



Brewin  
Dolphin

## Our services & charges

Wealth Management

Discretionary Investment Management only

Financial Planning only

# Purpose of this document

At RBC Brewin Dolphin, as well as priding ourselves on delivering great outcomes for our clients, we are fully committed to being transparent in the way we charge for our work and providing you with value for money.

The aim of this document is to provide you with a guide to the services that we offer and an outline of the associated costs. We will be able to explain this to you in more detail. Your Financial Planner or Investment Manager can help you decide whether the Fee Only or Fee & Commission charging structure would best meet your requirements. We have a separate hourly rate card that is available on request.

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## Important information

All of the solutions we offer involve some form of investment risk and you should be aware that the value of investments can fall and you may get back less than you invested.

Our services are not suitable for everyone, but we can advise you on the specific services that are suitable for you.

You should be aware that all tax advantages are subject to changes in legislation and their value depends on your personal circumstances. We may provide guidance on using tax-efficient structures such as making use of tax allowances. Your adviser will be happy to discuss any of these in greater detail.

You have sole responsibility for the management of your tax and legal affairs including all applicable tax filings and payments and for complying with the applicable laws and regulations. We are not specialist tax advisers and will not provide you with tax or legal advice and recommend that you obtain your own independent tax and legal advice, tailored to your individual circumstances.

# Our services

At RBC Brewin Dolphin, we recognise that every client has different goals for their finances – from finding tax-efficient ways to invest a lump sum through to setting up a retirement plan and drawing benefits.

We will take the time to understand your particular circumstances, your attitude to risk and your investment objectives, both today and in the longer term. Our experienced financial professionals – including both Investment Managers and Financial Planners – will then use this information to build a solution that is precisely tailored to your needs and aspirations.

The diagram below provides an overview of how we can work together with you to meet your needs. It also briefly describes the three core services we offer: Wealth Management, Discretionary Investment Management only and Financial Planning only.

