



**BROWN SHIPLEY**  
A QUINTET PRIVATE BANK

# MANAGED FUND SERVICE





# 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 attitude to risk and the effect it may have on your lifestyle should circumstances change.

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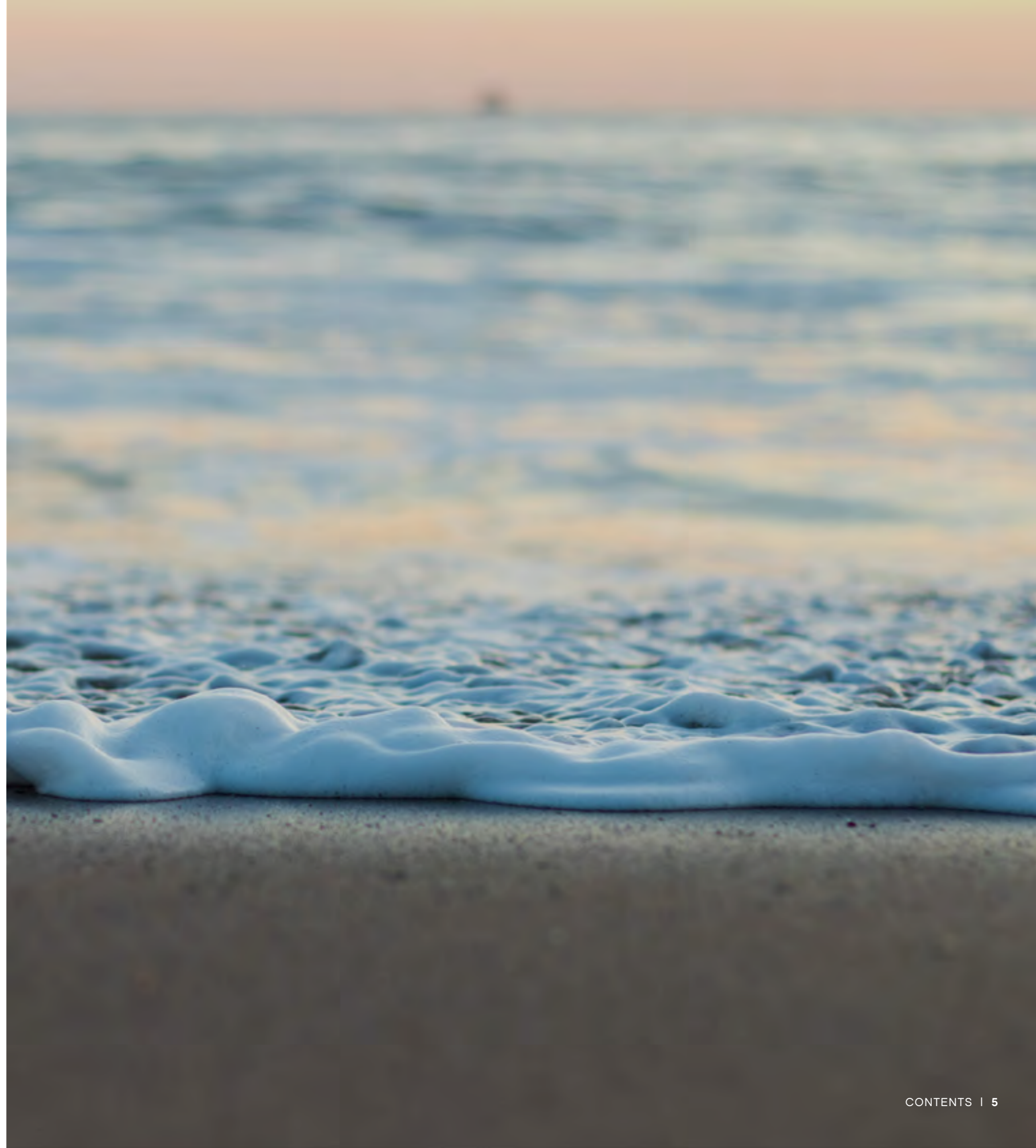
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MANAGED FUND SERVICE

# OUR INVESTMENT APPROACH

# Our investment approach

Our investment principles are key for maintaining investment discipline.

