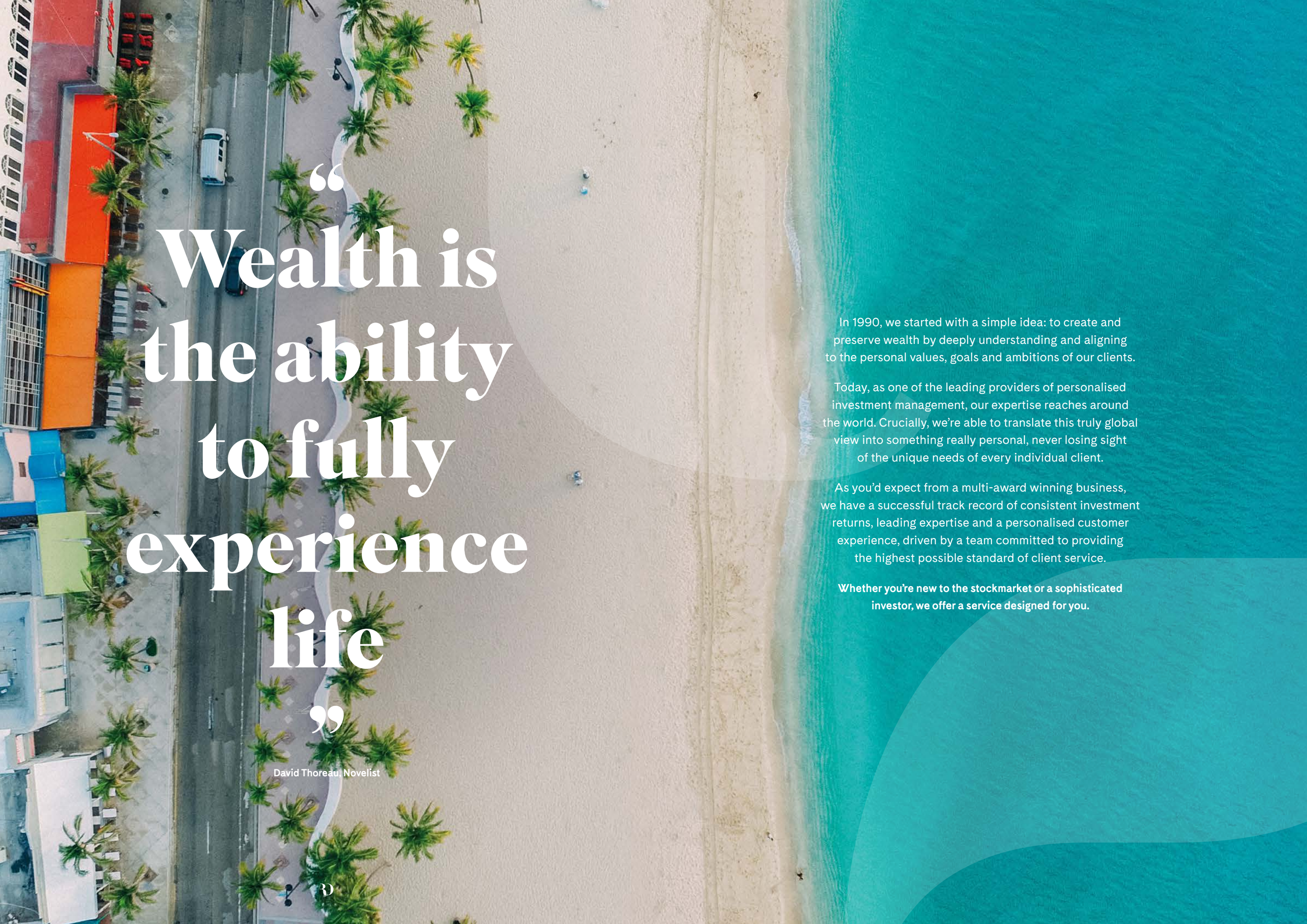
The Bigger Picture

Personalised Investment Management

Rowan Dartington

For who you are today and where you'll go tomorrow



“Wealth is the ability to fully experience life”

David Thoreau, Novelist

In 1990, we started with a simple idea: to create and preserve wealth by deeply understanding and aligning to the personal values, goals and ambitions of our clients.

Today, as one of the leading providers of personalised investment management, our expertise reaches around the world. Crucially, we're able to translate this truly global view into something really personal, never losing sight of the unique needs of every individual client.

As you'd expect from a multi-award winning business, we have a successful track record of consistent investment returns, leading expertise and a personalised customer experience, driven by a team committed to providing the highest possible standard of client service.

Whether you're new to the stockmarket or a sophisticated investor, we offer a service designed for you.

Where do you want to be?

