

This isn't about us:



BREWIN
DOLPHIN

Channel Islands

This isn't about us:



It's about you. About your plans for the future. About your commitments, your ambitions, your passions and all you hold dear. This is about preserving and growing your wealth. About creating an income and building a pension. About making the most of your money and about passing it on to the next generation. This is about investing in a relationship with a wealth manager that takes the time to really understand what makes you tick. About a bespoke service and a personal and enduring connection. This isn't about us: *it's about what we can do for you.*

Investing your money	page 6
Pensions and retirement	page 12
Preparing for life's events	page 18
You and us	page 24
How we invest	page 28
Tell us about you	page 32

We can tackle issues and make the most of opportunities to protect and grow your wealth. We can help you create investment portfolios that meet your ambitions and aspirations, both personal and professional.

We can give you the confidence that comes from a better understanding of your financial position. We can help structure your financial resources efficiently, and effectively identify how to make the most of your money. And we can give you the freedom to devote more time to what you enjoy doing or hope to achieve.

Investing your money

From investing for income and growth, to investing with special goals and your tax position in mind... Whatever you want to invest for, first we'll invest in understanding what's important to you. And then we'll use all of our experience and expertise to tailor a unique service bespoke to you.

From an inheritance to a bonus, profits from a business or property sale or the proceeds of a divorce – investing a large sum can be a daunting task. We are passionate about growing your wealth, managing the tax you pay and aiming to generate the best outcome from your investments. And as one of the largest, independently owned wealth managers in the Channel Islands, UK and Ireland, we aim to give the very best. Supported by award-winning investment research we can focus on what's best for you – never hostage to the need to sell or recommend specific solutions or products.

Investing for income

Generating a reliable income from your savings and investments is challenging. It calls for a broad range of income-producing investments and can be time consuming. Shares, unit trusts and other investment funds, government and corporate bonds, and assets such as property companies and trusts... we select the mix of investments that's right for you. And as wealth managers dedicated to providing you with an income over the long term, we'll manage them to help you achieve your goals.

Investing for growth

Do you want to grow the long-term value of your wealth to provide an income later in life or to pass on to future generations? We can create a portfolio for you that balances investment return with investment risk. Shares are at the heart of most portfolios, but we also use bonds, property-linked assets and other investments to spread and mitigate the risks you face. And our investment managers and research team employ the latest research and analysis to manage risk constantly and focus on growing your wealth.

The value of investments can fall and you may get back less than you invested.

Investing for a specific goal

We know that you're unique, with your own personal goals and ambitions that need to be planned and provided for. From funding education to meeting the costs of care – many of our clients rely on us to tailor their investment strategy to deliver on significant financial obligations, both now and in the future.

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.

Independent investment thinking and a wide range of products and services.

Balancing risk and return to suit your personal appetite and goals.

Bespoke service tailored to your own personal goals.

A wealth of expertise with room for your own thinking too.

A range of model portfolios designed to suit a wide range of needs.





Pensions and *retirement*

From giving up a job to handing over the reins of your business – we can help you plan a long and happy retirement. And whether you're dreaming of a new beginning or a slow and gradual reduction in commitments, invest with us for a life away from work.

As we increasingly lead longer and more active lives, understanding the level of income needed is the key to a long and happy retirement. Pensions are an important way of generating wealth for later years, so when it comes to pensions, choosing between buying an annuity, taking a lump sum or continuing to invest post retirement can be a challenge. We can help.

Understanding how much you can save for retirement

From providing an income to leaving behind a legacy – understanding how much you will need is the key to a happy retirement. By understanding your pensions, we can help you achieve your retirement objectives.

Building your retirement fund

By analysing your current situation, we will work with you to find what works best for you, your personal and financial circumstances, commitments and retirement plans.

You want your money to outlast you. We can help. By fully understanding your current situation, we can guide you through the complexities of pensions in order to achieve your retirement plans.

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.

Utilising your pensions tax allowances

Pensions still provide a very tax efficient means of saving for your future. But the pensions landscape is continuously evolving and changing and truly understanding the tax benefits of saving into a formal pension has never been more important.

