

DEALING WITH ADVICE



Redmayne  
Bentley



Personal and proactive investment advice



## Take control, *with confidence*

Given that inflation will constantly erode the value of your capital, investing for the long term in the stock market can provide you with returns that can help you better preserve and grow your wealth.

Your reason for investing may be to generate income payments, to help prepare for retirement or simply to grow your capital. While you may already take an active approach to investing in the stock market, you may benefit from a true two-way relationship that provides professional advice and investment expertise on specific stocks and shares.

Redmayne Bentley's experienced advisers are here to assist and support you. They will provide you with the confidence and reassurance you need to make your investment decisions, and ultimately help you to achieve your financial goals.



## Proactive service, *working with you*

Our approach to investing starts with you. We take the time to get to know you and your financial situation. Together with your adviser, you can discuss existing investments that are within your agreed risk mandate as well as investment ideas and specific transactions. This ensures we can provide investment advice suitable at the time for individual transactions.

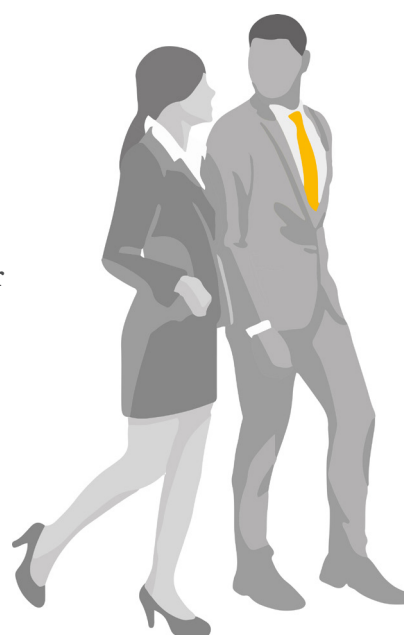
You will deal directly with your personal adviser, who will be on hand to discuss your investment ideas and provide you with advice and recommendations that are tailored to your objectives.

By establishing a true two-way relationship, you will be able to benefit from our investment expertise as well as broaden your knowledge.

Your adviser will consider investments appropriate for your circumstances and provide you with expert advice across a full range of financial instruments, including more specialised investments if they are suitable for you.

By nature, this service is inherently higher risk than our investment management services, where the overall portfolio risk is monitored and addressed through a fully diversified approach. Therefore, our Dealing with Advice service is only available to you if your personal risk profile is Moderate, Progressive, or Adventurous. Please refer to our *Guide to Investing* for more detail on understanding risk profiles and how these are applied.

With this service, there is no ongoing management and oversight of your investments or Capital Gains Tax (CGT) considerations. If you feel that you would benefit from this, one of our investment management services may be more suitable and your adviser can discuss these with you.





*Providing you with direct and ongoing access  
to one of our trusted and experienced advisers.*



# Professional service, *delivered in person*

With experienced investment professionals throughout the UK, you can always pick up the phone to discuss investment opportunities, or arrange a meeting in person if preferred.

We believe you should always have access to the person who provides your investment advice. Therefore, providing you with direct access to our trusted and experienced advisers is imperative to us.





# An individual approach *supported by collective expertise*

It is vital that our advisers remain at the forefront of investment industry thinking, utilising the necessary resources to help deliver advice tailored to your objectives.

Our size and capabilities enable your adviser to draw upon insight and intelligence from our experienced investment professionals, sharing ideas and consulting a broad range of research tools.

The firm has a number of investment committees which provide your adviser with specific support regarding strategic asset allocation and research in respect of the different asset classes and types. In addition, external research is available to them from some of the City's top research providers.



# The investment universe, *simplified*

We don't overcomplicate things. Your adviser can provide clear advice on traditional investment assets such as equities and bonds as well as alternative assets, if suitable, such as property and infrastructure funds.

