

# Investment partner

## Company profile

Established in 1875, Redmayne-Bentley has established itself as one of the leading independent private client stockbrokers in the UK. With over 30 branches, from the Scottish Highlands to the South Devon coast, we provide clients with an accessible and personal stockbroking service.

Our established branch network allows our advisers and investment managers to treat clients as individuals at a local level, providing a truly personal service. Feedback from our clients has shown that they appreciate our willingness to spend time with them on a one-to-one basis in order to help them decide on their objectives, or make their investment decisions.

We are proud of the recognition we have received within the industry, having won awards from both the Investors' Chronicle and Shares magazine over many years. In 2010, readers of Shares magazine voted us Best Advisory Broker.

## Why select Redmayne Bentley?

- Redmayne-Bentley provides a range of stockbroking services at all levels - from a managed or bespoke discretionary service, advisory services or, if you wish to take control of your SIPP, execution only dealing.
- Personal service is our key benefit - clients and their advisers using the advisory or discretionary services will have direct access to the investment manager looking after their fund.
- Portfolios will be tailored to suit the individual's requirements and the maturity of the pension fund.

- With very low minimum portfolio requirements, we can offer a service that adapts as the fund passes through its early contributory stages and into maturity and income drawdown.
- All portfolios can be viewed online, enabling you and/or your adviser to monitor your fund as often as you like.

## Levels of service

### Bespoke Discretionary

Designed specifically for those who wish to entrust the management of their investments to our expertise. All decisions relating to the purchase and sale of investments are determined by our investment managers and you will be kept in touch with dealing activity undertaken on your behalf. Reviews of your investments, with performance details, will be supplied half-yearly.

### The Value Investment Portfolio (VIP)

A 'managed', rather than bespoke, discretionary service, designed with an overall aim of a medium to long-term creation of wealth with an overall moderate level of risk. If you are looking for a particularly cautious or high yielding approach to the investments within your pension, a bespoke service may be more suitable since the risk parameters of VIP are common to all the funds in this service.

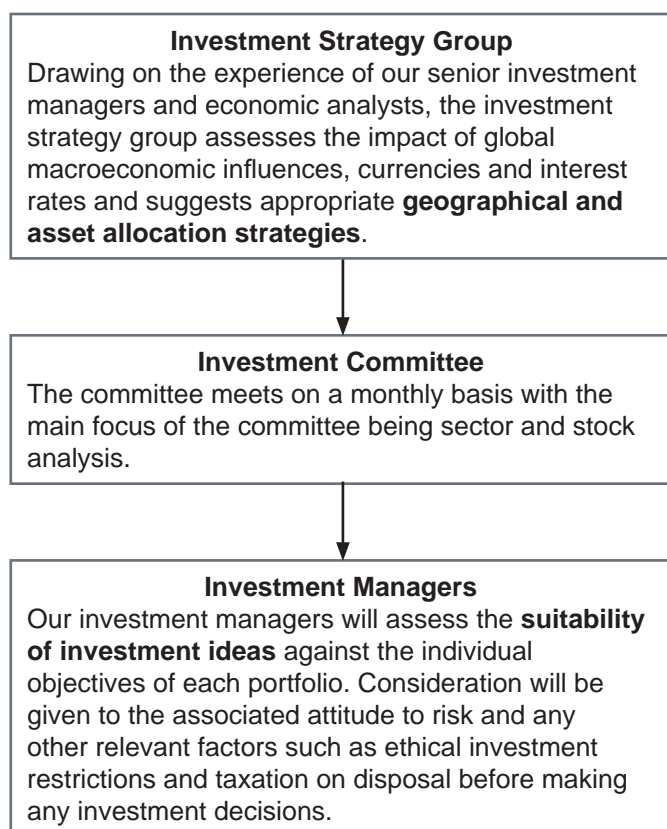
## Advisory

Designed to assist clients on a proactive basis through close and frequent contact with your broker. Recommendations are made with the expectation that you will follow our advice, although responsibility for the final decision does remain with you. Reviews of your investments will be sent half-yearly and events relevant to the portfolio will be communicated by your broker when applicable.

## Execution Only

You make all the investment decisions but can call upon the investment support team on 0113 200 6560 or your usual contact for factual information and comment on any of your chosen investments.

## Investment process



## Fees and commissions

Service	Standard fees (charged annually in advance)
Bespoke discretionary	0.85% plus commission
The value investment portfolio service	0.85% plus commission
Advisory	0.85% plus commission
Execution only	Commission only

## Standard commission rates

### Execution-Only Dealing Commissions

#### *UK equities, preference shares and convertibles*

Minimum commission: £17.50 (transaction values up to £1,060)

Commission scale: 1.65% on transaction values between £1,060 – £7,000

Then 0.50% on the balance between £7,000 – £20,000

Then 0.45% on the balance above £20,000

#### *Gilt-edged and loan stock*

Minimum commission: £25.00 (transaction values up to £2,500)

Commission scale: 1.00% on transaction values between £2,500 – £10,000

Then 0.45% on the balance between £10,000 – £20,000

Then 0.10% on the balance above £20,000

A 'settlement and compliance' charge of £7.50 is added to all transactions.

Lower rates of commission apply to deals in fixed interest securities. The settlement and compliance charge on overseas stocks may vary according to whether they are crest-settled and which exchange they are traded on. Please refer to the 'our charges' section on our website.

Adviser remuneration will be paid out of your SIPP cash account by Sippcentre. In addition your adviser may receive initial and renewal commission from Redmayne-Bentley. Your adviser will provide you with further details.

Sippcentre will not accept investment instructions, these must be arranged directly with Redmayne-Bentley.

Your adviser is responsible for transferring cash between Sippcentre and Redmayne-Bentley. Your adviser must transfer cash using Sippcentre's online cash movement facility.

## Contact details

For further information about the SIPP, our investment management services and any other general enquiries please contact: the SIPP Department on 0113 200 6584.

Registered address: -  
9 Bond Court  
Leeds  
LS1 2JZ

Redmayne-Bentley LLP is a Limited Liability Partnership. For information about your nearest Redmayne-Bentley branch, please visit: [www.redmayne.co.uk/branch](http://www.redmayne.co.uk/branch)

Redmayne-Bentley is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority.

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A J Bell Management Limited is authorised and regulated by the Financial Services Authority and is the scheme administrator of all A J Bell's Self Invested Personal Pensions (SIPPs). A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority. It is the plan manager for all of A J Bell's Individual Savings Accounts (ISAs) and provides A J Bell's Dealing Accounts.

Sippdeal, Sippdealxtra and Sippcentre are platforms provided by A J Bell Management Limited. A J Bell Platinum SIPP is provided by A J Bell Management Limited. A J Bell Platinum SSAS is provided by A J Bell Limited.

The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

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