

investment partners

brooks macdonald information sheet

Brooks Macdonald Asset Management Limited, a subsidiary of Brooks Macdonald Group plc, is a specialist investment company providing a range of investment services and investment funds, based around a sophisticated modern investment management system.

Rowanmoor Pensions does not charge for investment services through the partnership link with Brooks Macdonald Asset Management, which provides independent financial advisers with quick and efficient access to Brooks Macdonald wealth management services. Specially negotiated arrangements for Rowanmoor Pensions Self-Invested Personal Pension (SIPP) members enable quick access to streamlined administration processes to establish and invest in Brooks Macdonald portfolios. Daily online portfolio valuations are available free via Rowanmoor Pensions' SIPPView service.

To use the Brooks Macdonald service, in conjunction with a Rowanmoor Pensions SIPP, advisers need to register with Brooks Macdonald by signing a Brooks Macdonald Introducer Agreement.

Once the member's SIPP has been established, a portfolio account can be opened by Rowanmoor Pensions using a simple application, which requires completion of a Brooks Macdonald application pack by the member. When the account is activated, Rowanmoor Pensions will transfer funds from the SIPP to the portfolio account under the direction of the adviser.

Custody of Assets

SIPP assets will be pooled with the assets of other clients and all investments will be registered in the name of a nominee company.

Funds

Brooks Macdonald offers two portfolio services:

- Managed Portfolio Service:
 - As a guide, the minimum portfolio size is normally £20,000.
 - The client selects a portfolio from the Brooks Macdonald managed portfolio funds range to suit their risk profile and preferred investment strategy.
- Bespoke Portfolio Service:
 - As a guide, the minimum portfolio size is normally £200,000.
 - The client agrees a strategy following a thorough review of their needs and objectives at the start of the portfolio construction, prior to fund investment.

Both types of portfolio service are managed on a discretionary basis and cash on deposit is held in a pooled account across a range of leading banks. Funds on deposit earn interest at a variable rate, which is published on the Brooks Macdonald website.

Investments will only be made by Brooks Macdonald in line with the permitted investment requirements, detailed overleaf.



Rowanmoor Pensions

Costs

All fees and services are detailed in the Brooks Macdonald client agreement; these can vary depending on the portfolio service and are available upon request.

Transfers

- Transfer of funds from Brooks Macdonald via the Bankers' Automated Clearance System (BACS) is free and is the normal method of transfer; which can take three days.
- Transfer of funds from Brooks Macdonald by the Clearing House Automated Payment System (CHAPS) for same day transfer is £10 plus VAT.
- Transfer of stock in specie from Brooks Macdonald is £25 plus VAT per asset.
- Transfer of funds from the member's Rowanmoor Pensions SIPP to a Brooks Macdonald account is free of charge.
- Transfer of funds to and from the SIPP portfolio must be made via the SIPP's bank account.

Permitted investments

The Rowanmoor Pensions SIPP offers maximum investment flexibility and will permit the holding of any asset, provided it passes all three of the following investment conditions:

- the asset will not give rise to an unauthorised payment or taxable property charge;
- we can obtain adequate title to the asset;
- ownership of the asset does not give rise to an unacceptable risk to Rowanmoor Pensions.

Brooks Macdonald will only permit assets that meet these criteria to be part of investment portfolios.

For more details of Rowanmoor Pensions' products and services please call our Sales Support Team on 08445 440 550 or visit our website www.rowanmoor.co.uk.

The information contained in this document is based on Rowanmoor Pensions' understanding of current pensions law and taxation and is correct at the time of production. The information contained in this document does not constitute financial or other professional advice and should not be used in isolation in any suitability report or letter.



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Rowanmoor Pensions is a trading name of Rowanmoor Group plc (No. 5792242), Rowanmoor Trustees Limited (No. 1846413) and Rowanmoor Personal Pensions Limited (No. 2268900) are wholly owned subsidiaries of Rowanmoor Group plc. All companies registered in England at Rowanmoor House, 46-50 Castle Street, Salisbury SP1 3TS.

Rowanmoor Personal Pensions Limited is authorised and regulated by the Financial Services Authority.

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