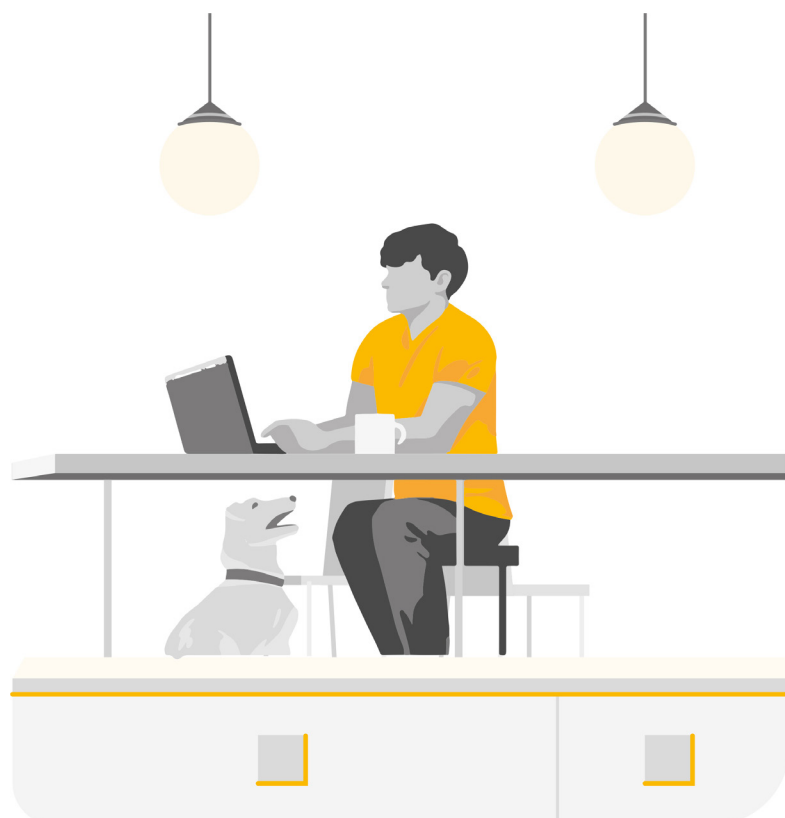
Your adviser will provide you with a suitability report in respect of each recommendation provided to you. The report will outline the rationale for the advice provided to you and how it fits with your overall mandate.

We pride ourselves on building strong two-way relationships. We develop these by providing our clients with reactive and proactive investment advice. On a regular basis, your adviser will ensure you are updated with any investment opportunities that are suitable for your situation and investment objectives. This also works both ways and allows you as the client to call your adviser at any point to seek advice on your own thoughts and investment ideas.

It will then be your decision as to whether you act upon the advice. Once advice has been given, it is your responsibility to monitor your investments although you will have continuing access to your adviser under this service.

For details of all our charges please read the appropriate *Schedule of Charges* and our *Ancillary Charges* available from [www.redmayne.co.uk/terms](http://www.redmayne.co.uk/terms) or in hard copy on request.

All stock market investments carry risk and the potential for capital loss. Therefore, we believe investing is about getting the right balance to achieve your desired outcome.



*Our purpose is ultimately a simple one, to help our clients achieve financial prosperity and security.*





# A proud past *an exciting future*

Redmayne Bentley was established in 1875 by bank clerk John Redmayne, whose aim was to provide an excellent service to his clients. Today, over 145 years later, we are one of the UK's largest independent investment management and stockbroking firms.

We have over £7bn of client assets and over 150 qualified investment professionals across over 25 offices throughout the UK.

As an independently-owned partnership, we aren't beholden to short-term shareholder demands. Instead, we are aligned with our clients and focused on the long term, and this sets us apart from many of our competitors.

As might be expected from a firm with such heritage, we are proud that we continue to enjoy both low staff turnover and high levels of client loyalty – something which speaks volumes about our approach to business.

Our priorities remain much as they did when John Redmayne first set foot inside the Stock Exchange. While we may have grown, we are still resolutely focused on what we do best, providing a tailored and personal service for our clients.

Our purpose is a simple one, to help our clients achieve financial prosperity and security.



## *Our services*

### DISCRETIONARY INVESTMENT MANAGEMENT

If you would prefer to focus on enjoying life and have one of our trusted and experienced investment managers take care of everything, then our discretionary investment management service may be right for you.