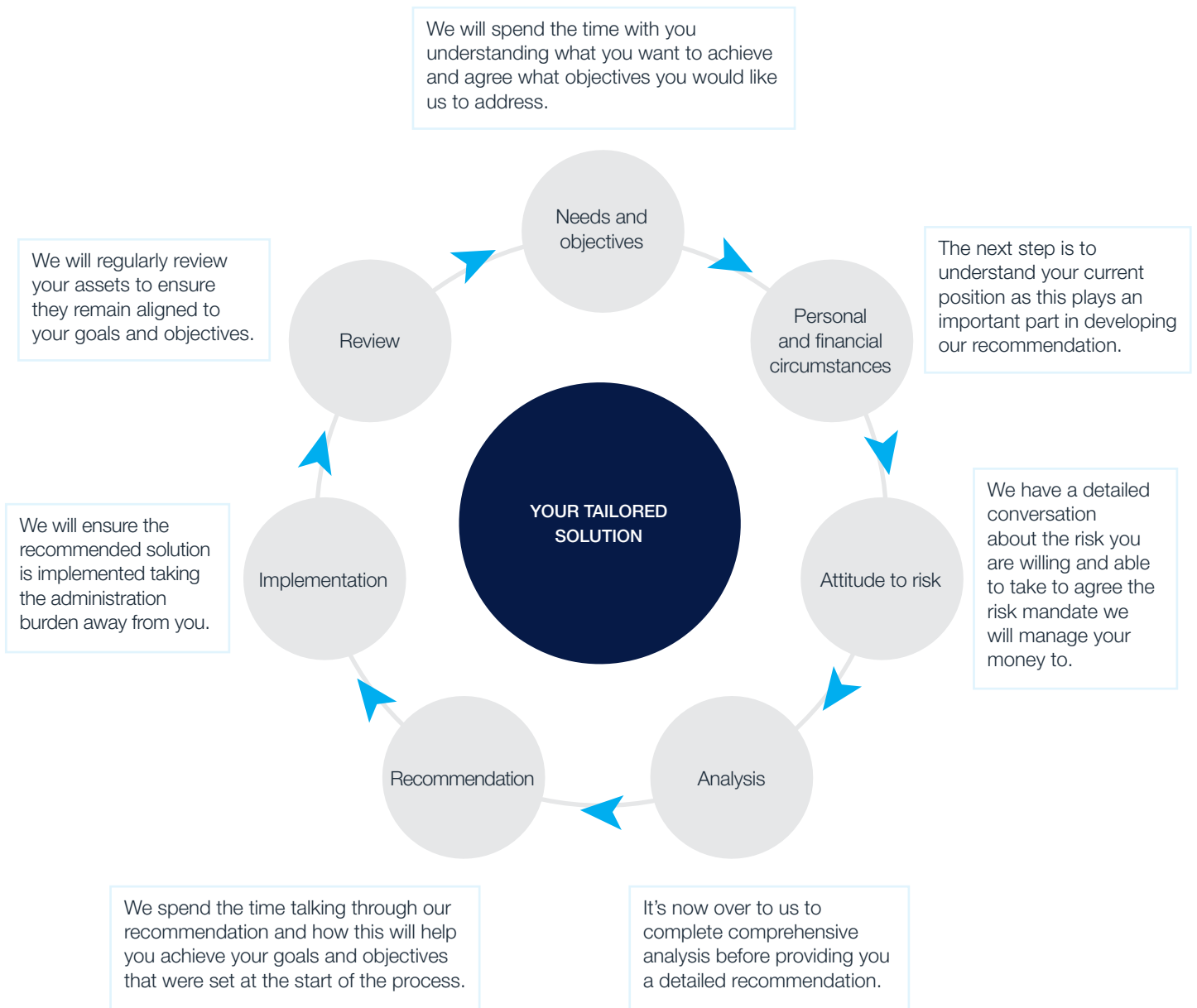


Please refer to the 'Important information' section on the inside cover of this document.

Please note that while we look 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, RBC Brewin Dolphin has chosen to offer a 'Restricted Advice' service.

# What you can expect from us

We believe that managing your money is a privilege, and one that requires a deep understanding of your needs and objectives. The diagram below outlines the areas that we will look to discuss.



# Features of our ongoing services

| Services  | Wealth Management | Discretionary Investment Management only | Financial Planning only |
|---|-------------------|--|-------------------------|
| <b>Meetings and contact</b>   |                   |  |                         |
| • A minimum of a 12 month review of your financial goals and objectives to ensure your solution remains suitable  | ✓                 | ✓  | ✓                       |
| • A dedicated Investment Manager  | ✓                 | ✓  | ✗                       |
| • A dedicated Financial Planner   | ✓                 | ✗  | ✓                       |
| • Access whenever required, via meetings, telephone calls or video calls, to ask questions regarding your existing plan or investments                        | ✓                 | ✓  | ✓                       |
| <b>Managing your money</b>  |                   |  |                         |
| • Continuous review, monitoring and rebalancing of your investment portfolio  | ✓                 | ✓  | ✗                       |
| • We assess suitability on an annual basis to ensure that the investments/ financial plan still fits with your objectives                                     | ✓                 | ✓  | ✓                       |
| • Take advantage of your annual allowances such as Capital Gains Tax (if appropriate)   | ✓                 | ✓  | ✗                       |
| • Utilise your ISA allowance (if appropriate)   | ✓                 | ✓  | ✓                       |
| • The ability to hold cash pending reinvestment   | ✓                 | ✓  | ✗                       |
| • Advice on assets across multiple wrappers (e.g. pensions)   | ✓*                | ✗  | ✓*                      |
| <b>Reporting</b>  |                   |  |                         |
| • Valuation Report including market update (quarterly)  | ✓                 | ✓  | ✗                       |
| • Online access to portfolio valuations   | ✓**               | ✓  | ✓**                     |
| • Year end Capital Gains Tax report   | ✓                 | ✓  | ✗                       |
| • Consolidated Tax Voucher  | ✓                 | ✓  | ✗                       |
| ✓ = Included in RBC Brewin Dolphin fees    ✗ = Not available  |                   |  |                         |
| * Additional charges may apply for arranging third party products such as pensions or offshore bonds<br>** Dependent on provider for any third party products |                   |  |                         |

