DAVY PRIVATE CLIENTS

MAKING A DIFFERENCE THAT MATTERS

AN INTRODUCTION

90 Years
of Experience

Since our beginning in 1926, we have continually broken new ground in the industry, spearheading the expansion of financial and capital markets in Ireland, and providing bold new opportunities for investors.

In 2007 we were proud to open our first UK office in Belfast. In recent years we have strengthened our Northern Ireland offering and resources considerably, and grown our business organically and by acquisition to its current position as one of the leading wealth management firms in the region.

600+
Employees including 65 serving our clients in Northern Ireland

With offices in Belfast, London, Dublin, Cork and Galway, the Davy Group offers a broad range of services to private clients, small businesses and corporations.

£10bn+
Assets Under Management, of which £1bn+ is in Northern Ireland

Our financial strength and proven track record offer clients peace of mind in an ever-changing marketplace.

Emerging from the global financial crisis, Davy made a strategic decision to invest in Northern Ireland, further expanding the existing organic business.

Today, with over 6,000 clients who entrust us with their financial assets, our responsibility is to understand their long-term and short-term goals and to help them use their assets to achieve these goals.

Stephen Felle
Chief Executive - UK

MAKING A DIFFERENCE THAT MATTERS

When clients meet with us, they are looking for a genuinely insightful service that has their interests at heart. But most of all, they want to know how Davy can make a real difference to their lives.

- We remain responsible for the assets we manage on behalf of our clients and vigilant on their behalf.
- We help clients achieve their goals, with solutions tailored for a range of outcomes, such as capital preservation or income growth.
- We monitor the markets to help navigate volatile conditions.
- We value the principles of integrity and trust. Our reputation, and our business, depend on them.
- We build lasting relationships based on mutual respect, so that clients can talk freely about anything that might affect their lives.
- We aim to deliver impressive results for our clients by harnessing the energy, talent and experience of our people.

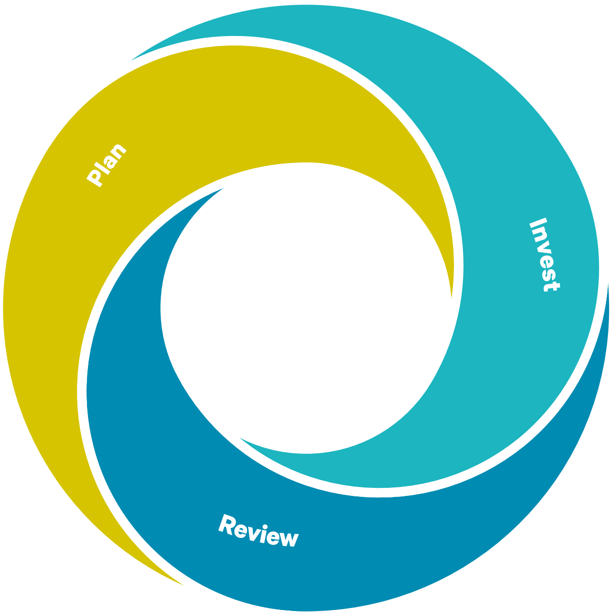
We know you are seeking a meaningful return on your money. The investments you make today could have a significant impact on your life. We believe that the most important thing we can do for you is to listen. By giving you a chance to talk about what you want out of life, and what you want to leave behind, we can help you make investment decisions that give you confidence in your financial future, and your family's financial future.

We listen to clients and understand what is going on in their lives right now and what's on the horizon. We tease it out, helping them to really think about the issues that will affect them and their family.

Andrew Campbell
Director, Wealth Management

UNDERSTANDING STARTS WITH LISTENING

We are always focussed on delivering superior financial results for our clients based on their key goals in life. To do this, we have designed an approach that is structured yet flexible, and underpinned by three core principles:



Plan

Your financial plan is a journey made up of different stages. Our commitment is to help you navigate this journey, with the aim of securing your financial future today and tomorrow.

