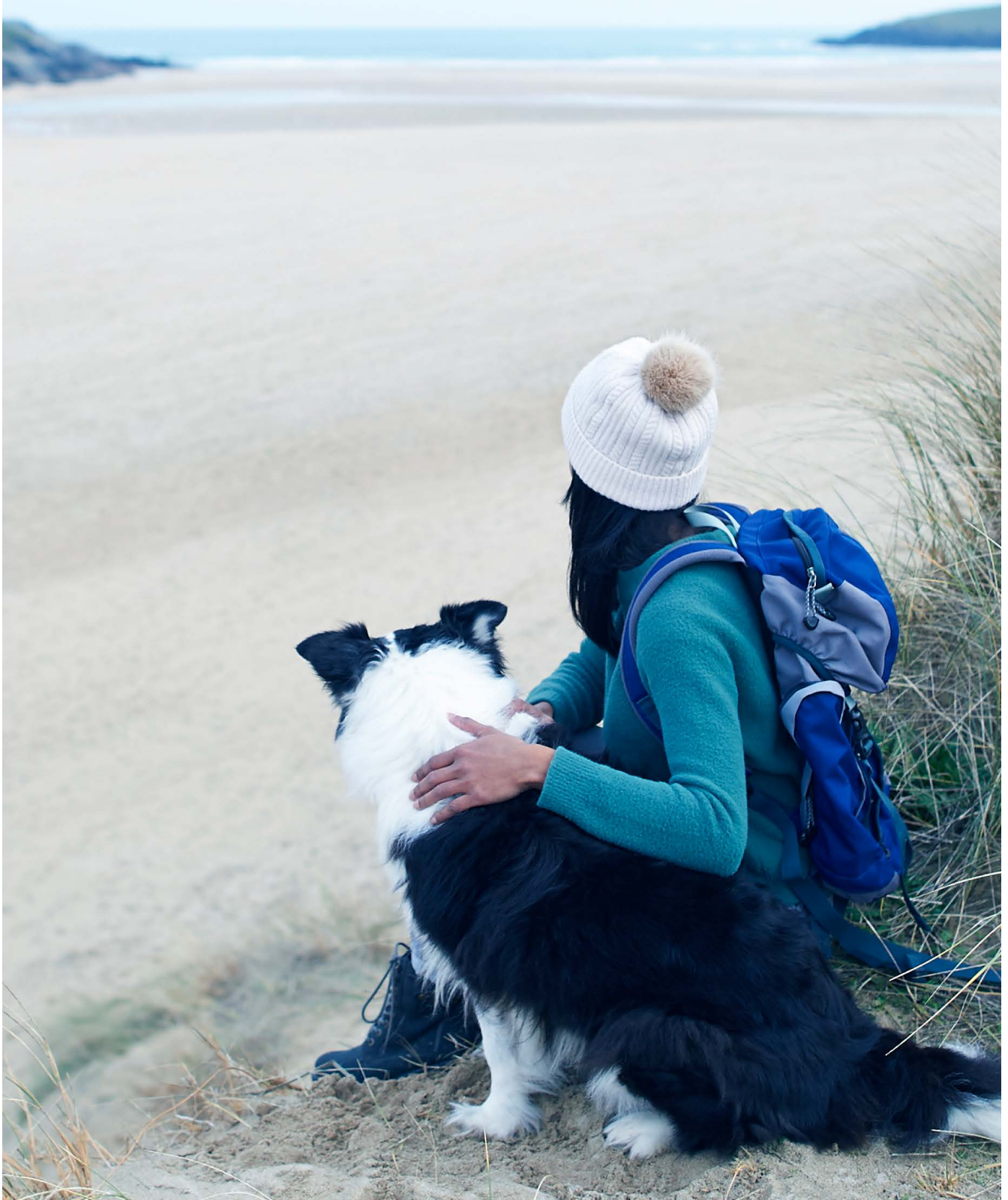
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The value of investments, and any income from them, can fall and you may get back less than you invested.



## A long-term relationship

We take time to understand your goals with you and your adviser, so we can deliver an expertly tailored investment solution that's right for you over the long term.

