



Brewin  
Dolphin

# Discretionary portfolio service

Financial Adviser Brochure  
RBC Brewin Dolphin Ireland



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# A little bit about us

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

RBC Brewin Dolphin is a wealth management business. With over 30 offices across Ireland, UK and Channel Islands, we manage over €60 billion of client assets.

We have been working with financial advisers and their clients for over 25 years and are one of the largest wealth managers in Ireland.

Although we are part of the RBC Brewin Dolphin family, we are a separate Irish company which is regulated in Ireland and has the benefits of being in the EU. In total our Irish business manages over €4bn.

**Our focus is to work with you and provide an investment solution that suits your clients' needs.**

In this guide, we explain our bespoke investment solutions approach and how we support you and your clients with day-to-day investment portfolio management.

This guide is divided into three distinct sections.

- The RBC Brewin Dolphin difference.
- How our service works.
- Frequently asked questions.

We hope you find it informative and helpful.

# The RBC Brewin Dolphin difference

You'll be well aware that doing the right thing by your clients is as relevant as choosing the services you recommend for them. Our service is suited to individuals who require bespoke investment management with a broad range of investment choice.

## A universe of investment opportunities

Your clients' portfolios may include directly held shares, bonds, investment trusts, unit funds and ETFs for example. We are able to offer unbiased recommendations from a world of investment opportunities – including 'super clean' share classes.

You can be certain that we have interrogated each investment, testing its performance, measuring its potential and challenging our own preconceptions to help preserve and grow your clients' wealth. By looking at the investment universe, not just equities for example, we bring diversity and flexibility to what we offer. This is all underpinned by our breadth of knowledge provided by our dedicated in-house research team.

## In-house research

At the heart of our work lies a carefully crafted, professional process. Our in-house research team is the driving force behind our investment process, making focused decisions on predicting major sector and geographical trends as well as picking individual companies that look set to outperform in their industries. Their insight is combined into powerful recommendations and will help deliver the best investment opportunities for your clients.



The value of your investment may go down as well as up.

# How our service works

When we manage a discretionary portfolio, our service is built around your client's circumstances, financial objectives, risk appetite, income requirements, tax position and any ethical views that need to be considered. We build a constructive working relationship with you that keeps your clients' needs at the heart of our partnership with you.

## **Clients can't be standardised**

Our approach is to treat each client as an individual and build portfolios that precisely meet their requirements. To enable this personal service, every Investment Manager will work with our Investment Strategy Team to create a suitable portfolio within the agreed parameters. As standard, our Investment Manager will work with you to ensure the maximum tax efficiency of your clients' portfolios based on their individual circumstances.

## **A personal relationship built on trust**

Due to the increasing amount of time it takes to manage clients' investment requirements, many financial advisers are taking advantage of our service.

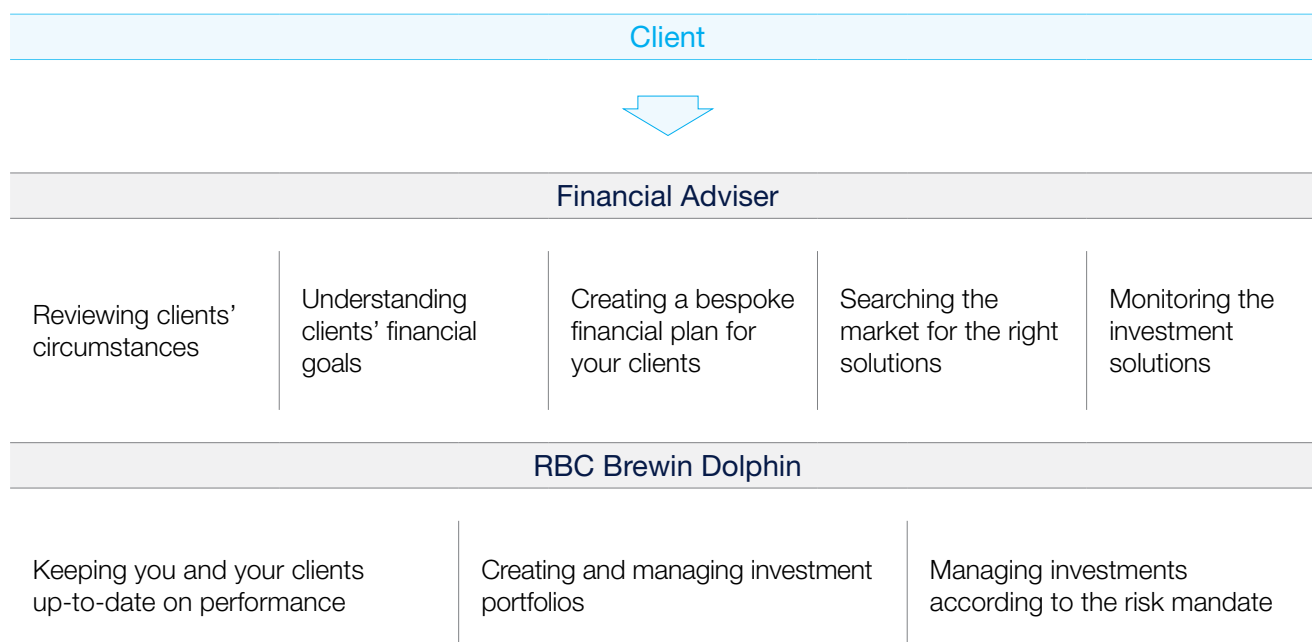
Our Investment Managers are based in Ireland meaning that you will always be dealing with a dedicated team local to you. This means that you are able to build a relationship with a team that suits both you and your client. This personal approach is mirrored in the way we approach investing on your clients' behalf.