Understanding your options at retirement

Your options at retirement extend far beyond the purchase of an annuity. When you are ready to retire, we can help. The options at retirement are complex and far reaching. From annuities to drawing down an income from your pension pot, cashing in and passing on pension benefits after you pass away, we can help you navigate the available options to create a wealthy retirement and a legacy for the next generation.

Please note that this document was prepared as a general guide only and does not constitute tax or legal advice. While we believe it to be correct at the time of writing, Brewin Dolphin is not a tax adviser and tax law is subject to frequent change. Tax treatment depends on your individual circumstances; therefore you should not rely on this information without seeking professional advice from a qualified tax adviser.

Planning ahead for a long and active retirement is key.

Pensions are an important way of generating wealth and income in later years.

Pension regulations change frequently and taking advantage of the opportunities available to you takes specialist help.

Managing your wealth after you retire is just as important as planning ahead.





Preparing for life's events

From receiving an inheritance to the sale of a property and from the end of a relationship to the sale of a business, life's events present us all with opportunities and challenges. We can use our deep investment expertise to help you achieve your goals and ambitions.

Receiving an inheritance, the sale of a property, redundancy, divorce, a business sale – all times to take stock and seek advice. As your life changes and new priorities emerge, we specialise in making the most of opportunities to protect and grow your wealth. We create investment portfolios that will work for you and that can adapt to your changing needs over time.

Receiving a lump sum

Receiving an inheritance, sale of a property or gaining a lump sum – all events that require financial knowledge and expertise. We can work with you to develop investment plans to meet your specific goals.

Divorce

Sometimes life doesn't go according to plan. Divorce is a testing time and negotiating a fair financial settlement can be fraught. We can help you invest your settlement to provide a long term income or other objectives.

Selling your business

Growing a business can often be at the expense of your own personal finances. On the sale of your business we can help you secure your financial future by investing the proceeds to meet your financial and personal aspirations.

The value of investments can fall and you may get back less than you invested.

Later life

Later life care costs can be very expensive, and with increased longevity can extend over a longer period of time than many of us anticipated. Through the use of our investment services we can help you fund the cost of care.

Understanding overlapping priorities and obligations takes skill and experience.

At times like divorce, we can help secure your future financial needs.

Securing your future after the sale of a business is one of our core strengths.

Later life care is costly and demands careful investment planning and expertise.





You and us

From our founding over two centuries ago, we've grown to become one of the leading wealth managers in the Channel Islands, UK and Ireland. Independently owned and award-winning, we offer a personalised, bespoke service. But before we invest your money, we'll first invest in our relationship with you.

Brewin Dolphin was founded on the belief that the successful management of wealth takes an understanding of money and an even deeper understanding of people. Individual and personal service is central to everything that we do and we specialise in helping people tackle the issues and make the most of the opportunities to protect and grow their wealth.

Brewin Dolphin in the Channel Islands

As one of the UK 's largest independent private client investment managers, Brewin Dolphin has enjoyed a long standing reputation in the financial sector and we have built a solid presence in the Channel Islands, providing offshore solutions to private clients and their advisers since 1972.

We have an experienced team of professionals, enabling us to offer investors the full breadth of our investment management services and help navigate through the myriad of options available and to deliver clear, impartial and individual advice tailored to your circumstances, needs and your attitude to risk.

Becoming a client

Becoming a Brewin Dolphin client gives you direct access to the team of professionals looking after your affairs and managing your money. Initial meetings are always at our cost and we are happy to answer any questions you may have about us. Our service starts with understanding you and your unique financial needs and ensuring you understand our services, their risks, potential benefits and how we charge for the value we create for you. We are available to you in person, over the phone or by email and we will review your plans to help you stay on course to achieve your financial objectives.

You will be able to access up-to-date portfolio valuations online whenever you need them. You will receive regular information on how your portfolio is doing; we will provide detailed valuation reports at least twice a year and an end-of-year tax schedule to help with your tax return.

