



**Brewin  
Dolphin**

Fairstone Brewin Dolphin combines expert active management, cost-effective strategies, and risk-aligned investing to help you achieve your financial goals

Fairstone Brewin Dolphin offers an actively managed, multi-asset global portfolio range in partnership with RBC Brewin Dolphin. Designed to outperform the market, it invests across a variety of asset types, leveraging expert market insights to create tailored investment opportunities.

## AT A GLANCE

**0.25%**

Investment Management Charge (IMC)  
(p.a)

**0.37 - 0.42%**

Ongoing Charges Figure (OCF)  
(p.a)\*

*We rebalance your investments  
monthly to keep them aligned  
with your risk tolerance and goals*

*\*as of 23 May 2025*



## EXPERTISE AT YOUR FINGERTIPS

Backed by RBC Brewin Dolphin's extensive experience in asset allocation and security selection.

## COST-EFFECTIVE ACTIVE MANAGEMENT

Custom 'building block' funds secure pricing discounts, passing 100% of the savings directly to clients.

## TAX EFFICIENCY

The portfolio structure is designed to reduce exposure to Capital Gains Tax, helping you retain more of your returns.

## RISK-ALIGNED

Tailored to stay within your agreed risk parameters, with adjustments made as needed to align with market conditions.



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## MEET THE MANAGER

The portfolio is managed by RBC Brewin Dolphin's Model Portfolio Service (MPS) team, a group of seasoned investment professionals overseeing portfolio strategy and fund selection.

## EXPERTISE BEHIND THE PORTFOLIO

The Fairstone Brewin Dolphin range benefits from RBC Brewin Dolphin's extensive investment resources and expertise in portfolio management. Their asset allocation team meets monthly to review and adjust the portfolio's strategy, ensuring a balanced approach to risk and return across different asset classes.

Additionally, the Manager of Manager structure uses bespoke Open-Ended Investment Companies (OEICs) to select top-performing managers across asset classes, ensuring cost-effective and high-quality active management.

## WHAT THIS MEANS FOR YOU

### Expert Oversight

Actively managed by RBC Brewin Dolphin's experienced MPS team, ensuring strategic decision-making and efficient fund selection.

### Cost-Effective Active Management

100% of the savings from custom 'building block' funds are passed back to clients, ensuring lower investment costs.

### Risk-Aligned

The portfolio adjusts to market changes while staying within your agreed risk parameters, ensuring investments align with your long-term goals.

The scales below show where Fairstone Brewin Dolphin fits in terms of investment strategy and geographic focus.

The investment strategy scale ranges from passive, following market indexes with lower fees, to active, making decisions to try and beat the market, with higher fees.

### INVESTMENT STRATEGY



Passive

Active

The geographic focus scale ranges from domestic, investing mainly in the UK, to global, investing in markets around the world, offering more diversity but also potentially higher risk.

### GEOGRAPHIC FOCUS



Domestic

Global

\*The value of investments, and the income from them, can go down as well as up and you may get back less than the amount invested.

### SCAN THE QR CODE

to access detailed fact sheets for our range of risk-rated options for Fairstone Brewin Dolphin and discover how to tailor your investments.

