



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 Brewin Dolphin.



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Who are Brewin Dolphin?

We are one of the UK's leading wealth managers. Here to help you achieve your ambitions through expert, personalised financial planning and investment management advice.

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 wealth 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;
- Inheritance tax planning;
- Financial protection;
- Adapting to a change in circumstances.

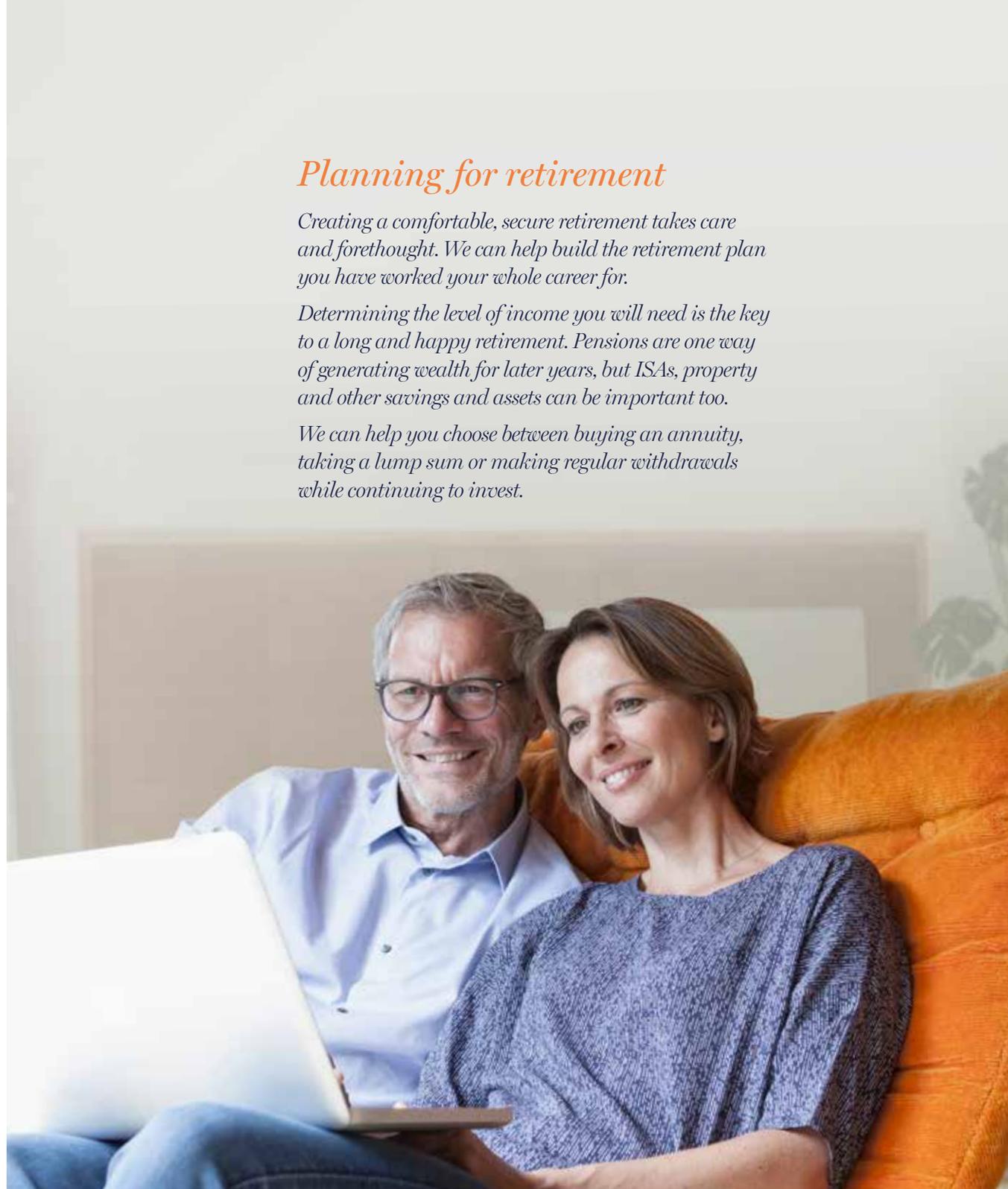
We want people to make the right choices so that they can fund the life that they want; and if we can help them to do that, so much the better.

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 ISAs, property and other savings and assets can be important too.

We can help you choose between buying an annuity, 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 online account.

If you want more advice, 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 the round are the most important aspects of the service we provide. It is the basis for our recommendations for you.

Passing on your wealth

Many people find the idea of discussing inheritance uncomfortable, or wrongly assume that inheritance tax planning is complicated. All too often estate planning is put off until it is too late to make a difference.

