BROWN SHIPLEY

A QUINTET PRIVATE BANK

# MANAGED FUND SERVICE



# Who are Brown Shipley?

We are Brown Shipley, a private bank authorised to provide financial services in the UK. We're part of Quintet Private Bank (Europe), a group of boutique private banks and Wealth Managers operating across more than 30 European cities.

We have been working with clients like you for over 200 years, offering a full range of Wealth Planning, Investment Management and Lending Services. As your wealth management partner, we support your ambitions and take on your financial goals as our own.

## Three reasons to partner with us

### Dedicated time with you

We believe in taking the time to get to know you, your family and your objectives so we can ensure your financial plan is aligned to your aspirations.

### Closer to you

We have offices across the UK, maintaining our legacy of closeness with our clients and helping us build a strong, trusting relationship with you.

### Heritage combined with a global outlook

We combine a rich heritage with a high level of expertise in an ever-changing landscape. As part of the Quintet family we have greater scale and security benefiting from a truly global outlook to our already strong foundations.

To become a client of Brown Shipley, our services start from a combined investment amount of £1 million.

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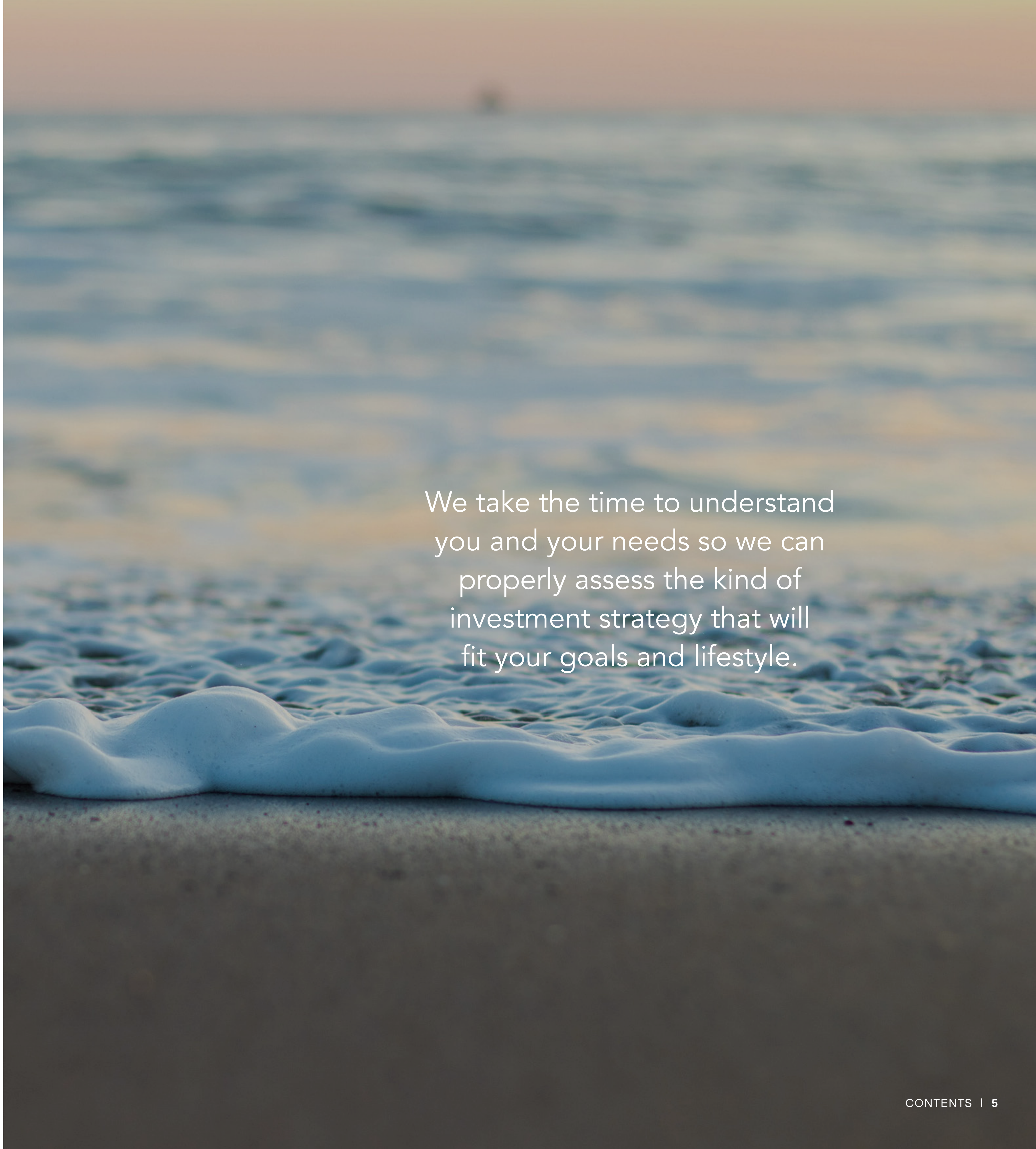
We take the time to understand you and your needs so we can properly assess the kind of investment strategy that will fit your goals and lifestyle.



