



Brewin
Dolphin

The start of a conversation



Hello

When we first meet people, they often have lots of questions for us.

Here we have the answers to some of the most common ones.

You will also find examples of the reasons people come to us. Some may be similar to your situation now; others may become of interest at a later date.

We hope you find it a useful introduction to RBC Brewin Dolphin.



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Who are RBC Brewin Dolphin?

RBC Brewin Dolphin is one of the UK and Ireland's leading wealth managers and traces its origins back to 1762.

Our clients tend to be ambitious, even if they might not always think of themselves that way. They have high aspirations for themselves, for their families and for their futures. We support them on their financial journeys.

We place great emphasis on our relationships with our clients and believe in a personal approach to investment management. Having been around for more than 250 years, our business has seen the ebbs and flows of the markets. It has taught us how to manage our clients' interests during those times and to focus on the long term.

Investing for the future

*For many of us, our ambition for our money is simple
– to make the most of it.*

*Whether you are investing to fund your income for
retirement, to cover education costs, or to help the next
generation, we have a range of services designed to grow
what you have already built.*

We can manage investments to help your money grow.



What can you do for me?

That depends on you, and what you want to achieve.

It depends on where you are in life today, and where you want to be in the future.

Clients come to us with a range of needs, including:

- Investing for income and / or growth
- Saving for retirement
- Structuring income for retirement

We want people to make the right choices so that they can fund the life that they want; and if we can help them to do that, so much the better.

Planning for retirement

Creating a comfortable, secure retirement takes care and forethought. We can help build the retirement plan you have worked your whole career for.

Determining the level of income you will need is the key to a long and happy retirement. Pensions are one way of generating wealth for later years, but property and other savings and assets can be important too.

We can help you choose between taking a lump sum or making regular withdrawals while continuing to invest.



How would we work together?

Again, that depends on what works for you.

For those who just want to invest with us, it could be as simple as creating an execution only account.

If you want more help, we would begin by exploring your ambitions, your attitude to risk and how far into the future you are looking.

Truly understanding your priorities and helping you consider them in a wider context are the most important aspects of the service we provide. It is the basis for our recommendations for you.

What do I need to consider?

Before we work together, there are a number of things you need to know and think through.

If you are interested in investing, you need to accept some level of risk, as investments can go down as well as up.

Identifying the level of risk you are comfortable with involves weighing up your ambitions for your investment, how long you intend to invest for and the degree to which you can afford to lose your investment, if it came to it.

We can help you to decide how much risk feels appropriate for you.

What services do you offer?

We understand that the needs of our clients vary, from the straightforward to the complex. We have developed a range of services so you can find the one that is right for you.

Discretionary portfolio management

This is our premier service and one suited to those of our clients who prefer that our specialists deal with all matters relating to investment selection, ongoing investment management and administration on their behalf, thus relieving them of the burden of doing so. A detailed mandate is agreed with clients before we make any investments. Within this we are able to respond quickly, as and when markets change, in your interests.

Advisory dealing

This service is designed for clients who wish to manage their own portfolios, but with some advice. We will provide advice to you as to the merits of any investment within the scope of our expertise but only when requested by you to do so. No ongoing monitoring of the portfolio or individual stocks is provided.

Execution only accounts

This service is available to clients who wish to make their own investment decisions and do not require any advice. We will act only when instructions have been received from you.

What happens next?

If you would like to find out more about how we might be able to help you, the first step is to arrange a conversation.

Through an initial telephone call or meeting we can discuss your circumstances and ambitions, to identify which of our services might be most appropriate at this point.

Contact us

To arrange a conversation, or if you have any questions, please get in touch.

Please call Mark Miles on +44 (0)1534 703121 or email mark.miles@brewin.co.uk.

For further information on the RBC Brewin Dolphin Channel Islands Branch please visit our website, www.brewin.je

Please remember:

- *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*
- *Neither simulated nor actual past performance are reliable indicators of future performance*
- *Tax treatment depends on the individual circumstances of each client and may be subject to change in the future; therefore you should not rely on this information without seeking professional advice from a qualified tax adviser*



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