You will not have to make decisions on where and how best to invest, or be concerned with when to time your purchases and sales. Your investment manager will do all this for you.

Having fully understood your objectives and attitude to risk, your investment manager will use their knowledge, expertise and experience to invest and manage your money appropriately, day-to-day, focused on delivering your requirements.

You will have direct access to the person who manages your money and we will report regularly to you on both how your portfolio is performing and any changes that have been made.

Your investment manager will be dedicated to protecting and growing your money so you can focus on what's important to you.

### INHERITANCE TAX PORTFOLIO SERVICE

Providing peace of mind in retirement, our Inheritance Tax Portfolio Service provides the potential to mitigate inheritance tax by investing in a portfolio of Business Relief qualifying shares traded on the AIM index. The portfolio is managed on a discretionary basis.



## ADVISORY INVESTMENT MANAGEMENT

In contrast to the discretionary service, our advisory investment management service may be suitable for you if you have the time and wish to be actively involved with your investments, but would benefit from the skill and expertise that direct access to an experienced investment manager can provide. This service provides a more holistic investment advice solution, and unlike the Dealing with Advice service, your investment manager will constantly monitor and review your portfolio.

Your investment manager will initially work with you to understand your needs and objectives and appetite for risk. They will then provide you with expert guidance on the construction and ongoing maintenance of your portfolio in order to suit these requirements. However, the decision to act on all or part of any recommendations rests with you.

Your investment manager will continue to provide ongoing support for all your investment decisions, but will only act on your instruction.

We provide advice on all types of stock market investments that might be suitable for our clients, but not a universal financial planning service. We offer focused independent advice.

## EXECUTION-ONLY STOCKBROKING

The service is particularly suited to experienced investors or those looking for a high-quality personal service with the ability to have an ongoing relationship with a qualified and experienced stockbroker.

You can access global markets and a wide range of asset classes, as well as receive up-to-date market news and information. Our stockbrokers have expertise in being able to assist with large value orders as well as trading across the spectrum of investment instruments.

# Investment expertise *throughout the UK*

With offices nationwide, we are always there when you need us.

The process of investing cash or transferring an existing portfolio to us is very straightforward.

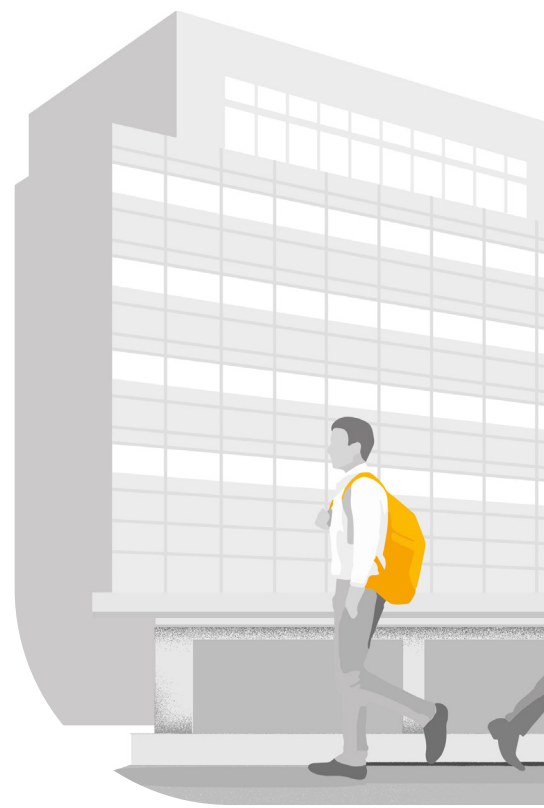
We would welcome the opportunity to speak to you or your adviser to understand your needs and how we can help you achieve financial prosperity and security.

To find out more about our services, or arrange a meeting, please get in touch.

Details of our offices can be found at  
[www.redmayne.co.uk](http://www.redmayne.co.uk)

Or alternatively, please call  
0344 259 0001





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For individual office details, visit [redmayne.co.uk](https://www.redmayne.co.uk)

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