

*"Financial Security for the future, today!"*

**Experts in delivering:**

- Pro-active, unbiased advice you can rely on;
- Committed client care;
- Quality, at a reasonable price.

**About us**

Brett Investment Limited was created in 2000 by the firm's principal, Jeremy Brett Dip PFS CFP, to offer fee-based financial planning and investment management. We have deliberately set a cap on client numbers in to order to provide a quality service, rather than promising to deliver all things to all men. These clients benefit from regular, discreet, committed, personalised and pro-active client care.

*"Brett Investment provides an excellent service, be it on a business or on a personal level. I have found the company's advice regarding investment opportunities particularly helpful – everything is explained fully, no matter how complex the subject. The personal attention Brett Investment gives to its client is first rate, and this makes a refreshing change in today's marketplace."*

*Alistair Buchan (Proprietor, Lochcarron of Scotland)*

Jeremy Brett is currently the only Certified Financial Planner in the Scottish Borders and one of only a handful in Scotland.

**About our clients**

Typically our clients are people who really care about their financial future and value the professional input we make, and the added value that this can then create for their investments, pensions and tax affairs.

Our clients wish to be financially well organised and in control of their finances.

For clients with simpler needs and who may only require one or two aspects of their financial affairs dealt with we also offer a 'Pointer' service.

**Areas of specialisation**

We have particular expertise in the following areas:

- Comprehensive financial planning
- Investment planning (onshore & offshore)
- Retirement planning - including self-invested pensions
- Inheritance, income and capital gains tax mitigation

- Trust & estate planning
- School/university fees planning

*The Financial Services Authority does not regulate all the above services.*

Where more in-depth expert advice is required, outside our own field, we have connections with tax and legal consultants.

### **5 benefits that Brett Investment deliver:**

1. Clients become financially organised. This helps our clients as well as aiding us in delivering an effective service;
2. Consolidating clients' financial arrangements and simplifying their lives. Consolidating accounts to one, secure "online" administrator provides time and cost reductions.
3. A written financial and investment plan to help clients get from 'A' to 'B'.
4. A successful investment experience. Setting realistic expectations and educating our clients about investing means we can deliver a successful investment experience for every client.
5. Financial discipline. We help clients avoid costly mistakes by helping them maintain financial discipline. By doing so, we vastly improve their chances of achieving their goals.

### **3 things that positively differentiate Brett Investment:**

#### **Limited client numbers**

#### **Fee-only**

#### **Client Care**

##### **1. Limited client numbers**

Brett Investment is structured to provide a financial planning and investment management service to a limited number of individuals. Our goal is to gain and retain no more than 160 private clients. This model has several advantages for both our clients and us:

- **Personal client care**  
The specialist services we provide are time intensive and there is only a finite amount of time available to work on a client's affairs. Each client receives personal attention from a dedicated team. Clients also have access to us by letter, e-mail or phone as often as they deem necessary.
- **Client focused practice**  
The entire effort of the Brett Investment team is devoted to being focused on our clients.
- **Lifelong client relationships**

##### **2. Fee-only**

Our services create immense value for our clients. Our pricing structure is based around the value of clients' investments, not the time spent on providing services. As our fee agreement is on a fixed

basis, clients have access to the financial planning and investment advice as and when they require it, without the fear that time-costed fees will accrue.

As a fee-only practice, we have no financial conflict of interest in selling products, modifying clients' portfolios or maximising chargeable time. We always have the best interests of our clients in mind. We only use investment funds that are commission free and which leave as much money with the client as possible, and not the managers.

This is a very different approach to that of the traditional commission-based financial adviser, whose pay structure sets up a conflict of interest; exposing clients to potential adviser abuse.

### **3. Client Care — Discreet, Committed, Personalised, Proactive**

Unlike many advisers, our service is not reactive. Our clients' affairs are not reviewed periodically and then "filed" until the next review date.

Our clients benefit from ongoing and pro-active client care to ensure that their affairs are always as effective and efficient as they can be.

Some of the standard services our clients enjoy are:

- Regular pre-scheduled review meetings to help keep client on track;
- Interim meetings, if required;
- Unlimited phone and email support;
- Pro-active "added-value" advice and support in addition to agreed/structured reviews and meetings;
- Monitoring and regular re-balancing of investment portfolio;
- Yearly written investment valuations, with on-line valuations available 24-7.

#### **Get a second opinion**

There has never been a more important time for investors to get a second opinion and obtain a review of their financial arrangements. The challenge is that many investors initially find it hard to be dispassionate about their own investments. Brett Investment can provide a second opinion, which is unbiased, clear and concise.

Please feel free to contact us for further information.

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