# Ongoing service and keeping you informed

Given that markets, the economy, and your personal circumstances can all change, your investments need to be reviewed on a regular basis to ensure they are doing the job you need them to. If some adjustments to your investments are necessary, we will provide appropriate recommendations to optimise your portfolio. Where we manage your investments on a discretionary basis, we will move your money into the appropriate new investments or asset classes to ensure we're making your money work hard to achieve all of your goals.

You can meet us at your convenience, but you will also have direct access to your Investment Manager or Financial Planner over the phone who can keep you informed of how things are progressing. Information about your portfolio and its performance is available online.

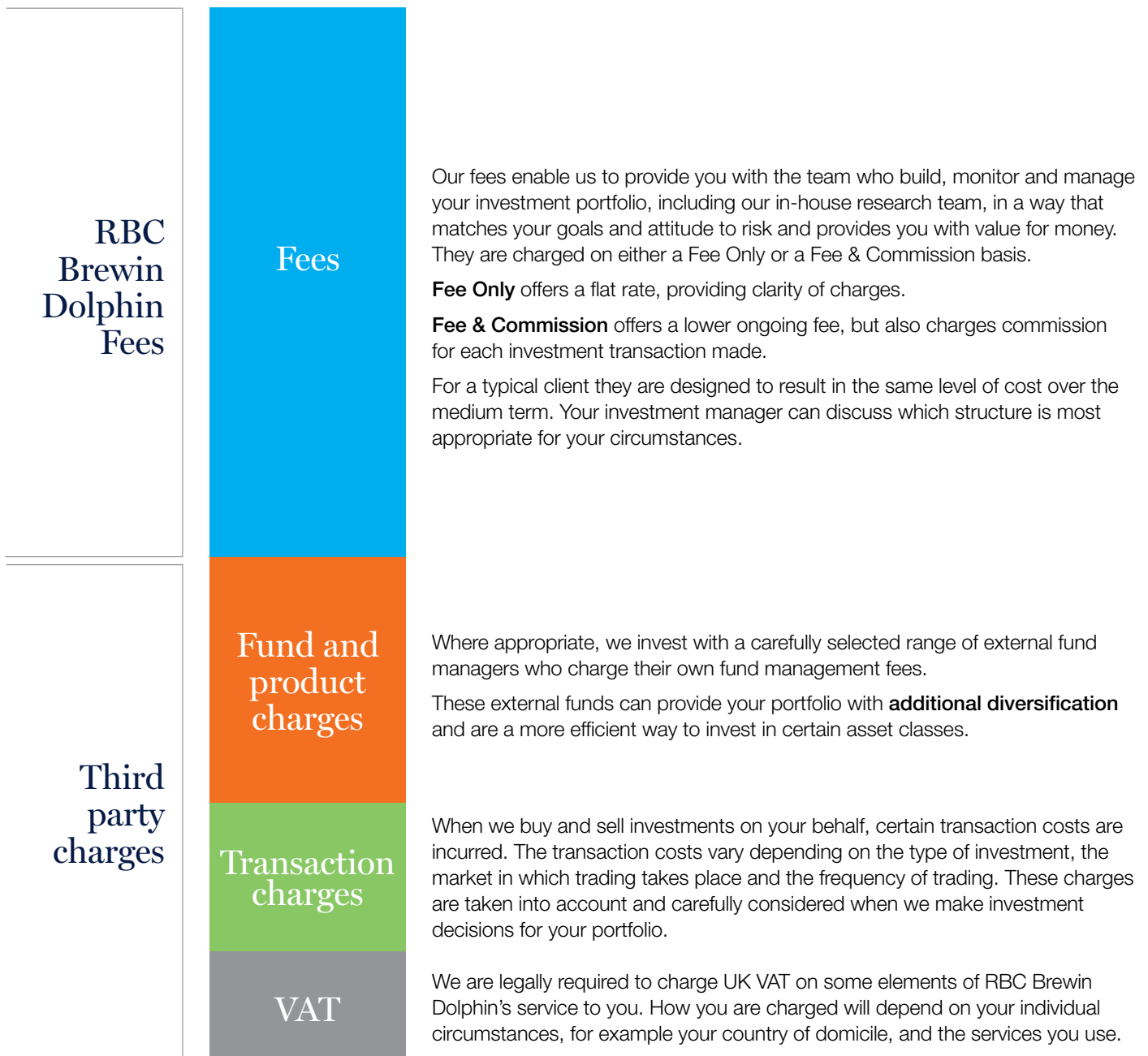
Below is a summary of the documents available to discretionary managed clients to ensure you are kept informed of your investments.