# Let's start with you

Managing an investment portfolio can be a complex challenge, requiring ongoing monitoring and research.

**Our Managed Fund Service**

We provide access to Brown Shipley funds for clients who are looking to benefit from a diversified strategy without the need to manage investments themselves. We take care of your investment, so you are free to enjoy life knowing that your finances are working towards the future you want.

**Your goals**

We take the time to understand you and your needs so we can properly assess the kind of investment strategy that will fit your goals and lifestyle. Our investment strategy involves a range of asset classes in line with the objectives and risk profile of each individual fund, aiming to balance out investment ups and downs, and maximising the potential for growth.

**Understanding your needs**

The first meeting with your Client Advisor is all about getting to know you and how we can work with you to achieve your desired outcomes. Together, we will make an honest assessment of your risk profile and the effect it may have on your lifestyle should circumstances change.

To become a client of Brown Shipley, our services start from a combined investment amount of £1 million.

MANAGED FUND SERVICE

# OUR INVESTMENT APPROACH

# Our investment approach

Our service is not just about where to invest your money, it is a process that starts with you.

Understanding your investment preferences, immediate and longer term objectives and your personal knowledge and experience with investing is key for creating a wealth plan that works well for you. You have the choice of how involved you would like to be with your investments: we offer discretionary services, where we manage investments on your behalf, and advisory services, where we provide you with advice and you make all investment decisions.

Your investments are researched by our experienced and well-resourced Investment and Client Solutions team responsible for all aspects of research, ranging from asset allocation and portfolio construction, to fund and stock selection and structured solutions. In essence the research team is evaluating which assets, countries, regions and sectors look attractive and which individual companies and funds we believe are likely to outperform. Brown Shipley is part of Quintet Private Bank (Europe), a group of boutique private banks and Wealth Managers operating across over 30 European cities. As part of the Quintet family, we have access to greater scale and security, benefiting from a truly global outlook to our already strong foundations.

## Environmental, Social and Governance investing

We believe investors can make better investment decisions when they take into account environmental, social and governance factors. These factors are integrated in our processes for selecting investment ideas.

When investing in single line securities, we exclude instruments of companies that have violated the UN Global Compact for three years running, are involved in controversial weapons and companies that derive more than 10% of their revenue from thermal coal. We aim to avoid companies that are involved in activities such as tobacco, gambling, alcohol, adult entertainment or genetically modified organisms.

When investing in third-party funds, we take into consideration the EU Sustainable Finance Disclosure Regulation (SFDR) product disclosure categorisation and our internal fund sustainability assessment.

## Quintet and BlackRock - the partnership

To further enhance our investment capabilities, our parent company, Quintet, has partnered with BlackRock. The partnership supports our ability to deliver robust client outcomes, superior client experience and ongoing investment innovation, including:

- **Outcomes** – Access to an expanded set of investment tools, products and solutions that will enhance the global reach of our investment capabilities.
- **Experience** – Enhanced client experience and client service – with increased reach, efficiency and flexibility – as we strive to deliver consistent risk-adjusted returns.
- **Innovation** – Fully controlling our investment strategy and decision-making, leveraging BlackRock's expertise and technology to ensure we are on the front foot of product and portfolio innovation.

