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Advisers should ensure that they have the appropriate authorisation to conduct the business promoted.

BREWIN DOLPHIN

LV= Discretionary Fund Management

Experienced fund managers designing bespoke solutions for your clients

With advisers increasingly focussing on outsourced investment solutions for their pension clients, using a discretionary fund management solution via the LV= Wealth range could be just what you're looking for. Our administrative systems are designed specifically to make your life easier. Our panel of discretionary fund managers will work with you to design bespoke portfolios to meet clients' income and growth needs. Brewin Dolphin is one of the experienced fund managers who sit on our panel.

Brewin Dolphin

Brewin Dolphin believes that the investment solutions your clients receive should be tailored to their financial needs. The company has worked this way for generations, providing bespoke solutions that help clients to create and preserve wealth. Today, Brewin Dolphin is putting that accumulated experience to work for many thousands of clients, including retail clients, charities and pension funds. It is now one of the UK's leading providers of personalised, discretionary wealth management services and has £42.8bn AUM (as at 30 September 2018) from 30 offices throughout the UK, Eire and the Channel Islands.

Why Brewin Dolphin?

- Teaming up with Brewin Dolphin gives advisers and their clients access to a dedicated team and lets them tap into the wider resources and expertise of the Brewin Dolphin Group. The company can search across the financial market to find suitable investments, allowing them to create best-of-breed investment portfolios tailored to clients' circumstances and objectives.
- Brewin Dolphin works with intermediaries of all sizes to provide them with a Discretionary Fund Management solution that enhances their service proposition. It has a national business development team, who manage its intermediary relationships across the UK, to ensure that intermediaries have a clear point of contact at Brewin Dolphin. Advisers also have direct access to the company's investment managers and award-winning research.

Charges	
Management Charge	0.8% on the first £1M 0.6% on the next £1M 0.4% on the next £3M 0.2% on the balance
Transaction charges	Nil
Minimum portfolio value	£150,000

The above information is correct as at January 2019

Three good reasons why you should choose Brewin Dolphin

- **Time** - Dealing with Brewin Dolphin can free up your time, allowing you to focus on other areas of your business
- **Resource** - You can enhance your client offering by gaining access to a broader range of investment types, which includes those that may not be available to retail investors
- **Regulation** - By outsourcing to Brewin Dolphin, you reduce the liability risk to your business, of having to oversee the management of a wide range of investment portfolios for different clients.



- The company allows intermediaries to act in an 'agent' capacity for their clients, which provides them with the security that they retain full control of the entire client relationship whilst outsourcing the Discretionary Fund Management workload and also clearly defines the suitability responsibilities of each party.
- Brewin Dolphin makes use of a wide range of asset classes in client portfolios from direct equities and bonds to collectives, structured products and hedge fund of funds.
- Brewin Dolphin's investment managers keep portfolios under continuous supervision and have the ability to react quickly to opportunities and in volatile markets. Portfolios are managed in line with a disciplined investment strategy which will be reviewed regularly, acknowledging the need for flexibility as individual circumstances change.

Investment Approach

- Our approach is based on a continuing process of tailoring portfolios to meet clients' specific objectives. This allows for performance monitoring, flexibility of objectives and an overall strategy to achieve consistent returns. The role of the investment manager is to interpret each client's objectives and to put together a portfolio diversified across a range of asset classes which includes cash, bonds, alternatives and equities. Stock and fund selection follows the company's research process and any investment restrictions stated by the client.
- Brewin Dolphin's investment managers are able to draw on the company's extensive and award-winning research resources to help them select appropriate investments for client portfolios. The breadth and depth of Brewin Dolphin's research coverage enables it to search across the market and to give clients the reassurance that they are making fully informed decisions on their behalf.
- Brewin Dolphin's Equity Research team constantly updates its company and market sector recommendations through regular company visits and analysis. Its Fund Research team provides expert analysis on collective funds and alternative investments. This collective insight is combined with information from leading institutions and used to make recommended lists of investments that meet strict criteria on risk and performance. The lists are available to Brewin Dolphin's investment managers and help to guide their decision-making.

Client Services

Brewin Dolphin's national business development team and extensive office network mean it can service advisers and their clients on a face-to-face basis across the UK.

LV= and Discretionary Fund Management (DFM)

- Individual investment portfolios designed to meet client income and growth needs – ideal for Drawdown clients looking for income growth and flexibility
- LV= 'special relationship' with a panel of DFM providers, giving your clients choice and value in their pension investment decisions
- Discounted fees, direct billing and simplified set up process, making your life easier
- Robust reporting and monitoring process, ensuring compliant pension investment solutions



To find out more please speak to your usual LV= sales contact, or call our dedicated Retirement Desk on 08000 850250.

Brewin Dolphin is one of eight investment managers that we have made administrative arrangements with to act as an investment manager for the Discretionary Management Option. NM Pensions Trustees Ltd and Liverpool Victoria Friendly Society Ltd provide no warranty as to the performance of the investment manager.



**BREWIN
DOLPHIN**



Liverpool Victoria Friendly Society Limited, Tilehouse Street, Hitchin, SG5 2DX.

LV= is a registered trade mark of Liverpool Victoria Friendly Society Limited (LVFS) and a trading style of the Liverpool Victoria group of companies. LVFS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110035. NM Pensions Trustees Limited (registered in England No. 4299742), acts as scheme trustee. Registered address for all companies: County Gates, Bournemouth BH1 2NF. Tel 01202 292333.