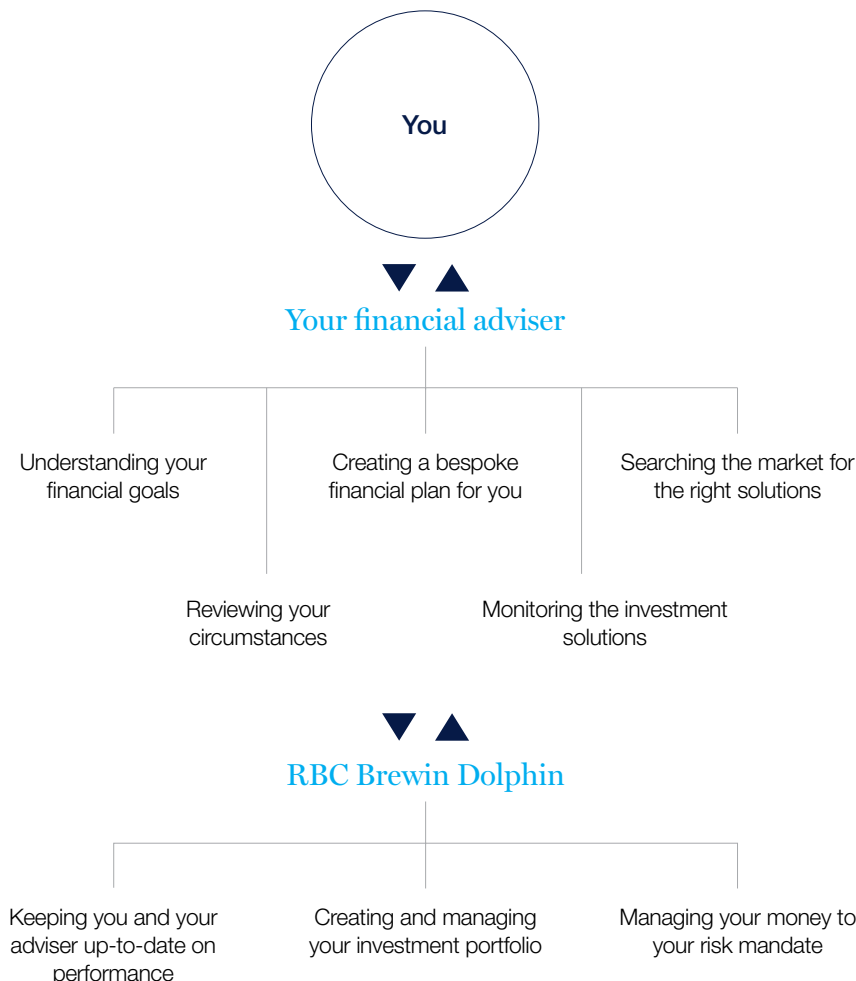


# What you can expect from us



## We provide you with:

- 1. A dedicated Investment team** who are responsible for managing your portfolio.
- 2. Quarterly reports and valuations** including commentary on the economic and investment environment.
- 3. A comprehensive year-end tax pack.**
- 4. Online valuation access** through our secure website.
- 5. Security for your assets.** We have specialist insurance against loss from fraud and theft.



# How we work with your adviser



**We work in partnership with your adviser and we both have the same objective – ensuring that you reach your financial needs and goals.**

We start by understanding how much risk you and your adviser have decided is appropriate for you, and then make sure your investments reflect this.

Managing risk is also about diversification – that means we spread your money across different asset classes, sectors and regions to ensure your portfolio keeps within the agreed risk objectives. Again, your dedicated Investment team will manage this to the investment mandate you and your adviser have agreed.

This is an ongoing process. We know things change over time, for example your financial goals or the level of risk that you are willing to take, so we always work closely with your adviser to ensure your investment portfolio continues to meet your financial needs. You and your adviser will receive quarterly reports and valuations as standard with ad-hoc reports and meetings available on request.

We believe that our expert research, disciplined approach and good governance will deliver the best results for you and your adviser.

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If you are unsure about any of this information, please speak to your financial adviser.

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## At a glance

1. A **consistent and reliable** investment approach.
  2. **Solid investment principles** and finely tuned processes in place.
  3. A **tailor-made investment portfolio** designed for your specific needs.
  4. **Expert in-house** research and good governance.
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# Access to expert thinking



## Your Investment Manager will select your investments from a list that has been carefully selected by our in-house Research team.

Our Research team analyses over 10,000 investment products, including all the major asset classes and spanning all regions of the world, as well as alternative investments. They identify the best investments and add these to our 'buy list'. We have a buy list for direct equities and a buy list for funds.

Your Investment Manager will then choose a range of investments from the buy list and add these to your portfolio. They will select investments based on your individual needs and will make sure they are in line with the risk profile agreed between you and your adviser.

Signatory of:



### A responsible approach

All of the fund managers we select for inclusion in our portfolios are UN Principles for Responsible Investment signatories.

## Stronger together

The track record that we have built has not been the result of one single individual. Our service is shaped by the efforts of our Research team in conjunction with our Investment Management teams. The result is genuine strength and depth that is wholly focused on delivering consistent performance for you over the longer term.