When working with us, we will provide an investment service in accordance with your instructions, ensuring a high level of transparency at all times.

The value of your investment may go down as well as up.

# How our service works continued

## Our portfolio management relationship with you



## Why partner with RBC Brewin Dolphin?

- 1**  
We treat each client as an individual and manage bespoke portfolios that precisely meet their requirements.
- 2**  
Our Investment Managers are supported by our in-house research team.
- 3**  
We are free to search across a wide range of the market to find suitable investments for each client.
- 4**  
Fully transparent fees.

The value of your investment may go down as well as up.

# Some frequently asked questions

As part of your due diligence process we expect and welcome your questions about how our service works. Here we briefly answer some of those most frequently asked about our discretionary portfolio services.

## Why should I go with a portfolio approach for my client? Why not a unit linked fund instead?

This is about flexibility, transparency, accountability, and responsiveness.



### Flexibility

Our bespoke service is all about tailoring to a client's specific needs. A portfolio approach is generally the most practical and cost-effective structure for achieving this.



### Transparency

You and your client can more easily see and track every underlying asset in their portfolio.



### Accountability

The transparency of the portfolios allows increased accountability. You are better placed to discuss our approach with your client and to challenge us on the investment decisions we are making to meet their particular objectives.



### Responsiveness

Our continuous research, rebalancing and review means your clients are not only protected from portfolio drift, but also continually benefit from the collective best ideas of our highly experienced team.

## What types of investments will you consider for a client portfolio?

Our portfolios can hold funds, investment trusts, ETFs, equities, bonds and cash without fear or favour.

Your Investment Manager bases investment choices on the particular needs of your client, along with our Asset Allocation Committee's view on the optimum asset split for a given level of portfolio risk. Individual investment selection is drawn from the bottom up input of our specialist research team's buy lists.

## When it comes to funds, why do you focus on actives rather than passives?

Actually, our portfolios may include a mix of active and passive funds at any one time, in line with your clients' objectives and chosen level of risk. We don't have dogmatic views on the active versus passive fund debate. We keep an open mind and make case-by-case fund assessments based on our research criteria for identifying best of breed in each asset class. We are often asked about passive funds with running costs in mind. Cost is always a consideration when it comes to fund selection, but it is just one factor in our decision-making process. Our research focus is on the overall return a fund is likely to achieve, after taking costs into account and within its risk constraints.

# Further questions

We will be happy to discuss anything covered in this guide in more detail, and to answer any questions you may have.

We expect your due diligence process to be tailored for your firm and we'll work with you on that basis.

Find out more about our investment management services for advisers at:

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**E:** [advisers@brewin.ie](mailto:advisers@brewin.ie)

**W:** [www.brewin.ie](http://www.brewin.ie)

**Warning:** The value of your investment may go down as well as up. Past performance is not a reliable guide to future performance. **If you invest in this product** you may lose some or all of the money you invest. **This investment may be affected by changes in currency exchange rates. The income you get from this investment may go down as well as up.**

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