Independent minds

We are and always have been an independent firm. Listed on the London FTSE 250, we are bound to no corporate group and hostage to no agenda except growing and preserving your wealth. We have our own substantial award-winning independent research team, who undertake their own research and develop their own unconstrained views and insights, which our client advisers use to manage your wealth. We have no in-house funds or products, which gives us complete independence in how we craft personal advice and investment strategies for you.

Enhanced over time

Our personal approach to investment has stood the test of time and we have been building our experience since 1762. Now managing the wealth of over 100,000 clients, our long history has nurtured a long-term outlook. It has given us a sense of perspective that has served our clients well as we have navigated the rises and turns of the markets. We have a composure that remains ever relevant in today's times of uncertainty. Many of our clients and their families have been with us for generations and many of our investment managers with us for decades.

Over two centuries of independent expertise focused on protecting and growing your wealth.

Investment solutions with a long-term perspective.

Always investing in deep and lasting relationships.

How we invest

Deep research, shared knowledge, a universe of investment opportunities... From choosing which assets to invest in to keeping track of how your investments are performing – there's a team of experts and a wealth of experience behind how we work to keep your goals on track.

At the heart of our work for you lies a carefully crafted, professional investment process. Determined to leave nothing to chance, we focus on sticking to a disciplined investment process, and on thorough, diligent governance. From top down to bottom up, we capture and interpret macro-economic data to predict economic trends, and search for individual investment opportunities that we believe can deliver you the best opportunities.

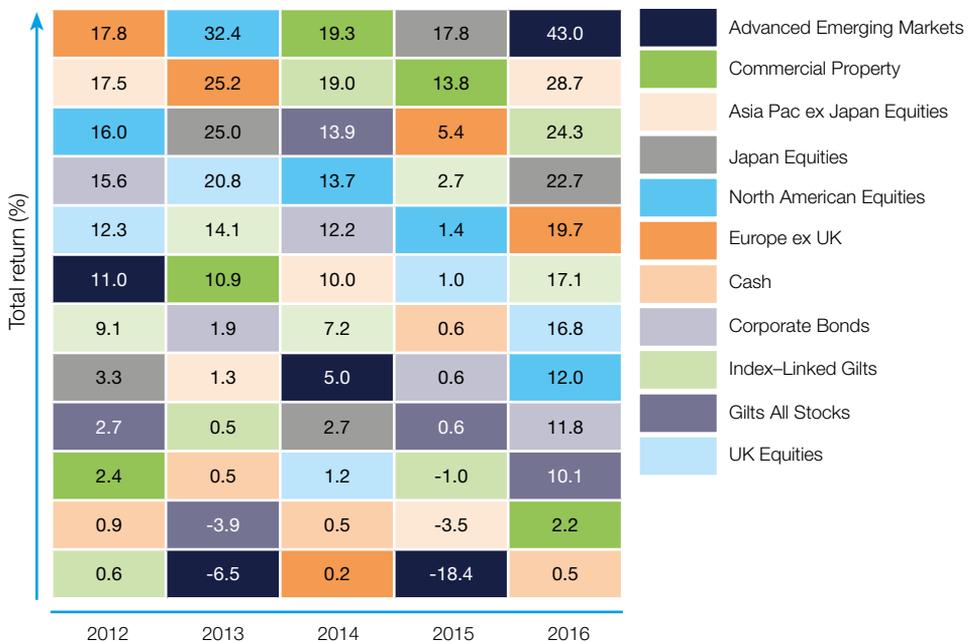
In-depth research

Our investment decision-making is supported by our award-winning in-house research team. Focused on predicting major sector and geographic economic trends as well as picking individual companies that look set to out-perform in their industries – their insight is combined into powerful recommendations. Acknowledged leaders, they pride themselves on their ability to get right under the bonnet of every opportunity. It's only when they understand exactly how an investment opportunity works that we'll decide if it's right for you.

The value of investments can fall and you may get back less than you invested.