| Document type             | Frequency   | Content   |
|---------------------------|---|---|
| Online valuations         | Daily.  | You can access your account online through our secure server via <a href="http://www.brewin.co.uk">www.brewin.co.uk</a> and check the status of your investments at any time and from anywhere.   |
| Valuation report          | Quarterly.  | This will show how your portfolio has performed, what it is worth and details of how it is currently invested. You will see a list of holdings, a valuation and a deposit and income statement.   |
| Year end tax pack         | Annually as at 5th April.   | This will include a list of holdings, a deposit and income statement and a Consolidated Tax Voucher (CTV).  |
| Asset confirmation report | Quarterly, as part of the Valuation report.   | This is a list of holdings in our custody, including a response sheet which should be completed if you do not agree with any holdings.  |
| Contract notes            | By default, these will not be issued for our Discretionary Investment Management and Wealth Management services. However, if requested, they are issued no later than the first business day after the transaction, or if relevant after we receive confirmation of a transaction from a third party. | A contract note is a formal confirmation of the execution of an order for your account. The contract note contains all relevant details of the transaction and will act as an invoice which should be retained for future reference and tax purposes. |
| Our insights and views*   | Ongoing.  | Our in-house research team produces regular articles and content to share our views on key market issues and events.  |

\*Also available to our Financial Planning only clients.

# Breakdown of fees and charges

To help explain how you will be charged, the below diagram provides an indicative breakdown of where costs are incurred. The proportions of the fees and charges outlined relate to an illustrative client portfolio of £500,000 receiving our Wealth Management service. Our Wealth Management service incorporates Discretionary Investment Management and Financial Planning.



The fees and charges outlined are indicative, with the breakdown and proportions for each category broadly relating to a typical illustrative client portfolio of £500,000 receiving our Wealth Management service. Please ask your advisor for further details pertaining to Discretionary Investment Management or Financial Planning as these proportions may differ. Actual charges will vary according to individual circumstances and in line with changes to UK law. There may also be other incidental costs incurred in the management of your portfolio, such as bank transfer costs.

Note: Whilst RBC 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. The value of investments and income from them can go down as well as up.

# Wealth Management charges

## Charging structure

|  | Charging options          |                  |
|--|---------------------------|------------------|
|  | Fee Only                  | Fee & Commission |
| <b>Annual fee on plans advised by the Financial Planner</b>  |                           |                  |
| All plans  | 0.5%                      | 0.5%             |
| <b>Annual fee on funds managed by the Investment Manager</b> |                           |                  |
| <b>Portfolio/account tiers:</b>                              |                           |                  |
| First £1 million   | 1.0%                      | 0.5%             |
| Next £1 million  | 0.8%                      | 0.4%             |
| Next £3 million  | 0.5%                      | 0.25%            |
| Balance  | Fees available on request |                  |
| <b>Commission per investment transaction</b>                 |                           |                  |
| First £15,000  | N/A                       | 1.25%            |
| Next £15,000   | N/A                       | 1%               |
| Balance  | N/A                       | 0.5%             |
| Transaction Charge (£20 per trade)                           | £20                       | £20              |

Introductory meeting is free of charge.