We believe this is an opportunity lost. By starting the conversation sooner, we can help you pass your wealth on to the next generation securely and efficiently, providing the peace of mind of knowing that you have laid solid foundations for your family's future.



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.

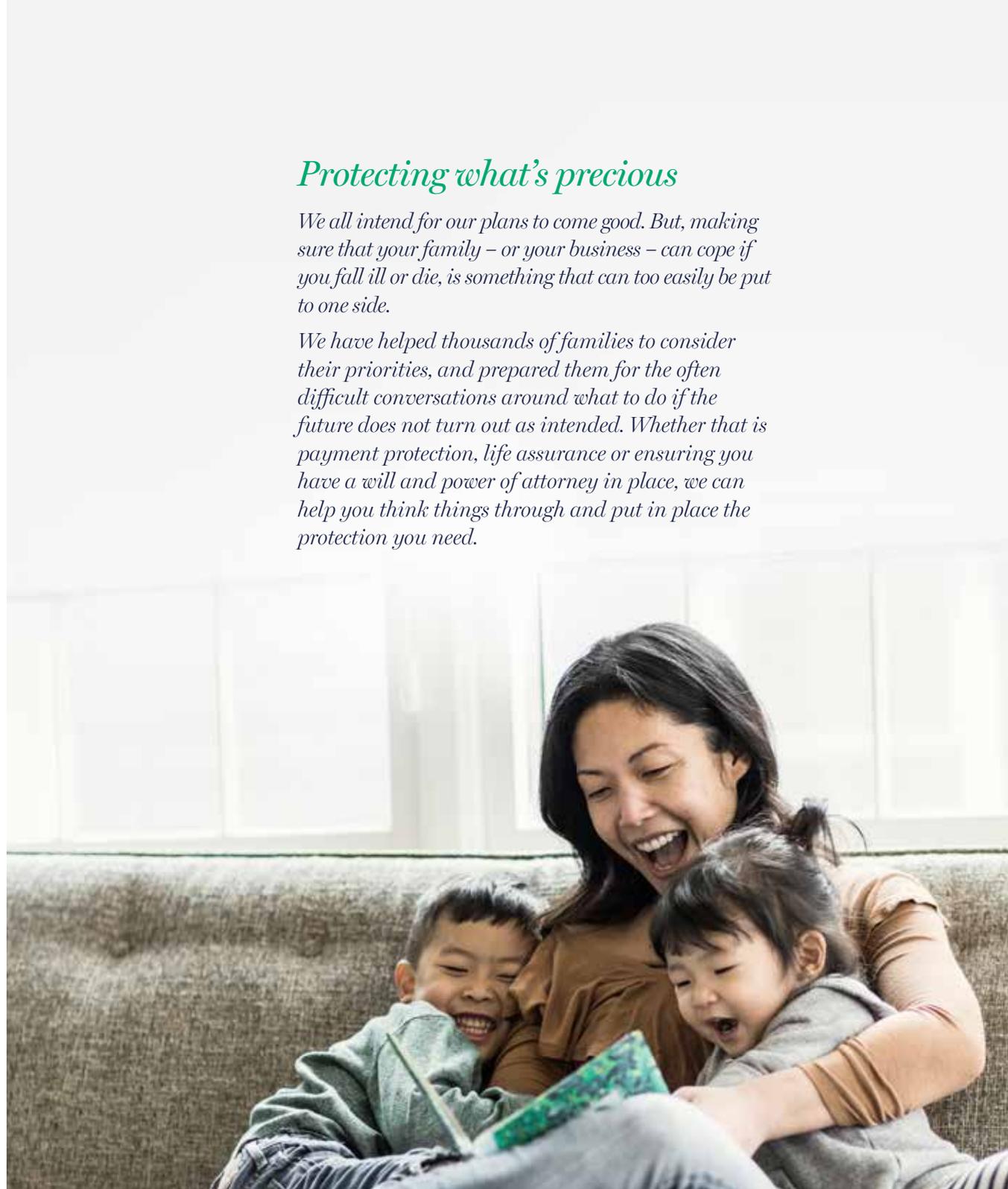
Identifying the level of risk you are comfortable with involves weighing up your ambitions for your investment, how long you intend to invest for and the degree to which you can afford to lose your investment, if it came to it.

We can help you to decide how much risk feels appropriate for you. If you are confident you can decide this for yourself.

Protecting what's precious

We all intend for our plans to come good. But, making sure that your family – or your business – can cope if you fall ill or die, is something that can too easily be put to one side.