We may be one of the UK's leading providers of personalised investment management services specialising in discretionary and advisory investment management, but, for us, the most important question is always: where do you want to be?

Helping you achieve your goals

Whether you'd like to delegate your decision making to one of our specialists or use their insight to inform your own, we provide clear, effective and thoroughly researched investment management, actively shaping your financial future.

It's always personal

We take investment management extremely personally, which is why we start and end with inspiring people. We want to understand what makes you tick, what passions drive you and what keeps you awake at night. Only then can we provide the carefully tailored service you need, helping you create the life you deserve.

The human face of technology

While we harness the power of technology, it's always to support our experience, intellect and instincts, not rule them. At heart, we're a people business; we see the human behind the numbers. We interpret the data to give a human perspective to computer-generated facts and figures.

> "We want to understand what makes you tick"

A name you can trust

Since 1990, we've gone from strength to strength. The Rowan Dartington Group is responsible for over £1.8 billion of client assets and we are now part of the FTSE 100 company St. James's Place Wealth Management. While we're proud of this growth, we know it's built upon an unwavering focus on what really matters: providing consistent investment returns, leading expertise and committed customer service.

Exceptional service wherever you are

With a growing branch network across the UK – including our Head Office in Bristol and a significant investment team in the City of London – we're ideally placed to provide the support you need, where you need it.

Private Investments

Whether you're searching for tax-efficient ways to invest a lump sum or looking to prepare for a comfortable retirement, we strive to help all our clients achieve their goals.

Our complete range of investment management services include advising on, managing, buying and selling stocks, shares, unit trusts and a wide range of other financial instruments.

Our offering is broad by design. We know everyone is different and understand how important it is to have the tools to create an investment solution that reflects your goals and objectives, a solution that focuses on your future and helps you get where you're going tomorrow.

Dedicated personal service

Your personal portfolio service begins with your Investment Manager. A dedicated individual focused on your needs, they'll take the time to thoroughly understand your financial background and plans for the future before recommending the best service and solution for you. This is investment management that always puts your needs first.

Holistic investment support

Knowledge is power. Particularly when it comes to seizing investment opportunities. That's why all our Investment Managers are guided by leading-edge research, alongside our clear and consistent portfolio management process.

Fuelled by this insight, they're able to truly see the 'bigger picture'. In turn, this empowers them to make decisions on your behalf and continually monitor portfolios, ensuring we remain firmly in line with your objectives.

> "This is investment management that always puts your needs first"

A solution that focuses on your future

Looking to meet your ambitions

Our Investment Services

Discretionary Managed Services

Investment portfolios fully managed by our experts.

Ideal if you want to delegate the day-to-day management of your investments, we'll construct your portfolio and monitor your holdings, making the decisions on your behalf.

You'll be appointed your own personal Investment Manager from our team of trusted and experienced investment specialists. Only after thoroughly discussing your requirements, your attitude to risk and your investment objectives, will they create a portfolio that suits your needs.

As market conditions and your needs change, your Investment Manager will adjust your portfolio accordingly. We'll also support you with the administration and keep you up to date with its performance and any changes we make – so you'll be safe in the knowledge that we're acting in your best interests at all times.

Advisory Stockbroking Services

We give you as much, or as little, support as you want. But you're in control.

If you like to be involved in the management of your assets but would like advice about suitable transactions, we offer two options:

Advisory Managed Service

We construct your portfolio and monitor your holdings, offering the same level of service as the Discretionary Managed Service. But with the important exception that you make the final decision on any investments.

Advisory Dealing Service

For those that prefer to have advice on individual investments, rather than the comprehensively structured and managed portfolios included in our Advisory Managed and Discretionary Managed Services. Where appropriate, we will make recommendations but will only act on your instructions, without reference to your portfolio or other investments.

Execution-Only Stockbroking Service

You know what you want to buy and sell, and when.

You make all the decisions with our telephone trading service. Our Investment Managers are on hand to execute trades in a wide range of funds, shares, gilts and bonds. No advice is provided, rather we deliver a straightforward dealing facility.

Tax-efficient investing

Wherever and whenever possible, we want to make sure your investments are held in the most tax-efficient way. There are several services available including:

Rowan Dartington ISA

Our own ISA lets you invest up to your full annual subscription in a stocks and shares ISA. This can be invested in direct equities and/or bonds, as well as collective funds like unit trusts.

SIPP and SSAS management

Whatever your plans for retirement, we'll focus on your investment management to help you achieve them. With this flexible approach, you can even continue any existing relationships with your preferred SIPP or SSAS providers. We'll simply work together with these companies to provide a seamless service.

Offshore Bonds

As with SIPP and SSAS management, we'll focus purely on your investment management needs to help meet your objectives. We'll work together with your Offshore Bond provider to ensure a smooth service.