Percentage based charges are linked to the value of your investments and therefore as your assets grow so will the amount you pay.

A minimum commission of £50 per transaction is payable, excluding other transaction charges.

If there are no transaction commissions relating to your portfolio, some charges to activity on your portfolio will still apply, such as the £20 transaction charge.

The minimum quarterly fee of £250 will apply.

UK VAT and Stamp Duty will be applied on fees and charges in line with applicable legislation.



## Example of annual charges

Illustrative charges for an individual client's portfolio of £500,000 receiving our Wealth Management service, with 77% invested in collective funds with an average Ongoing Charges Figure (OCF)<sup>\*\*\*</sup> of 0.68%. This assumes 20 transactions of £11,000 are executed per annum, of which 6 are in direct UK equities and 3 of these are purchases. Transaction size and value are based on the average for the service provided, and therefore may vary according to individual circumstances.

| Annual fee & commission for Wealth Management service   | Fee Only       | Fee & Commission |
|---|----------------|------------------|
| Financial Planning @ 0.5%   | £2,500         | £2,500           |
| Investment Management @ 1% (fee only) / 0.5% (fee & commission)                               | £5,000         | £2,500           |
| VAT @ 20%*  | £1,500         | £1,000           |
| Commission, based on first £15,000 @ 1.25% (£11,000 x 1.25%) = £137.50 (£137.50 x 20)         | £NIL           | £2,750           |
| <b>Total annual charge</b>  | <b>£9,000</b>  | <b>£8,750</b>    |
| <b>Other integrated transaction charges</b>   |                |                  |
| Transaction charge (£20 per transaction with 20 transactions)                                 | £400           | £400             |
| Stamp Duty on purchases of UK equities @ 0.5%** (£11,000 x 0.5%) = £55 (£55 x 3)              | £165           | £165             |
| Panel on Takeovers and Mergers Levy on UK equity trades (£1 x 6)                              | £6             | £6               |
| <b>Total other transaction charges</b>  | <b>£571</b>    | <b>£571</b>      |
| <b>External fund charges</b>  |                |                  |
| Underlying fund charges (77% of £500,000 using estimated OCF <sup>***</sup> of 0.68% for RC6) | £2,618         | £2,618           |
| <b>Total external fund charges</b>  | <b>£2,618</b>  | <b>£2,618</b>    |
| <b>Total illustrative charges inc. VAT</b>  | <b>£12,189</b> | <b>£11,939</b>   |
| <b>Total illustrative charges as a % of client portfolio</b>                                  | <b>2.4%</b>    | <b>2.4%</b>      |

Based on this annual cost figure, the overall performance of your portfolio will be impacted to the value of £12,189 or 2.4% on a Fee Only charge, or £11,939 or 2.4% on a Fee & Commission charge inc. VAT.

\* This example assumes VAT @ 20% (the rate applicable at the date of publication) applies on management fees charged. The application of VAT, as well as the VAT rate, may vary in line with changes to UK law. This example illustrates charges for an individual client with a discretionary managed portfolio with Brewin Dolphin. Fee structures for other products managed by Brewin Dolphin may vary, including the applicability of VAT.

\*\* The rate of Stamp Duty may vary in line with changes to UK law.

\*\*\* 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).

In order to estimate the impact of the OCF on Brewin Dolphin portfolios, it has been assumed that the split between collectives and direct equities, and the average OCF for collective funds, are the same as the Brewin Dolphin risk category six portfolio (RC6), the most common risk category for Brewin Dolphin clients.

