



Brewin
Dolphin

Global Investment Strategy

RBC Brewin Dolphin Ireland



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Global Investment Strategy

Simple straightforward investment solutions, designed to perform

In today's fast changing marketplace where many of us are time poor, managing your investments and pensions can be time consuming. This is where RBC Brewin Dolphin's Global Investment Strategy (GIS) can help.

Our GIS provides a straightforward way to access a range of investments in a cost effective manner. With an established track record, drawing on the considerable resources and expertise of RBC Brewin Dolphin's in-house research team, you can be sure that your money will be working hard for you, secure in the knowledge that your investments are being managed by one of the leading wealth managers in Ireland and the UK.

How GIS works

GIS offers you access to the best asset managers selected by our in-house research team via a range of managed portfolios each aligned to a specific investment objective and level of risk.

No two investors are the same, with different tolerances to risk and varying expectations for returns, therefore we have designed six portfolios risk-mapped to meet the needs of different clients.

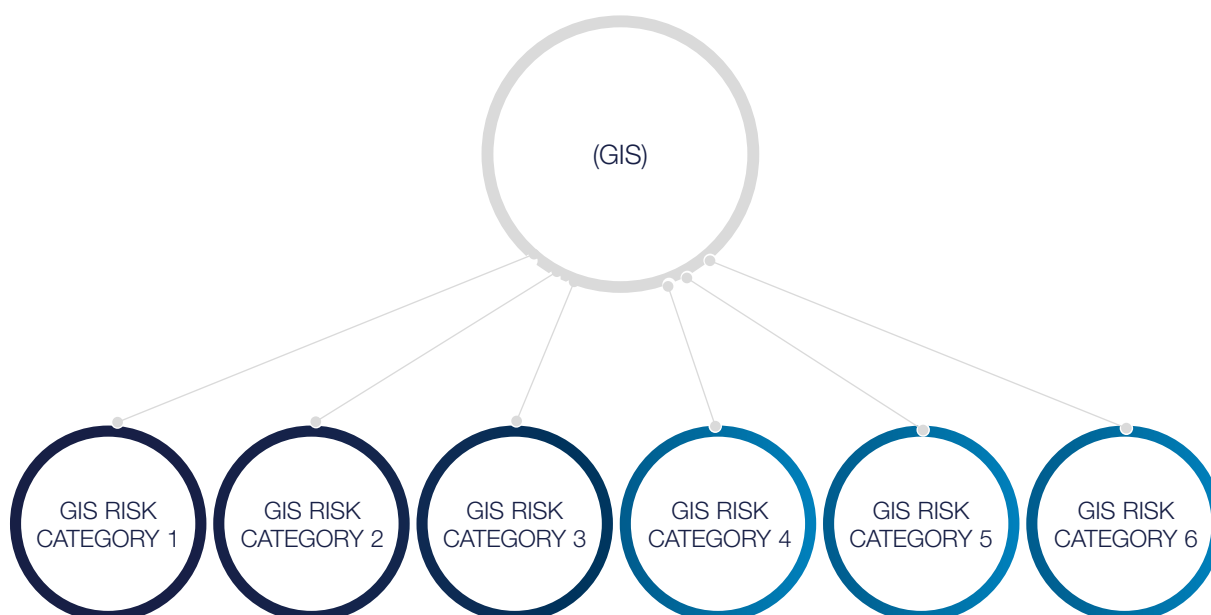
Before we invest your money, we will work with your adviser to understand your needs and aspirations and recommend which portfolio might be right for you.

If you are considering your pension, we can work with your adviser to determine a suitable investment strategy for your pension or retirement plans.

The benefits of GIS

- 1 Access to a range of managed portfolios each aligned to a specific investment objective and risk category.
- 2 Expert investment management with access to the best asset managers, carefully selected by our in-house research team.
- 3 Harnessing our buying power to bring you the highest quality investment managers at a lower cost.
- 4 Option to take a regular income from your portfolio or to focus on capital growth.
- 5 Online access to your portfolio.
- 6 Portfolios are regularly reviewed to ensure consistent risk management and demonstrating the active management of our model portfolios.
- 7 Innovative investment solutions to reduce costs and utilise the best fund managers.

Six portfolios for you to choose from



Our disciplined process

As RBC Brewin Dolphin is not tied to any fund manager, bank or insurance company we are able to deliver an impartial investment service.