## In-depth research

Our Research team invests a considerable amount of time in researching companies and funds for our buy list. We analyse companies' financial strength, long-term growth opportunities and internal governance. For funds, we look at their investment philosophy, manager track record, stability and service fees. Our aim is to pull together a wide selection of investments that will help to preserve and grow your money over the long term.

The value of investments, and any income from them, can fall and you may get back less than you invested.



Your investment manager will always work within the investment mandate and we will report regularly to you and your adviser.





# How safe is my investment?



**We hold all client money in accordance with the Financial Conduct Authority's (FCA) client money rules. This means we hold your money in trust with one of our nominee companies or by an approved overseas custodian.**

All client assets held by a nominee company or custodian are ring-fenced from RBC Brewin Dolphin's own monies in accordance with the FCA's rules.

We are not permitted to use client money and assets in the course of our own business activities. Any creditors of RBC Brewin Dolphin would have no legal right to your assets in the unlikely event that we became insolvent. RBC Brewin Dolphin's nominee companies are separate legal entities and are non-trading companies so they cannot run up liabilities of their own.

While the nominee is the legal owner of the assets, you retain actual ownership as the beneficial owner. Client assets held in this way are treated by the Financial Services Compensation Scheme (FSCS) in the same manner as assets held in your own name.

Our records and controls with regards to client assets are regularly subject to audit from both our external and internal auditors. On an annual basis our external auditors issue an assurance report, which specifically addresses our controls with regards to client assets. On request, this report can be made available to clients. On an annual basis, our external auditors provide the Financial Conduct Authority with a report on client assets.

We have appropriate insurance cover to protect us and our clients from losses arising from fraud, misappropriation, theft, loss or damage to any client's assets in our custody and control, which includes both cash and securities.

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## Cash Management

We use various UK clearing banks to hold the majority of onshore sterling client deposits. Other financial institutions may be used for further diversification or as part of the settlement process when investments are bought or sold, and to hold client settlement monies.

We take reasonable care in selecting, appointing and periodically reviewing banks or any other organisations which may hold or control your money.

[Please see our 'Protection of client money and assets' supplementary document for more information.](#)

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# Our service in summary



A bespoke investment service individually tailored to your specific needs and requirements.

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Your own dedicated Investment Manager who will work with you and your adviser and within your agreed investment mandate.

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Meetings with you and your adviser as you see fit. These can be held at your home or local RBC Brewin Dolphin office.

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The benefits of a large-scale operation with all the research, portfolio building and investment management in-house.

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Regular updates and access to reviews, analysis and reports to keep you informed.

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Online valuations through our secure website.

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An investment service that acts in your best interests at all times.

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No provider ties, which means no product or investment bias.

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A transparent fee structure with no hidden commission or transaction costs.

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# A little bit about us



RBC Brewin Dolphin is one of the UK and Ireland's leading wealth managers.

## 1762

RBC Brewin Dolphin traces its origins back to 1762.

## 30+ offices

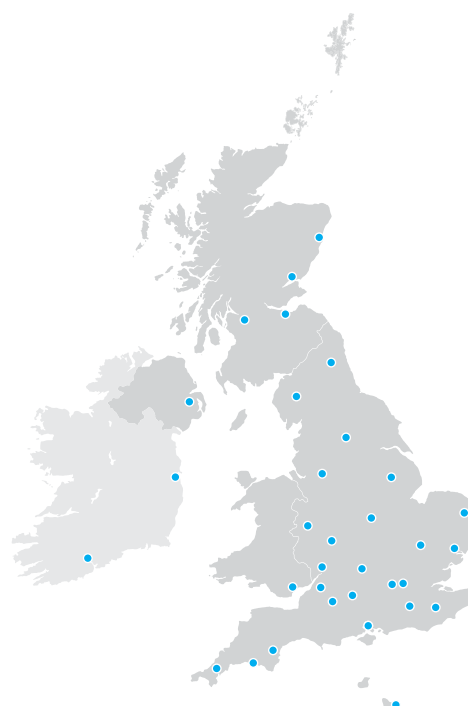
Across the UK, Channel Islands and Ireland.

## 250 years

That's more than 250 years of helping investors achieve their goals.

## 25+ years

Managing discretionary portfolios for clients of financial advisers.



Signatory of:



Signatories



Active participant



THE INVESTOR FORUM

Member



Tier 1 rated for stewardship



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The value of investments, and any income from them, can fall and you may get back less than you invested.  
Information is provided only as an example and is not a recommendation to pursue a particular strategy.

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