# Discretionary Investment Management only service

## RBC Brewin Dolphin fees

|  | Charging options |                           |
|--|------------------|---------------------------|
|  | Fee Only         | Fee & Commission          |
| <b>Annual fee for Discretionary Investment Management only service</b> |                  |                           |
| <b>Portfolio/account tiers:</b>  |                  |                           |
| First £1 million   | 1.3%             | 0.75%                     |
| Next £1 million  | 0.9%             | 0.60%                     |
| Next £3 million  | 0.6%             | 0.375%                    |
| Balance  |                  | Fees available on request |
| <b>Commission per investment transaction</b>                           |                  |                           |
| First £15,000  | N/A              | 1.25%                     |
| Next £15,000   | N/A              | 1%                        |
| Balance  | N/A              | 0.5%                      |
| Transaction Charge (£20 per trade over £500)                           | £20              | £20                       |

Percentage based charges are linked to the value of your investments and therefore as your assets grow so will the amount you pay.

If there are no transaction commissions relating to your portfolio, some charges to deliver activity on your portfolio will still apply, such as the £20 transaction charge.

A minimum quarterly fee of £250 will apply.

UK VAT and Stamp Duty will be applied on fees and charges in line with applicable legislation.

Our advisers can help determine which charging option is most appropriate for you.

## Example of total annual charges for Discretionary Investment Management only service

Illustrative charges for an individual client's portfolio of £500,000 receiving our Discretionary Investment Management only service, with 77% invested in collective funds with an average Ongoing Charges Figure (OCF)<sup>1</sup> of 0.68%. This assumes 20 transactions of £11,000 are executed per annum, of which 6 are in direct UK equities and 3 of these are purchases. Transaction size and value are based on the average for the service provided, and therefore may vary according to individual circumstances.

To help explain how you will be charged, the colours used below align to the diagram on page 7.

| RBC Brewin Dolphin  | Fee Only       | Fee & Commission |
|---|----------------|------------------|
| <b>Discretionary Investment Management fees</b>                                 | <b>£6,500</b>  | <b>£3,750</b>    |
| <b>Commission &amp; transaction charges</b>                                     | <b>£400</b>    | <b>£3,150</b>    |
| <b>Subtotal</b>   | <b>£6,900</b>  | <b>£6,900</b>    |
| <b>Third party charges</b>  |                |                  |
| <b>Fund and product charges</b>   |                |                  |
| <b>Underlying cost of external funds in client portfolio<sup>1</sup></b>        | <b>£2,618</b>  | <b>£2,618</b>    |
| <b>Transaction charges</b>  |                |                  |
| <b>Stamp Duty incurred on purchases of UK equities<sup>2</sup></b>              | <b>£165</b>    | <b>£165</b>      |
| <b>Panel on Takeovers &amp; Mergers (PTM) Levy incurred on UK equity trades</b> | <b>£6</b>      | <b>£6</b>        |
| <b>VAT</b>  |                |                  |
| <b>VAT charges on RBC Brewin Dolphin fees<sup>3</sup></b>                       | <b>£1,300</b>  | <b>£750</b>      |
| <b>Subtotal</b>   | <b>£4,089</b>  | <b>£3,539</b>    |
| <b>Total illustrative fees and charges (incl. VAT)</b>                          | <b>£10,989</b> | <b>£10,439</b>   |
| <b>Total illustrative fees and charges as a % of client portfolio value</b>     | <b>2.2%</b>    | <b>2.1%</b>      |

Based on this annual cost figure, the overall performance of your portfolio will be impacted to the value of £10,989 or 2.2% on a Fee Only charging basis, or £10,439 or 2.1% on a Fee & Commission charging basis, including VAT.

<sup>1</sup> An estimate of the cost associated with investing in external collective funds. These charges, incurred in the running of the fund, are included in the total fund valuation. Such costs are not charged directly to RBC Brewin Dolphin portfolios, but they impact indirectly through a reduction in the overall fund's value. Fund managers quote such costs as a percentage of the overall fund value, referred to as an Ongoing Charges Figure (OCF). RBC Brewin Dolphin's size and influence enables us to negotiate these fund charges down and we pass these cost savings on to our clients. Our research team has strong relationships with many of the top management funds and we actively engage with them to ensure that we continually deliver the best value for our clients. In order to estimate the impact of the OCF on the portfolio, for the purposes of the above illustration it has been assumed that the split between collectives and direct equities, and the average OCF for collective funds, are the same as the RBC Brewin Dolphin risk category six portfolio (RC6), the most common risk category for RBC Brewin Dolphin clients. If you would like to understand more about OCFs, please ask your Investment Manager.