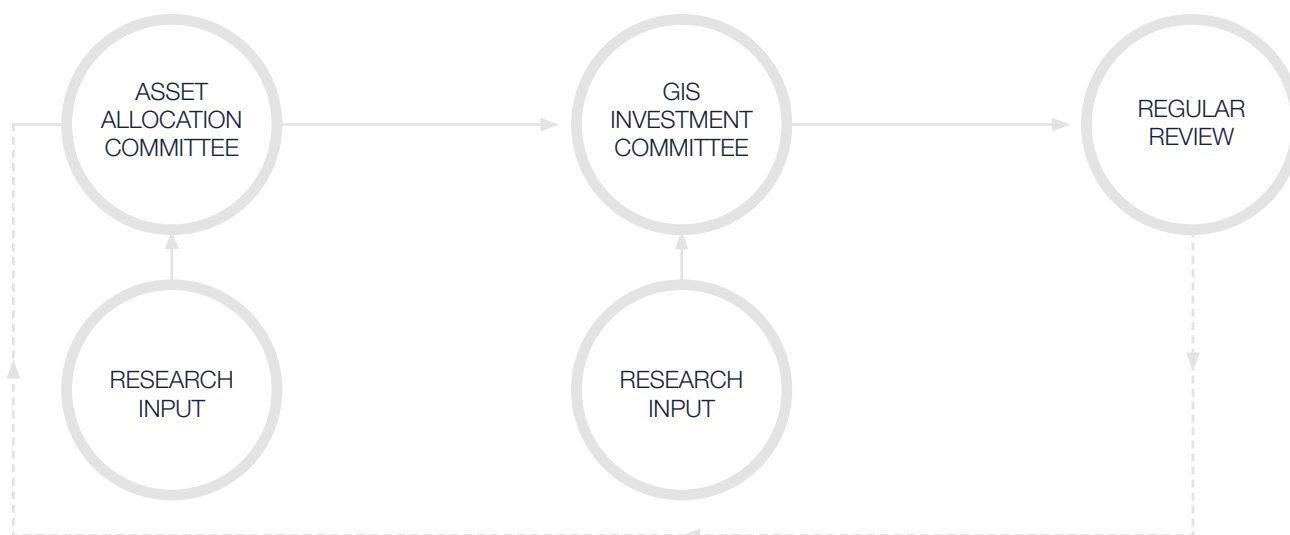
Investment approach

The strategic approach we take to investing your money is driven by our Asset Allocation Committee and our in-house research team. Our GIS portfolios are tactically adjusted as needed to reflect the Committee's view on the most appropriate mix of assets to hold for a given investment objective. This is essential to support consistency of performance and ensures that the portfolios are kept in line with clients' attitude to risk. Since launch, our tactical asset allocation has added substantial value to the performance of the portfolios.

Access to expert thinking

The primary focus of our fund research department is to identify a 'buy list' of thoroughly researched investments from which we select when building GIS portfolios. The roster of investment companies from which we select funds is based on an initial quality screen, which considers factors such as the financial strength, organisational integrity and stability of the investment firm, in addition to manager access and the provision of full portfolio transparency on a timely basis. This defines our research universe, which covers over 10,000 investment products.

Robust repeatable investment process



Making sure our portfolios perform as you expect

Our monthly research and review cycles means you are continually benefitting from the collective best ideas of our highly experienced group.

Drawing on extensive research inputs, our Asset Allocation Committee reviews the asset allocation every month, setting the optimum split for a given level of portfolio risk. Thereafter the GIS Investment Committee matches specific investments to each asset category.

Best of breed

When it comes to fund selection we operate on an independent, best-of-breed basis. All investments are selected for their ability to add value.

Open minded

We don't have dogmatic views on the active versus passive fund debate. We keep an open mind and our standard portfolios will include a mix of passive strategies with an active overlay of RBC Brewin Dolphin's best investment ideas in line with your clients' objectives and risk profiles.

The GIS portfolios in more detail

This section describes the six GIS portfolios in more detail. Please be aware that this is a guide we are using for illustrative purposes only, rather than a definitive investment or risk assessment tool. Your financial adviser and investment manager will agree the appropriate portfolio for you when you decide to open an account with us.



You place a higher priority on preserving the value of your investments over investment returns and typically will be sensitive to large negative movements in the value of your investment. You are looking to maintain the real value of your investments against inflation and are happy to accept a small degree of fluctuation in the value of the portfolio to achieve this. As a result, the portfolio will hold a greater proportion in lower risk asset classes, such as cash, fixed income and alternatives, relative to the higher risk asset class of equities.

Preserving the value of your investments remains important to you and you would like to maintain the real value of your investments against inflation. Your portfolio is likely to be more evenly balanced between equities and fixed income investments. The amount invested in equities is such that your portfolio is likely to experience some market volatility in exchange for the potential of increased levels of return.