We have helped thousands of families to consider their priorities, and prepared them for the often difficult conversations around what to do if the future does not turn out as intended. Whether that is payment protection, life assurance or ensuring you have a will and power of attorney in place, we can help you think things through and put in place the protection you need.



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.

Brewin Portfolio Service

- Great value, simple online investing from £2,000
- Choose from a set of investment portfolios designed by our research team
- Our essential investment service for those who don't need advice at this time.

WealthPilot

- Advice for those with straightforward financial planning needs
- Simple investment options
- Convenient access over the phone, on the web or in person.

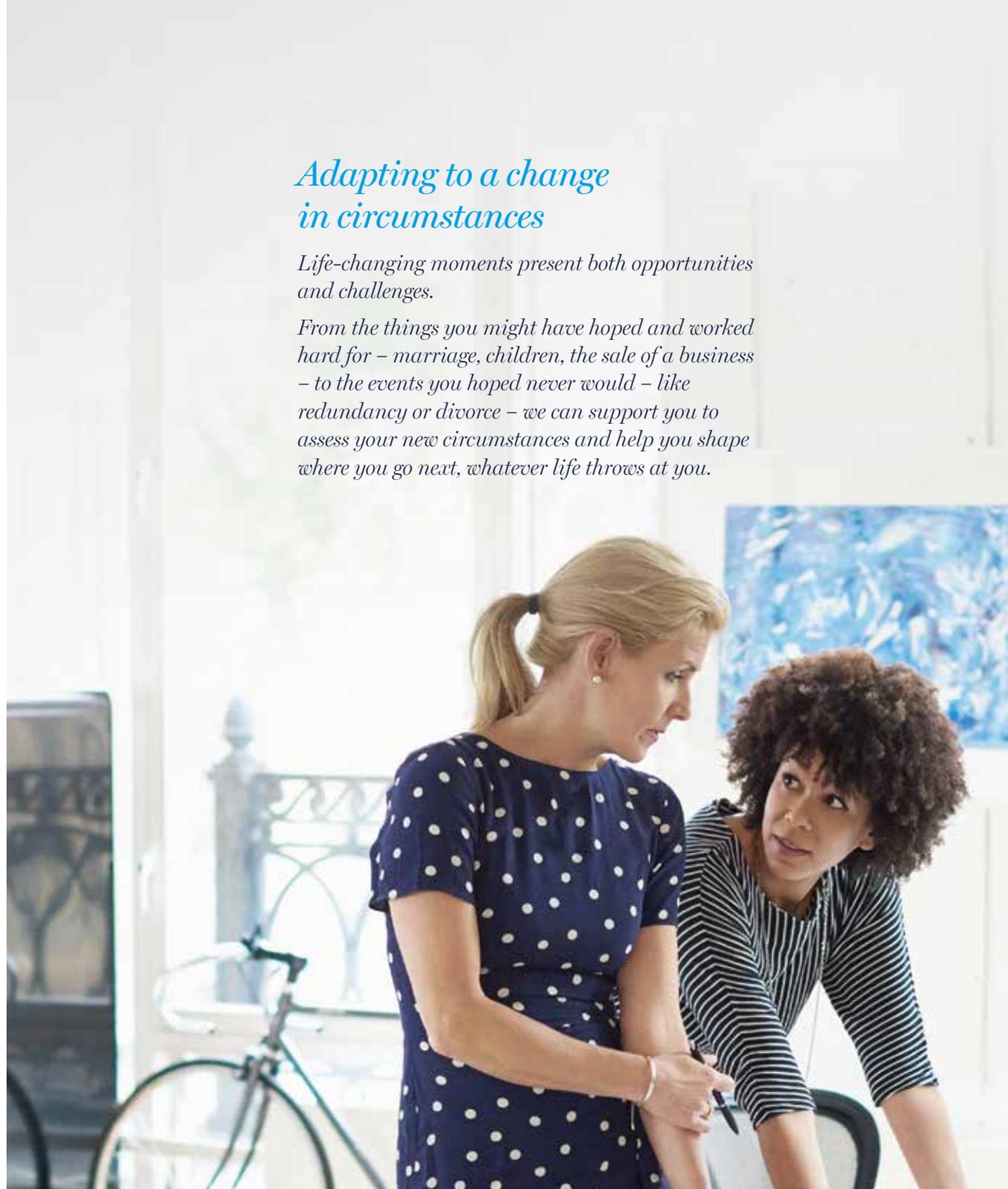
Wealth Management

- Completely personal financial advice and investment management
- We work closely with you to understand your individual goals and help us make the right decisions for your situation
- We are always available in person, and have offices across the UK and in the Channel Islands.