<sup>2</sup> The rate of Stamp Duty may vary in line with changes to UK law.

<sup>3</sup> This example assumes VAT @ 20% (the rate applicable at the date of publication) applies on management fees charged. The application of VAT, as well as the VAT rate, may vary in line with changes to UK law. This example illustrates charges for an individual client with a discretionary managed portfolio with RBC Brewin Dolphin. Fee structures for other products managed by RBC Brewin Dolphin may vary, including the applicability of VAT.

# Financial Planning only service

## RBC Brewin Dolphin fees

### Annual fees for Financial Planning only service (for investments and Onshore/Offshore Bonds outside RBC Brewin Dolphin)

|  |              |
|--|--------------|
| All policies/plans advised (excluding Tax-Advantaged <sup>4</sup> investments and Onshore/Offshore Bonds) by the Financial Planner | 0.85%        |
| <b>Total annual Financial Planning fees</b>  | <b>0.85%</b> |

## Example of annual charges for Financial Planning only service

### Illustrative charges on policies/plans of £500,000 held outside RBC Brewin Dolphin

|   |               |
|---|---------------|
| Ongoing annual charges @ 0.85%              | £4,250        |
| <b>Total illustrative charges excl. VAT</b> | <b>£4,250</b> |

## RBC Brewin Dolphin fees

|  |             |
|--|-------------|
| All Tax-Advantaged investments and Onshore/Offshore Bonds advised by the Financial Planner | 0.5%        |
| <b>Total annual Financial Planning fees</b>  | <b>0.5%</b> |

## Example of annual charges for Financial Planning only service for Tax-Advantaged investments and Onshore/Offshore Bonds

### Illustrative charges on policies/plans of £500,000 held outside RBC Brewin Dolphin

|   |               |
|---|---------------|
| Ongoing annual charges @ 0.5%               | £2,500        |
| <b>Total illustrative charges excl. VAT</b> | <b>£2,500</b> |

For illustrative purposes only.

UK VAT will be applied on fees and charges in line with applicable legislation.

Please refer to our Terms & Conditions as we may receive trail commissions for some packaged products.

<sup>4</sup> Tax-Advantaged investments are considered VCT, EIS, SEIS, BR, AIM, LLP and Syndicate

# Financial Planning Initial advice fees

## RBC Brewin Dolphin fees

In some circumstances an initial advice fee will also apply to our Wealth Management and Financial Planning only services. Details of these fees can be found below. Your Financial Planner can help you decide what solutions are most appropriate for your requirements.

The first meeting is always at our expense and we will not charge you until we have agreed what work you wish to carry out.

### Portfolio/policy tiers

|                 |                           |
|-----------------|---------------------------|
| First £500,000  | 2.0%                      |
| Next £500,000   | 1.0%                      |
| Next £1 million | 0.5%                      |
| Next £3 million | 0.25%                     |
| Balance         | Fees available on request |

## Example of charges for initial advice

Illustrative charges on a new policy/plan of £500,000 held outside RBC Brewin Dolphin

|   |                |
|---|----------------|
| Initial advice @ 2%                         | £10,000        |
| <b>Total illustrative charges excl. VAT</b> | <b>£10,000</b> |

UK VAT will be applied on fees and charges in line with applicable legislation.

Please note that an alternative hourly rate card is available on request.

For illustrative purposes only.

# Other charges

The table below outlines a number of other charges that may apply if you are using our Wealth Management or Discretionary Investment Management only services (charges apply to both Fee Only and Fee & Commission options).