MANAGED FUND SERVICE

# MAKING THE RIGHT CHOICE WITH YOU

We make sure that at every stage of your partnership with us, we work together to maintain a strategy that aligns with your circumstances, goals and attitude to risk.



# Making the right choice with you

## What is a Managed Fund Service?

Our Managed Fund Service is a combination of diversified investments that have different objectives and levels of risk. The service caters for a range of investment risk appetites and places your risk profile at the centre of all investment decisions.

There may be times when the fund holdings move outside these ranges. Our Investment and Client Solutions team is responsible for monitoring the asset allocation of the funds.

Increasing risk of capital loss

| Profile | Investment Objective | Risk | Indicative Asset Allocations (%) | E | FI | A | C |
|---|---|---|---|---|---|---|---|
| **Dynamic** | Seeking potential for greater capital growth | Higher Risk | Min | 80 | 0 | 0 | 0 |
| | | | Max | 100 | 20 | 20 | 20 |
| **Growth** | Seeking capital growth | Above Medium Risk | Min | 70 | 0 | 0 | 0 |
| | | | Max | 90 | 30 | 30 | 30 |
| **Balanced** | Balanced return from income and growth-seeking above inflation returns | Medium Risk | Min | 50 | 10 | 0 | 0 |
| | | | Max | 75 | 50 | 30 | 30 |
| **Income** | Income-seeking modest capital growth | Below Medium Risk | Min | 30 | 15 | 0 | 0 |
| | | | Max | 55 | 70 | 30 | 30 |
| **Cautious** | Income-seeking improved returns to cash deposits | Lower Risk | Min | 0 | 30 | 0 | 0 |
| | | | Max | 35 | 100 | 30 | 30 |

Increasing opportunity for capital growth

Equities | Fixed Income | Alternative | Cash

## Our expert team

Our team of experienced Client Advisors will provide you with advice on the best fund for you based on your individual requirements including your objectives, risk appetite, knowledge, and capacity for loss.

We will ensure your selected fund remains appropriate for you over time through an annual mandate review. With regular conversations, we can make sure that your asset allocation is most appropriate at present and for supporting you towards your future goals.

## How will your money be invested?

Our Investment and Client Solutions team oversees all of our investment research, market analysis and investment strategies for the Brown Shipley Funds and will take care of the whole investment process. This involves:

- Developing a global view, covering the economic outlook, interest rates and exchange rates.
- Selecting individual securities, such as funds or shares.
- Analysing financial markets to identify asset classes, sectors or regions that may offer investment opportunities.
- Monitoring performance and risk of the fund.

## Working together for an investment strategy that is right for you

We draw on the expertise and resources of our parent company, Quintet Private Bank (Europe), in our research process. This means that you can be confident that a professionally qualified team has researched and undertaken due diligence, to make sure that what we are buying is suitable for a particular fund strategy. The Funds can hold equities, active funds, passive funds, bonds, structured products, alternatives and cash.

We make sure that at every stage of your partnership with us, we work together to maintain a strategy that aligns with your circumstances, goals and risk profile. After an original assessment, we work with you to select a fund that best represents your needs, based on five factors:

**Long-term**

We optimise your strategy not just for today, but for the funds investment time horizon. The value of investments fluctuates, and investing in a diversified portfolio over a longer period can reduce the risk of losses.

**Multi-asset**

Through using different asset classes, we seek increased risk-adjusted returns.

**Global**

With our global insight, we work to ensure the fund reflects the global economy, creating more exposure for sources of potential return.

**Risk and return**

We work with you to understand your preferences to risk exposure. The allocation to equity in your fund as the key determinant of the risk and return. Our goal is to maximise your return for a given level of risk by creating a portfolio of diversified investments.

**Minimised cash drag**

Our funds will normally be fully invested to optimise your investment.

# Your partnership with Brown Shipley

### Best in class

We use robust selection processes and strive to find what we consider to be the most talented teams and managers within our preferred asset classes.

### Strategic partners

We form long-term strategic partnerships with Investment Managers who have consistently demonstrated market-leading performance.