The right mix

Experience has shown us that asset allocation plays a major role in generating investment returns. With market and economic conditions having such a powerful influence on how different asset classes perform, we know that there's no room for complacency when it comes to choosing how to invest your wealth. Balancing your expectations with your appetite for risk will always be important. But so is up-to-the-minute knowledge and the ability to re-allocate assets nimbly as markets flux and flow. Take a look at the chart below to see how different types of investments can change from year to year. Therefore flexibility in your portfolio is important.



Source: Bloomberg

Past performance is not a guide to future performance.

The value of investments can fall and you may get back less than you invested.

If you invest in currencies other than your own, fluctuations in currency value will mean that the value of your investment will move independently of the underlying asset.

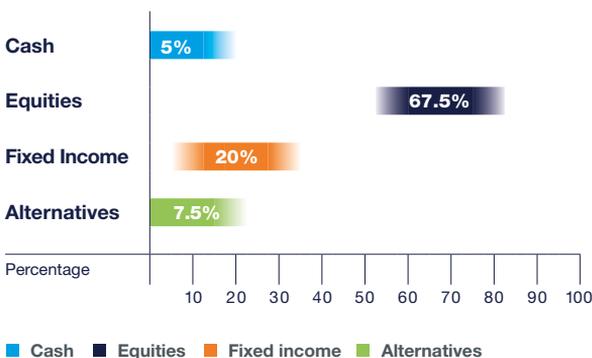
A personal approach

You can be sure of direct access to the team managing your portfolio. This gives our investment managers a first-hand understanding of your unique circumstances. And it means that you have plenty of opportunities to update us on your plans, shape our thinking and to hear our latest ideas and innovations.

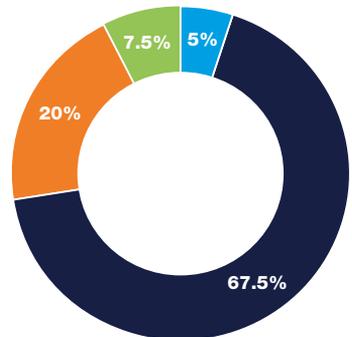
A universe of investment opportunities

Because we are independently-owned, we are able to offer you unbiased recommendations from a world of investment opportunities. When we do, you can be sure that we've interrogated each investment, testing its performance, measuring its potential and challenging our own preconceptions to help preserve and grow your wealth. By looking beyond just equities we bring diversity and flexibility to what we offer. And by understanding your long-term goals and your attitude to risk we can offer you a universe of investment opportunities. In the charts below you'll see how we'll allocate assets if your tolerance for risk is moderate.

Example asset mix range



Example asset mix



We will adjust the asset mix around the midpoint (shown for each asset class) to take account of both the specific investment objectives and prevailing market conditions.

A dynamic approach to asset allocation.

Award-winning research at the heart of investment decisions.

An independent approach offering the whole universe of investment opportunities.

Direct access to the team managing your money.

Tell us about *you*

Wherever you call home, you'll find us close at hand. From a telephone call to an email, and from online to in person – there are lots of ways for you to tell us about your plans, priorities and ambitions.

Close to you

We've invested in a network of offices across the Channel Islands, UK and Ireland. Each of our offices is unique, with local professionals who understand local needs and who play a key role in their local communities. But they all share an ethos of deep client understanding and real investment expertise. We look forward to hearing from you, wherever you call home:

Channel Islands

Brewin Dolphin
2nd Floor, Kingsgate House
55 the Esplanade
St Helier
Jersey JE2 3QB
+44 (0)1534 703000

London

Brewin Dolphin
12 Smithfield Street
London EC1A 9BD
+44 (0)20 3201 3900

Alternatively, you can email us at channelislands@brewin.je and we'll be in touch to suggest a meeting that works for you. You can learn more about us online by visiting www.brewin.je

Email channelislands@brewin.je

Visit us online at www.brewin.je





Brewin Dolphin Limited is a member of the London Stock Exchange, is authorised and regulated by the Financial Conduct Authority (Financial Services Register reference number 124444) and regulated in Jersey by the Jersey 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.

BD2150 07/17

www.brewin.je