BROOKS MACDONALD

FOR PROFESSIONAL ADVISERS ONLY

Our Bespoke Portfolio Service

Realising Ambitions.
Securing Futures.
We are Brooks Macdonald.

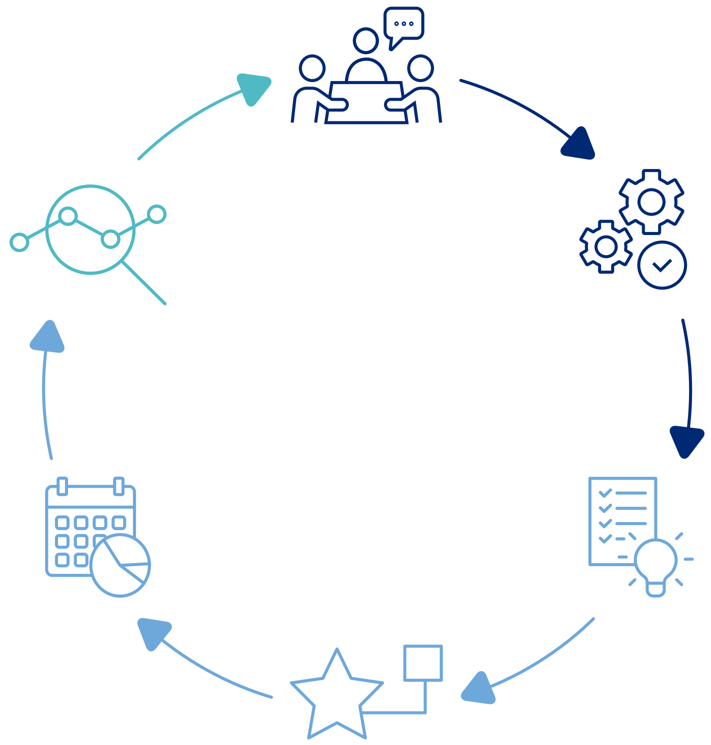
Building wealth comes with many choices and options to consider. That's where teamwork makes a difference – having an investment manager to work alongside you helps you find the best solutions tailored to your client's unique needs.

No matter how many clients you work with, they'll all have different needs and goals. Our Bespoke Portfolio Service (BPS) is designed with this in mind. This is a fully customisable solution that can be tailored to meet the specific needs of any client, including those with complex requirements, and it offers the flexibility to adapt as your clients' needs evolve.

How we work with you

With our BPS solution, your dedicated investment manager will work with you to design an optimal portfolio to meet your client's needs. By drawing on our team's research and investment expertise, we aim to build portfolios that maximise efficiencies and allowances and meet specific income requirements or values-based, responsible investing preferences.

Assessing your client's needs
Understanding your client's investment objectives, time horizon and attitude to risk



Selecting the strategy
Selecting an appropriate strategy based on your client's requirements

Building your client's portfolio
Constructing a portfolio aligned to the agreed risk strategy

Implementing changes to your client's portfolio
When appropriate, changes will be made in response to market conditions

Portfolio reporting
Regular reporting on your client's portfolio and arranging custody of your client's assets

Monitoring the portfolio
To ensure that the portfolio is performing as expected, and remains aligned to your client's requirements

The benefits of bespoke

The BPS is designed to empower advisers with tailored solutions that adapt to your clients' evolving requirements. Its comprehensive framework accommodates:

Asset consolidation
Streamline your clients' holdings into a single, bespoke portfolio.

Tax efficiencies
Leverage tax-efficient vehicles, such as income-producing assets in an ISA, and maximise allowances and cash flow for optimal returns.

Retirement strategies
Create customised income-generation plans aiming to mitigate the unique risks of generating income in retirement.

Life event adaptability
Adjust portfolios to manage family accounts or respond to changes in personal circumstances.

Phasing of initial investment
Mitigate market risks with a gradual approach to initial investments.

Rolling ISA subscriptions
Simplify the management of annual allowances.

Personal reporting and in-person reviews
Enables advisers to provide clear insights and ongoing support to their clients to ensure their financial plan remains aligned with their goals.

Flexibility of a wider range of products
Investment managers have more control to meet client needs with cost-effective, tax-efficient solutions.

Exclusive custody benefits

Client assets invested in BPS are held within Brooks Macdonald's custody, which can also offer advantages over third-party platforms:

Flexible rebalancing
We can take a flexible approach to rebalancing depending on the agreed strategy and the market environment. Through flexible rebalancing, your investment manager can use their discretion to assess the optimal time to make changes.

Bespoke income payments
By holding assets in our own custody, we can set individual payment schedules for those requiring income from their portfolio.

Portfolio administration support
Your clients can have direct contact with their local administration team for any queries.