## Transaction charges

|  |      |
|--|------|
| Stamp Duty on purchases of UK equities / Investment Trusts*  | 0.5% |
| Panel on Takeovers and Mergers Levy (transactions over £10,000 only in securities of companies incorporated in the UK) | £1   |
| CHAPS  | £15  |

## Transfer in

|                                    |           |
|------------------------------------|-----------|
| Transaction charge (per trade)     | No charge |
| Dematerialisation of stock inwards | No charge |

## Transfer out

|                                   |     |
|-----------------------------------|-----|
| UK holding per line of stock      | £15 |
| Non-UK holdings per line of stock | £25 |

## How we hold your assets

|   |           |
|---|-----------|
| Pooled nominee facility per account per annum     | No charge |
| Or if requested                                   |           |
| Designated nominee facility per account per annum | £3,000    |

## ISA charges

|   |     |
|---|-----|
| Termination/transfer of ISA in specie (per line of stock) | £15 |
| Void ISA as a breach of regulations                       | £80 |

\* The rate of Stamp Duty may vary in line with changes to UK law.

# Payment

Payment for our services will be on the basis of a charge agreed between us. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

Charges for our advice and services will become payable on completion of the work.

## **Wealth Management (combined Financial Planning and Discretionary Investment Management services)**

- Fees will be charged in arrears and deducted from your portfolio quarterly. Fees will usually be deducted from your portfolio in January/April/July/October but this may differ in certain circumstances, please ask your Investment Manager/Financial Planner for details.
- Commissions will be deducted with each transaction where applicable.

## **Discretionary Investment Management only service**

- Fees will be charged in arrears and deducted from your portfolio quarterly in January/April/July/October.
- Commissions will be deducted with each transaction.

## **Financial Planning only service**

- Charges for initial and ongoing advice and services will become payable on completion of our work as per our agreement with you.
- On invoice, payment will be required within 28 days.
- We accept cheque or bank transfer payments. We do not accept payment by cash.
- Some providers, however, may be able to facilitate payment of our adviser charge by deducting it from the investment.

## What to do if you have a complaint

If you wish to register a complaint, please contact your Investment Manager or Financial Planner in the first instance. Alternatively, please contact us:

**In writing:** The Head of Client Services, RBC Brewin Dolphin Ltd, 12 Smithfield Street, London, EC1A 9LA.

**By email:** [clientservices@brewin.co.uk](mailto:clientservices@brewin.co.uk)

**By telephone:** 0203 201 9000

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

## Your right to cancel

Should you wish to cancel our Wealth Management, Discretionary Investment Management only or Financial Planning only services you have 14 days from the date we confirm acceptance of your account. Full details are included in our Terms and Conditions.

## The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations or if a third party fails (for example, a bank or custodian). This depends on the type of business and the circumstances of the claim you make against us. The below sets out the current limits, which depending on the circumstances, could apply if we are unable to meet our obligations or a relevant third party fails.

**Investment Limits** – The maximum level of compensation for claims against firms declared in default is £85,000 per person per firm.

**Deposit Limits** – The deposit compensation limit is £85,000 per person per firm. (£170,000 for joint accounts).

**Long-term insurance (e.g. life assurance)** – The maximum level of compensation for claims against firms declared in default is 100% of the claim.

**Pension provider fails** – 100% of the claim, with no upper limit.

**SIPP operator fails** – up to £85,000 per eligible person, per firm.

If you've received bad advice in relation to your pension, you could be eligible to claim compensation up to £85,000 per eligible person, per firm.

Further information about compensation scheme arrangements (including for claims against firms declared in default before the limits explained above) is available from the FSCS website:

**[www.fscs.org.uk/what-we-cover](http://www.fscs.org.uk/what-we-cover)**

## The Financial Conduct Authority (FCA)

RBC Brewin Dolphin is a trading name of Brewin Dolphin Limited. Brewin Dolphin Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register reference number 124444) and regulated in Jersey by the Financial Services Commission. Registered Office; 12 Smithfield Street, London, EC1A 9BD. Registered in England and Wales company number: 2135876. VAT number: GB 690 8994 69



## Contact us

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