Sippcentre

Out of the Ordinary™

Investec Wealth & Investment

Investment partner

Company profile

In an overcrowded market place, we doubt that any firm can claim to be unique. At Investec Wealth & Investment we have a single aim – to deliver a professional and personal service with consistency of performance and continuity of staff at a fair price.

Investec Wealth & Investment is the result of the amalgamation of some of the oldest names on the London Stock Exchange and our origins date back to the 1820s. Over the last 200 years we have evolved into one of the largest Investment Management houses in the UK with eleven offices nationwide and £12.7* billion of assets under management.

In June 2010 Rensburg Sheppards became a fully owned subsidiary of Investec plc and rebranded to Investec Wealth & Investment on 1 June 2011.

*As at 31 March 2011

Why select Investec Wealth & Investment?

We believe the individual needs of each client to be paramount and their investment requirements to be unique. Whilst operating within an asset allocation framework, each client portfolio is constructed on a bespoke basis. This ability to personalise portfolios in this way is critically important when approaching the management of a client's SIPP. Particularly important is our expertise in rebalancing and managing risk as the client approaches retirement and is looking to consider options such as income drawdown.

The main benefits of our approach are

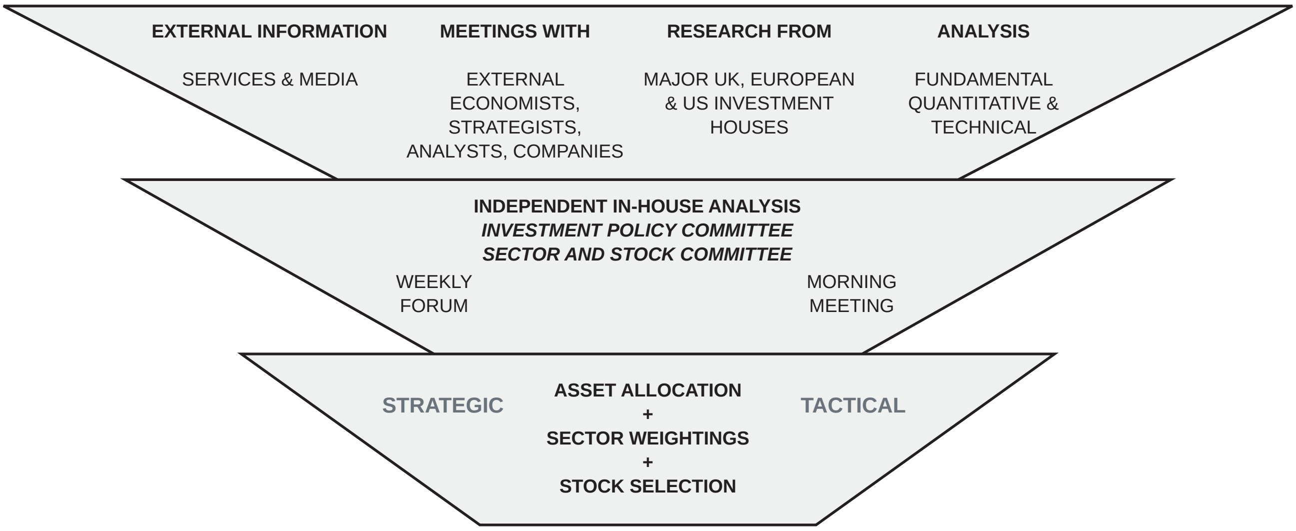
- Creating and maintaining an appropriate investment strategy
- Completely collegiate relationship between the financial adviser and their appointed fund manager
- Flexibility to accommodate changes in your client's circumstances.

To us the concept of service is all important: it allows us to attract and, more importantly, retain advisers and their clients by offering each of them a portfolio tailored to meet their own individual requirements, both today and in the future. This is especially important in the current environment in which service seems increasingly to be replaced by product. The service ethos not only encompasses the investment process but is also embedded in the strength of our administration function.

Knowing the client's circumstances is fundamental within the service concept and so we allocate specific fund managers to each financial planner relationship. They take full responsibility for the portfolio, and are available to attend the meetings if required to do so by the adviser.

Our investment process

Our approach to the investment process is driven by our asset allocation and stock sector committees. Asset allocation review economic and currency forecasts and the outlook for individual fixed income and equity markets. Our stock sector committee is attended by investment managers and representatives from the research team, including strategists and sector specialists.



APPLICATION TO YOUR CLIENT'S PORTFOLIO

We believe that stock selection provides opportunities to enhance investment return. Our collegiate approach, whereby experienced fund managers and in-house analysts discuss and share ideas, encourages creativity in the selection of stocks and funds for purchase.

Fund charges and investment terms

Investec Wealth & Investment operate strictly on an annual fee basis. We do NOT charge commission on any dealing within the client's portfolio, only a flat £25 per transaction regardless of size.

With the absolute transparency of our charging structure, we ensure that the client, the adviser and the fund manager's objectives are fully aligned in order to focus on increasing and protecting the value of the client's investments.

Our annual management charge is 0.75% plus VAT on the first £1million.

For larger portfolios we are happy to negotiate individual rates.

Adviser remuneration is paid out of the SIPP cash account by Sippcentre. Alternatively, subject to agreement between the adviser and the client, the adviser may be paid their fees directly from the Rensburg Sheppard's client portfolio.

Sippcentre will not accept investment instructions, these must be arranged directly with Rensburg Sheppards.

Your adviser is responsible for transferring cash between Sippcentre and Rensburg Sheppards. Your adviser must transfer cash using Sippcentre's online cash movement facility.

Contact details

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Information in this document is provided by the Investment Partner. Sippcentre cannot be held responsible for any statements made.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21

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