### Value for money

Our global connections give us the ability to leverage the access, relationships and scale of the wider Quintet Group to deliver value for money across both active and passive solutions.

### Conviction driven

Our recommendations create a focused investment universe, made up of solutions that are aligned with our strategic asset classes, themes and tactical convictions.



When you invest with Brown Shipley, we look after your wealth as if it were our own. Our strength is delivering services you need and working with you to help you realise your life goals, not just your wealth goals.

## MANAGED FUND SERVICE

# FURTHER FEATURES OF THE SERVICE

# Further features of the service

## Your peace of mind

We understand the importance of knowing that your investments are in a trusted investment environment, so we manage your portfolio according to the highest standards, aligned to a regulatory regime.

**Regulatory framework**

Your fund is regulated under the UK MiFID Framework. These regulations are in place to ensure Brown Shipley acts in your best interests.

**Audited accounts**

Quintet and all our internal funds are audited by an independent external auditor annually. You can request access to this audit information from your advisor at any time.



## What are the other features of this service?

**Online service – My Brown Shipley**

My Brown Shipley gives you instant access to keep track of your investments. It provides a complete picture of your portfolio and access to key documents, along with the smart tools, resources and the secure messaging you need to stay in touch.

**Access to your money**

If you require access to your money, your Client Advisor will sell all, or part of, your holding at the prevailing market prices. Any decision to access your portfolio can be discussed with your Client Advisor, as there may be suitable alternative options for you to consider.

**Tax Wrappers**

We can provide an ISA tax wrapper, allowing you to benefit from its tax-efficient status. Other tax wrappers are available via our qualified Wealth Planners. There is a charge for this service, please ask your Client Advisor for further details.

**Receiving income from your portfolio**

If you require the investment income from your portfolio, this can be paid out on a monthly, quarterly or half yearly basis.

**Regular reporting**

We know how important it is to keep you informed of how your money is being invested. You will receive quarterly valuations and statements including:

- Performance of your fund
- Details of the fund you hold
- A review of economic issues and the economic outlook over the medium-term
- Analysis of key issues that have affected the fund.

## How much does it cost?

### Annual mandate review

We charge £500 plus VAT for an annual mandate review – a Client Advisor will undertake a review with you, to understand any changes to your circumstances since the last review and ensure the recommended fund continues to meet your needs.

### Ongoing charge

There will also be an Ongoing Charge of the Fund. Please refer to the latest Key Investor Information Document (KIID) document for the latest rates which your Client Advisor can provide.

### Dealing costs

Where there are unusually high levels of buying and selling in a fund (in relation to the size of the fund), this may increase a fund's dealing costs and affect the value of its assets.

To protect the interests of existing investors the Fund Manager may apply a 'dilution levy', in order that existing clients do not have to absorb the trading costs of others. The Brown Shipley Funds Dilution Levy may be applied when total investments (purchase or redemptions) exceed 1% of the total fund value in one particular day. The Levy may be triggered by one individual exceeding 1%, or if a number of individuals have traded that same day and the total of all those trades exceeds 1%.

If the dilution levy is triggered, any individuals who traded that day will be charged the dilution levy, and if this is applied the charge will be shown in the contract note.The Prospectus provides estimates of the charges. The actual charge will be calculated on the day of the trade.



# Important information

**The information contained in this document is for information purposes only and must not be communicated to any other person. It does not constitute investment advice and must not be treated as a recommendation.**

Investing involves risks and the value of investments may go up or down. Past performance is no indication of future performance.

The value of any tax benefits will be dependent on individual circumstances and may be subject to change. Tax planning is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

All Brown Shipley investments are held by our approved nominee company or custodian, in strict accordance with Financial Conduct Authority (FCA) Custody Rules. This does not alter your status as legal owner. The purpose is to facilitate prompt settlement and smooth administration for all our investment clients. The nominee service means all transactions can take place without delay because all the paperwork, including certificates are kept together in one place.

## Talk to us

This brochure is only intended to provide a brief description of our Managed Fund Service. Please contact us to discuss your particular requirements.

Visit brownshipley.com/contact.



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