Invest

By combining our understanding of your financial goals and circumstances with our view of the world, we can select and manage the portfolio best suited to your specific needs.

Review

Markets and personal circumstances change over time. Therefore, you can expect regular reviews to track progress towards meeting your goals, modifying your investment strategy as needed.

By taking time to really consider all the important issues, we help build sound foundations for your financial and investment plans.

We help map out a plan for our clients. For example, do they want to provide an income over their working lifetime and into retirement? Do they want to provide for their children now or in the future? All of these will inform their particular plan.

Stephen Warke
Director, Financial Planning

PLAN

MAPPING YOUR FUTURE, GOAL BY GOAL

You have your own priorities in life, and your own financial goals for the future. Through our financial planning process your wealth manager and our financial advisers will help you identify what these goals are. In our experience, they generally fall into one of three broad categories:

Lifestyle

Future peace of mind

When you look to your retirement, do you ever wonder how much you might need to fund it?

Whether you are just starting to think about it now, or are reviewing your existing pension arrangements, putting a plan in place can provide great peace of mind.

Protection

The foreseeable and the unforeseeable

How would your family be financially affected if something were to happen to you today?

Financial protection is the ‘safety net’ of financial planning. It seeks to make preparations for certain scenarios which may arise in your life.

Succession

To the next generation

Have you considered what you want to leave behind and who you want to leave it to?

Do you hope to pass on your wealth to your children? Succession planning involves managing the transition to the next generation.

Our focus is on delivering superior investment returns through a structured and rigorous global investment process. The key to a sound investment strategy is constructing a portfolio that reflects your specific financial goals, your investment experience, and your current financial situation, while achieving the right balance between risk and return.

Our teams of investment specialists monitor global markets and economies on behalf of our clients. We identify the key drivers and trends, then pinpoint the most skilled investment managers in each of the relevant markets.

Alan Werlau
Senior Investment Strategist

INVEST

LOCAL ACCESS, GLOBAL REACH

Our Structured Process

1

CREATING
the Davy view of the world

The first step in our investment process is to develop an informed view of the world. The Global Investment Strategy Team continually monitors global markets and economies in order to identify the key drivers, trends and themes across all of the different asset classes.

2

IDENTIFYING
global opportunities

Our view of the world informs our global investment selection process, where we aim to identify and allocate to the most skilled investment managers in the relevant markets. These managers are continually monitored and assessed against their peers globally.

3

SCRUTINISING
all investment decisions

Critically, all decisions are vetted by our Investment Committee, which is made up of the most senior investment professionals across the business. They analyse and challenge all of the views, assumptions and recommendations before an investment makes it into our portfolios.

4

CONSTRUCTING
tailored solutions

Once the Investment Committee has ratified the investment strategy and selection process, we then proceed to construct a portfolio that is results orientated and risk managed. The aim is to deliver solutions which are tailored to each client's personal financial situation.

We leverage the collective resources of Davy for the benefit of our clients, based on our understanding of their needs. It is an ongoing relationship – so that if any change occurs in the market or in their circumstances, we can review their portfolios promptly.

Chris English
Chartered Wealth Manager

REVIEW

KEEPING A CLEAR FOCUS

As our client we will send you periodic reviews of your financial plan and investment portfolio. These will help you to easily track your progress towards your specified goals. We will evaluate the performance of your investments relative to your personal objectives, making any necessary adjustments based on your changing needs, financial circumstances or attitude towards risk.

Bespoke Expertise and Service

As a client of Davy, your dedicated wealth manager will be your single point of contact, providing guidance and support at all times and holding regular meetings with you to review your portfolio's performance.

You will also be able to view your portfolio and other personalised services at any time, through a secure online portal on your desktop, tablet or smart phone.

To help our clients stay abreast of important changes and trends in domestic and international markets, we host over 200 seminars, conferences and information events annually. We also produce a range of publications covering topics such as financial planning, pension legislation, investment strategy, economic updates and investment instruments.