You are looking to maintain the real value of your investments by achieving returns above inflation. Preserving the value of your investment remains important, but you are willing to accept short term volatility to generate potentially higher long-term investment returns. The portfolio will be more evenly balanced between equities and the combined asset classes of cash, fixed interest and alternatives.

GIS RISK CATEGORY 1



Benchmark:

| | |
|--------------|-------|
| Bonds | 50.0% |
| Equities | 20.0% |
| Alternatives | 25.0% |
| Cash | 5.0% |

GIS RISK CATEGORY 2



Benchmark:

| | |
|--------------|-------|
| Bonds | 40.0% |
| Equities | 37.5% |
| Alternatives | 20.0% |
| Cash | 2.5% |

GIS RISK CATEGORY 3



Benchmark:

| | |
|--------------|-------|
| Bonds | 30.0% |
| Equities | 52.5% |
| Alternatives | 15.0% |
| Cash | 2.5% |

GIS RISK CATEGORY 4

You are prepared to have a greater proportion of your investment held in equities with the aim of achieving a higher investment return over the long-term. The greater allocation to equities means the portfolio may experience heightened levels of volatility over the investment term.

The portfolio will typically include approximately two thirds of the assets invested in equities whilst the remainder will be split between cash, fixed income and alternatives. You are prepared to accept fluctuations in the value of the portfolio to achieve your investment goals.

GIS RISK CATEGORY 4



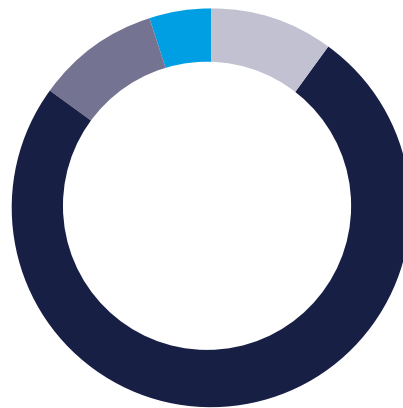
Benchmark:

| | |
|--------------|-------|
| Bonds | 20.0% |
| Equities | 65% |
| Alternatives | 12.5% |
| Cash | 2.5% |

GIS RISK CATEGORY 5

You are seeking to generate higher investment returns through an increased exposure to equities to help achieve your long-term investment goals. The portfolio will typically have a very high proportion of the investment held in equities and very low levels of fixed income, cash and alternative asset classes. A larger proportion invested in equities increases the likelihood of volatility and degree of change in the overall value of the portfolio.

GIS RISK CATEGORY 5



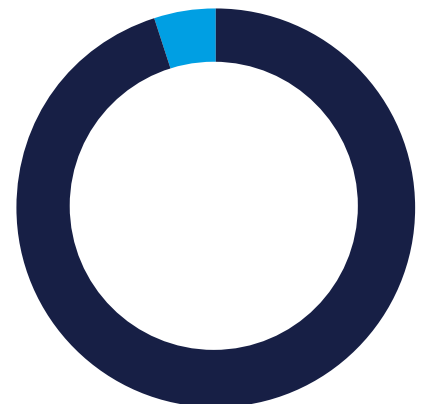
Benchmark:

| | |
|--------------|-------|
| Bonds | 10.0% |
| Equities | 77.5% |
| Alternatives | 10.0% |
| Cash | 2.5% |

GIS RISK CATEGORY 6

You are looking to maximise your investment returns by having a portfolio invested almost entirely in equities. Significant levels of volatility and more frequent changes in the value of the investments can be expected, but you are willing to accept these risks to achieve your investment goals.

GIS RISK CATEGORY 6



Benchmark:

| | |
|--------------|-------|
| Bonds | 0.0% |
| Equities | 97.5% |
| Alternatives | 0.0% |
| Cash | 2.5% |

About RBC Brewin Dolphin

RBC Brewin Dolphin has been helping people to meet their individual goals and fulfil their aspirations for over 250 years.

With origins tracing back to 1762, we are one of Ireland's leading providers of wealth management services with offices in Dublin, Cork and Belfast. RBC Brewin Dolphin overall has over 30 offices across Ireland, the UK and Channel Islands.

What we believe in

- Disciplined investment process
- Being open-minded and truly independent
- Focus on wealth management putting the client at the centre of our business

What we do

- Manage money to meet your objectives, to achieve consistent returns over the longer term
- Provide you with first class levels of service and support
- And we've been doing it for over 250 years



Warning: Past performance is not a reliable guide to future Performance.

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

Warning: This service may be affected by changes in currency exchange rates.

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