> "Investment services that put you first"

Capital Gains Service

We offer a fully integrated Capital Gains Taxation Service, helping to make sure we maximise your annual allowances where possible.

Charities and trusts – services for trustees

With responsibility for the investments held by charities and trusts placed firmly with their trustees, we offer a specialist service, aiming to ensure your investments fulfil their objectives and meet your obligations.

Probate Service

Put simply, probate valuations can be costly, complicated and time consuming. That's why we offer a fast and cost-effective administration service to reduce the workload for both law firms and private clients.

Inheritance Tax Service

We can help mitigate your Inheritance Tax liability. However, this service has very specific criteria to qualify for the tax relief and involves investing into the Alternative Investment Market (AIM). This is a specialist area and we would work closely with you to explain all of the risks and benefits involved.

OUR INVESTMENT SERVICES

PORTFOLIO MANAGEMENT

Forging a path that's right for you

With our Discretionary Managed and Advisory Managed Services we construct your Investment Portfolio and monitor your holdings.

Portfolio Management

When it comes to portfolio management, we start and end with you. Our clear, four-stage approach makes sure your preferences are at the heart of everything we do:

1. Set clear objectives

Where do you want to be? What do you want to achieve?

2. Identify your risk profile

To ascertain the level of risk you're comfortable embracing and ensure your portfolio is clearly aligned at this level.

3. Select the right investments

Before making any recommendations, our specialist research team follow a rigorous process to investigate suitable investments to recommend across our portfolios.

4. Building and monitoring your portfolio

Following a thorough assessment of your investment objectives and attitude towards risk, our experts will create a bespoke portfolio, purchasing individual investments with meticulous attention to timing and detail, ensuring it is carefully tailored to your needs and preferences. We then manage your portfolio on an ongoing basis, ensuring its quality, value and outlook remain aligned with your objectives.

Getting into the detail

We are guided by our Asset Allocation and Investment Committees who have a top-level view of our investment selection and review our investment allocation in relation to changes in the market and political and economical events.

> Want to transfer your portfolio to us? We're happy to help.
>
> Simply contact our dedicated team today on **hello@rowan-dartington.co.uk** or **0117 933 0000**

INDEPENDENT RESEARCH

Independent Research

Independent research is crucial in building the most accurate picture of the investment landscape possible. To ensure we never take our finger off the pulse, our research covers many areas:

Our in-house research team

Providing objective analysis on UK equities (company shares), investment funds (Unit Trusts and OEICs) and fixed income securities.

Equity research

We thoroughly research all potential investment ideas and constantly review holdings against the ever-changing economic and financial background.

Collective research

When researching collective investments, we like to meet the fund manager and investment team. We look at the investment process in detail to decide if the fund is suitable for our clients.

Fixed income research

Our highly experienced team generate independent research on the main bond markets, both in the UK and overseas.

Always connected

Keeping you informed

When it comes to your investments, it's vital you feel informed and in control at all times.

That's why your Investment Manager will always make sure you're completely up to date. Whether it's regular face-to-face meetings, getting advice from time to time, or you want to only contact us when you want to make a transaction, you'll always have the reassurance of knowing exactly what's going on with your investments.

Here's how we keep you up to date every step of the way:

1. Valuations and reports

We produce regular valuation reports. You can ask to receive these as often as you like.

2. Online access

Up-to-date portfolio information is also available any time from our secure website, where you can view and print valuations.

3. Tax information

You can choose to receive a comprehensive tax schedule at the end of the tax year, including a tax certificate for UK and overseas income, a schedule of transactions and UK Capital Gains Tax calculations.

4. Our charges

You'll find full details of our charges and dealing commission on our 'Fees and Commissions' rate card.

5. Income

At any time, you can choose for income to be reinvested into your portfolio or paid into a nominated bank or building society account.

Security of your assets

Nothing matters more to us than making sure you feel secure. We have systems in place to limit risk to your money and assets.

Nominee services

We use a nominee company to register and administer holdings on your behalf. As well as minimising paperwork and speeding up the settlement of transactions, this doesn't affect ownership. Our nominee company is a separate legal entity from Rowan Dartington and is run in accordance with the Financial Conduct Authority (FCA) rules.

CREST personal membership account

CREST is the central electronic settlement system for the London Stock Exchange and most UK equities are held within it. A CREST personal membership account lets you have all eligible assets held electronically within CREST, but your name will be retained on the register with the individual company/s (additional charges may apply for this service).

This enables you to receive all dividends and reports direct from the company. Also, as the assets are held electronically, you are no longer required to sign transfer forms to settle trades. This is available to any advisory client who wishes to retain regular communications on any or all of their investments.