## Key principles

### Rigorous research

Strategy and convictions based on rigorous research. We draw on the expertise and resources of our parent company, Quintet Private Bank (Europe), in our research process, from forecasting interest rates to selecting direct equities. We have one consistent house view.

### Sustainability

Sustainable mindset applied to all research and investment offerings. We believe that our sustainability focus should improve investor outcomes and mitigate risks.

### Thematics

We help you invest in the technologies and services of the future. We look for themes that will impact our world over decades, rather than years or months.

### Global long-term investing

A disciplined asset allocation framework across global asset classes aiming to deliver attractive risk adjusted returns. Our global approach gives you access to wide range of opportunities which should enable you to achieve your long-term goals.

## Giving you the power to change the world

We believe that with your investments, you can make a difference. We use sustainability to enhance the investment process and drive returns. Our four different lenses identify investment opportunities that make a positive contribution to the world and have the potential for superior risk adjusted return.



### Leaders

Already performing strongly on sustainability matters



### Improvers

Making progress on their sustainability journey



### Thematics

Exposure to the sustainable technologies and services of the future economy



### Dedicated assets

Designed explicitly with sustainability as a defining characteristic



MANAGED FUND SERVICE

# MAKING THE RIGHT CHOICE WITH YOU



# Making the right choice with you

## What is a Managed Fund Service?

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

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

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.

	Profile	Investment Objective	Risk	Indicative Asset Allocations (%)			
				E	FI	A	C
Increasing risk of capital loss ↑	<b>Dynamic</b>	Seeking potential for greater capital growth	Higher Risk	Min 80	0	0	0
				Max 100	20	20	20
	<b>Growth</b>	Seeking capital growth	Above Medium Risk	Min 70	0	0	0
				Max 90	30	30	30
	<b>Balanced</b>	Balanced return from income and growth-seeking above inflation returns	Medium Risk	Min 50	10	0	0
			Max 75	50	30	30	
	<b>Income</b>	Income-seeking modest capital growth	Below Medium Risk	Min 30	15	0	0
			Max 55	70	30	30	
	<b>Cautious</b>	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 Office 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.
- Analysing financial markets to identify asset classes, sectors or regions that may offer investment opportunities.
- Selecting individual securities, such as funds or shares.
- 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 attitude to risk. After an original assessment, we work with you to create a fund that best represents your needs, based on five factors:



### Long-term

We optimise your strategy not just for today, but for your investment 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 your fund reflects the global economy, creating more exposure for sources of return.



### Risk and return

We work with you to understand your preferences to carefully plan 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 portfolios fully invest any cash to optimise your investment.



## Your partnership with Brown Shipley



### Best in class

We use robust selection processes and strive to find 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 safe and secure investment environment, so we manage your portfolio according to the highest standards, aligned to a protective regulatory regime.

### Regulatory framework

Your fund is regulated under the UK MiFID Framework. These regulations are designed to protect private investors against a range of risks.

### 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 portfolio
- 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. Currency fluctuations may influence your returns. The performance figures provided in this document are based on simulated past performance which is not a reliable indicator of future performance.

Changes to interest rates can affect the value of high yielding bonds. The yield generated is subject to fluctuation and is not guaranteed. 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](https://brownshipley.com/contact).

## Important Information

Brown Shipley is a trading name of Brown Shipley & Co Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No. 398426. Registered Office: 2 Moorgate, London, EC2R 6AG. Brown Shipley's parent company is Quintet Private Bank (Europe) S.A which, from Luxembourg, heads a major European network of private bankers. Copyright Brown Shipley.

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