Adapting to a change in circumstances

Life-changing moments present both opportunities and challenges.

From the things you might have hoped and worked hard for – marriage, children, the sale of a business – to the events you hoped never would – like redundancy or divorce – we can support you to assess your new circumstances and help you shape where you go next, whatever life throws at 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, and identify which of our services might be most appropriate at this point.

You can also find out more about the services we provide at www.brewin.co.uk.

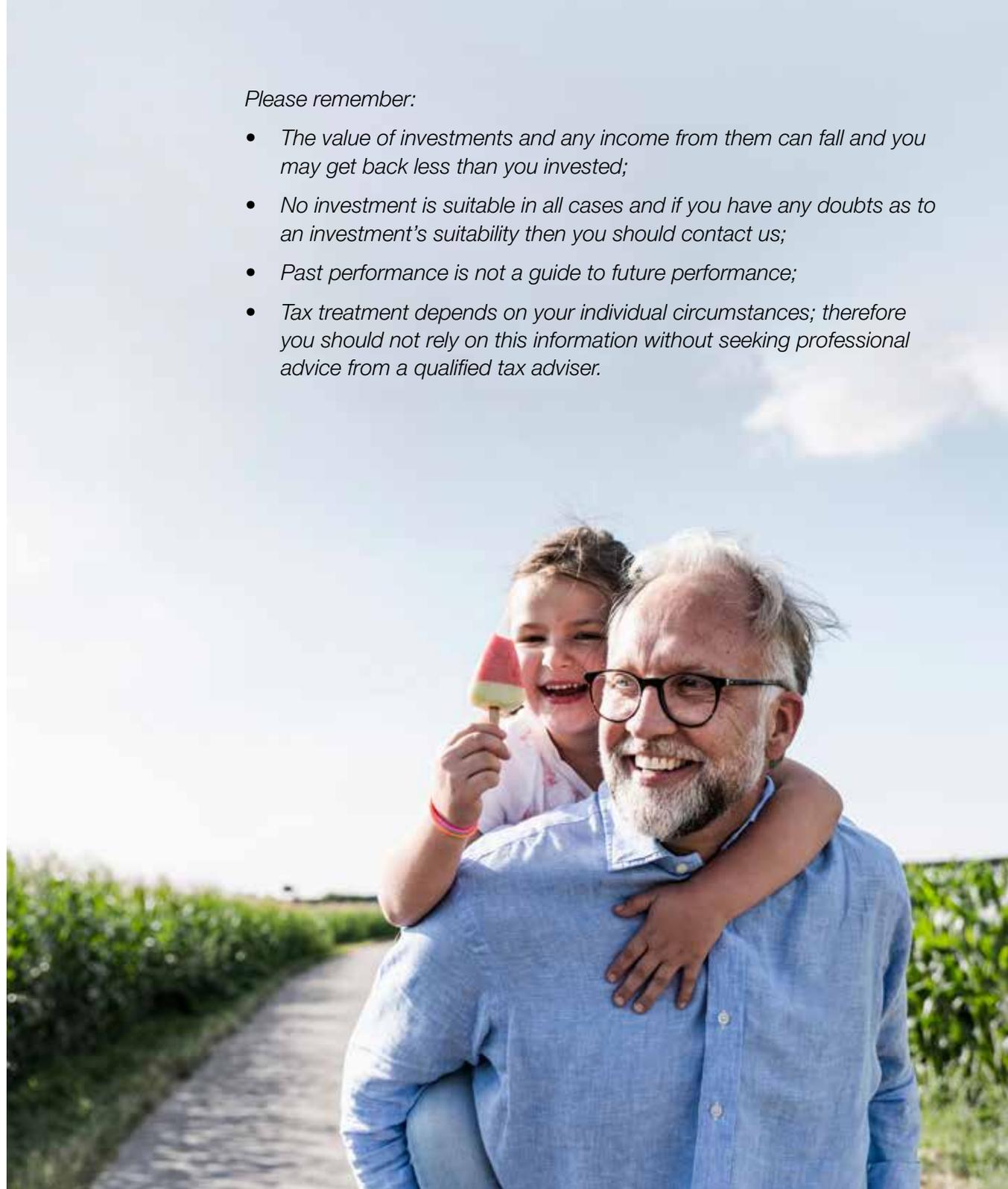
Contact us

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

Please call us on 020 3201 3900 or visit our website.

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;*
- *Past performance is not a guide to future performance;*
- *Tax treatment depends on your individual circumstances; therefore you should not rely on this information without seeking professional advice from a qualified tax adviser.*



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