Financial Services Compensation Scheme

As we're an FCA-authorised firm, your investments may be covered by the Financial Services Compensation Scheme (FSCS). As the UK's statutory customer compensation fund, the FSCS can pay limited amounts of compensation to customers if a firm is unable, or likely to be unable, to pay claims against it.

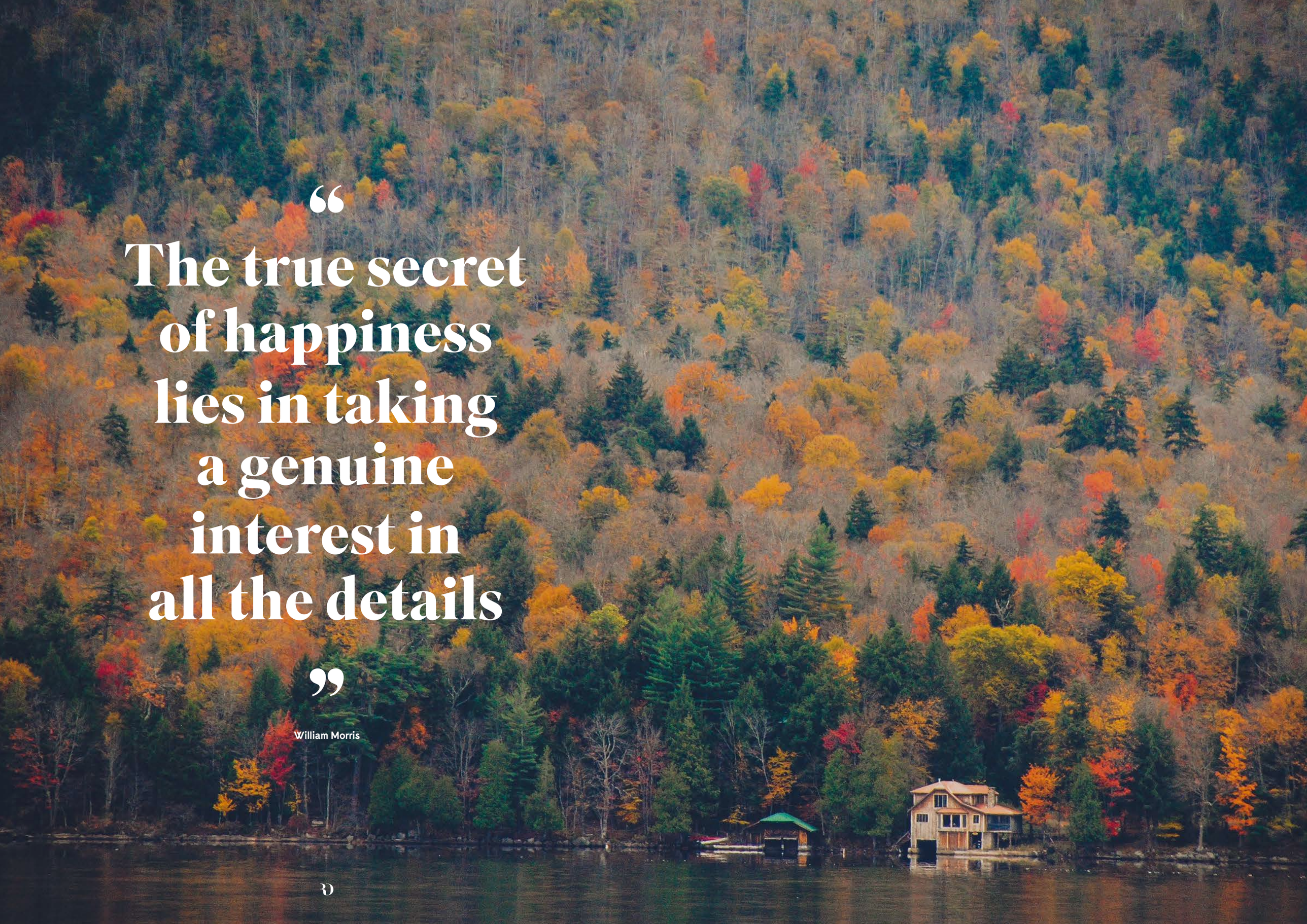
FSCS is an independent body, set up under the Financial Services and Markets Act 2000 (FSMA), and its service is free to customers. If you'd like more information, just ask your Investment Manager or visit www.fscs.org.uk.

Insurance protection

We also have specialist insurance cover in place to protect us and our clients from fraud, misappropriation, theft, loss or damage to any client's assets in our custody and control, which includes securities and cash.

> "Nothing matters more to us than making sure you feel secure"

Protecting your investments



“The true secret of happiness lies in taking a genuine interest in all the details”

William Morris

For help achieving your investment objectives today
and tomorrow, simply contact our dedicated team now.

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