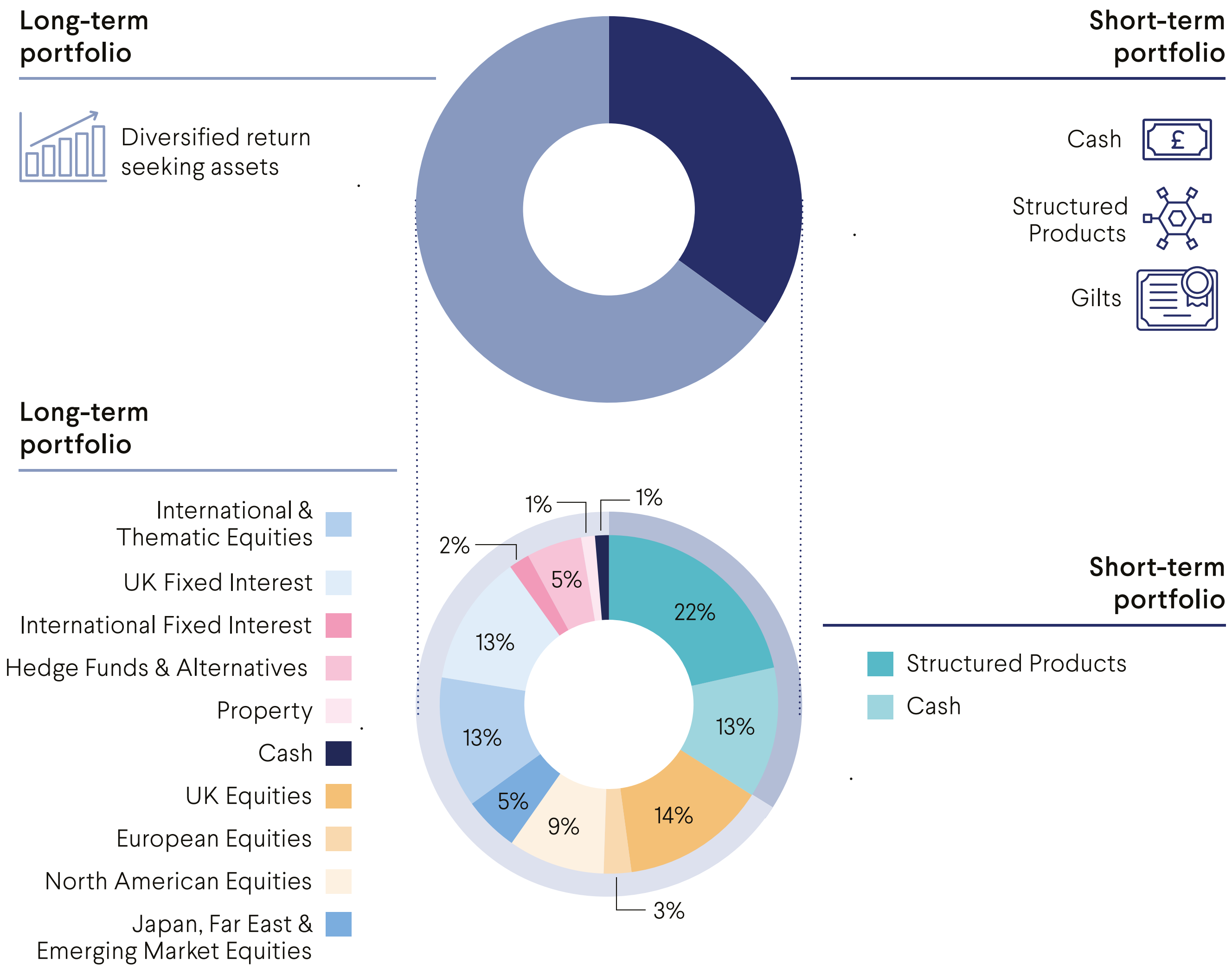
Ongoing portfolio management
Your clients will have direct access to their dedicated investment manager for all questions and requests.

Flexible solutions for every client

Alongside our Core Bespoke Portfolio Service (BPS), your dedicated investment manager can leverage a range of solutions to meet client needs, including:

Bespoke Decumulation Service

Designed for retirees needing steady income, this service splits investments into short-term and long-term pots. The short-term pot ensures stability, while the long-term pot focuses on growth to outpace inflation.



Disclaimer: Breakdown is for illustrative purposes only. Due to rounding, the figures shown may not add up to 100%.

Gilt Portfolio Service

A low-risk option using short-dated UK government bonds to preserve capital while generating tax-efficient returns. Offers liquidity, predictability, and flexibility in income planning.

Liquid Reserve Portfolio

Ideal for short-term, low-risk investments, this portfolio balances liquidity and returns by investing in high-quality money market instruments and fixed-income securities, targeting returns above the Bank of England Base Rate.

Responsible Investment Service

A strategy for clients prioritising sustainability. Choose between:

Advance Strategy
Invests in industries driving positive change.

Avoid Strategy
Excludes investments in armaments, alcohol, gambling, pornography, and tobacco.

Each solution is tailored to individual goals, ensuring a personalised approach to wealth management. Minimum investments start from £250,000.

Comprehensive support for advisers

Our BPS offers a range of additional features aiming to enhance your advisory process and support your clients' unique needs.

Our research supports you

Fifteen specialist sector research teams compile and monitor recommended investment lists, providing the insights you need to guide your clients. With our BPS, you can harness this expertise to deliver tailored solutions to your clients with confidence.

Robust portfolio construction and alignment

Each client portfolio is underpinned by our Centralised Investment Proposition, which brings rigour and consistency to our investment approach. Our BPS also offers the flexibility to adjust portfolios as clients' objectives evolve, ensuring their needs are met at every stage of their investment journey while also reducing the administrative burden on you.

Stand out with broader investment options

Our BPS empowers advisers with access to a diverse range of investments including Collective Investments, Direct Equities and Bonds, Investment Trusts, Structured Products, and Real Estate Investment Trusts (REITS).

This diversity allows investment managers to tailor solutions more precisely to clients' needs, while also potentially improving cost efficiency and maximising tax benefits.

Simplified risk oversight

Our Risk Management System supports you by monitoring portfolio risk, helping ensure portfolios remain compliant with their individual mandates. It also provides information to your dedicated investment manager that enables them to verify that portfolios adhere to our investment rules.

This provides you with the confidence that client portfolios are consistently managed within their parameters and simplifies risk oversight, allowing you to focus on other areas for your clients.

Confidence through communications

Your dedicated investment manager will provide regular in-depth reviews, keeping you and your clients informed with valuable updates. You'll receive our regular update, The Quarterly Edit, portfolio activity reports, performance updates and a detailed valuation report. Plus, you can opt into regular email updates covering market trends, key events, and upcoming webinars, ensuring you stay ahead.

This support saves you time while giving you the information and the confidence to show your clients that you're always on track and aware of what we are thinking and doing as your chosen investment partner.

Easy access and timely updates

With quarterly valuations, tax packs, and ad-hoc reports sent directly to you, you'll always have the most up-to-date information at your fingertips. In addition, the secure InvestBM online portal gives you 24/7 access to view your clients' portfolios, streamlining your workflow and enabling you to stay informed and proactive in managing client needs.

Why partner with Brooks Macdonald?

At Brooks Macdonald, we're more than an investment partner – we're part of your community. We know the challenges you face because we live and work alongside you. Like you, we're in the business of people, building trusted relationships that stand the test of time. That's why, for over 30 years, we've been helping advisers grow their businesses and deliver the best outcomes for their clients. And we'll be with you every step of the way.

1 Trusted

- Independent, financially strong, and a leading provider of wealth management services since 1991, demonstrating long-term stability.
- Over 30 years of experience helping advisers build their businesses and navigate market and regulatory changes.

2 Partners

- We listen, collaborate, and tailor solutions to help you and your clients succeed.
- Our diverse range of solutions means we can offer solutions that align with your business model and client needs.
- We remove burdens, support your growth, and aim to help you deliver the best outcomes for your clients.

3 Investment expertise

- Our proposition is backed by a rigorous Centralised Investment Proposition and robust frameworks to support due diligence.
- Access to the expertise of 60+ investment professionals in a way that suits your firm.
- Our commitment to helping your clients achieve their goals is backed by our focus on outperformance, delivered through a range of investment solutions.

Let's realise ambitions and secure futures together.

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businessdevelopmentsupport@brooksmacdonald.com

Website
https://www.brooksmacdonald.com/financial-advisers/services-funds/bespoke-portfolio-service

Important information

This document is intended for investment professionals only and should not be relied upon by any persons who do not have professional experience in matters relating to investments. The information in this document does not constitute advice or a recommendation and investment decisions should not be made on the basis of it. The value of investments, and the income from them, may go down as well as up and neither is guaranteed. Investors could get back less than they invested.

The value of your investment may be impacted if the issuers of underlying fixed income holdings default, or market perceptions of their credit risk change. Investors should be aware of the additional risk associated with investing in smaller companies/emerging or developing markets.

Changes in exchange rates may have an adverse effect on the value of an investment. Changes in interest rates may also impact the value of fixed income investments.

Please be aware that the Decumulation Service utilises structured products as part of the portfolio construction/strategy which comes with specific risks. Should the counterparty fail, investors may not have access to the Financial Services Compensation Scheme (FSCS).

Investors should speak to their advisers for further information to ensure they understand the risk and return factors applicable in their case.

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More information about the Brooks Macdonald Group can be found at brooksmacdonald.com