Our wealth managers - based in our offices in Belfast, London, Dublin, Cork and Galway - can call upon our teams of investment strategists, economists, researchers, financial analysts and actuaries to uncover that bit of extra value for you.

We continue to adapt and innovate to ensure you receive the best service whenever and wherever you want it. To this end, we conduct an annual survey of our clients to gather feedback to ensure we are meeting or exceeding their needs.

For over 90 years, the name Davy has stood for integrity and trust. We build relationships with our clients that are based on mutual respect. Our focus is always on doing what's best for our clients. This is why we are vigilant in everything we do, continuously monitoring the markets to help our clients navigate volatile conditions, achieve their goals and fully enjoy the future they have been working towards.

We ensure that we're in a position to add value to our clients' lives, delivering the right solutions at the right time. We work closely with our clients to stay informed of their changing needs and circumstances, building long-term relationships based on the shared principles of trust, planning and communication.

Shauna Ellis
Client Service Manager

THE DAVY DIFFERENCE

We provide comprehensive wealth management solutions that empower our clients to take control of their financial future.

- Tailored solutions.
- A vigilant eye on the markets.
- Integrity and trust.
- Respectful, personal service.
- Results built on talent and experience.
- A real focus on you and your success.

Identifying your goals, for today and tomorrow, and managing your financial assets to help you achieve them.

STRENGTH BUILT ON INSIGHT

To ensure we can offer the best possible wealth management services to our clients, we continue to identify and acquire some of the leading financial advisory firms in the market. Our client services have been bolstered considerably in recent years following the acquisition of a number of Northern Ireland's leading wealth managers and financial advisers:

2007	2014	2015	2016
Establishment of Davy's Northern Ireland office	Acquisition of Square Seven Financial Planning	Acquisition of Graham Corry Cheevers	Acquisition of Pension & Financial Consultants Ltd. (PFC)

These acquisitions have enabled us to provide a superior service that combines local insight with Davy's global investment infrastructure.

STRENGTH BUILT ON EXPERIENCE

START THE CONVERSATION

We would value the opportunity to discuss with you how we can help you achieve your financial goals. Why not make contact today to arrange a consultation with one of our experienced professionals.

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Risks

There are risks associated with putting any financial plan in place. There is no guarantee that your financial plan will meet its objectives. You may lose some or all of the money you invest. The value of your investment may go down as well as up. Please note that these risks are not exhaustive and there may be other risk factors which should be taken into consideration. For additional information on the risks associated with financial planning, please contact a Davy wealth manager. Fees, charges and commissions may apply to products or services that you may decide to avail of as part of the Financial Planning Service. Please contact a Davy wealth manager for more information on any associated costs.

Warning: The value of your investment may go down as well as up and is not guaranteed. You may get back less than your original investment.

Warning: The income you get from savings and investments may go down as well as up.

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Important Disclosures
The information contained in this document is for informational and discussion purposes only and provides a summary overview of Davy's Financial Planning Service. This document is not intended to be comprehensive or to constitute an offer or solicitation for the purchase or sale of any financial instrument or trading strategy and does not take into account the investment objectives or financial situation of any particular person. Davy Financial Planning may include advice in relation to your pension and retirement needs, life assurance, income or health protection policies, other investments, or succession planning. It may also provide general guidance or information on tax and estate planning. Please note, however, that we do not provide tax or legal advice, or accept liability for it. We recommend that you consider seeking tax and legal advice from professionals, with whom we are happy to engage.

Davy, or an associated company or some other person connected with Davy, may have an interest, relationship or arrangement that is relevant to this service which may give rise to a profit for Davy, an associated company or some other person connected with Davy. Our conflicts of interest management policy is available at www.davyprivateclients.co.uk. If you wish to discuss this document further, please contact a Davy wealth manager.

All data correct as at March 2016.

Davy Private Clients is a division of J&E Davy. J&E Davy, trading as Davy, is regulated by the Central Bank of Ireland. Davy is a member of the Irish Stock Exchange, the London Stock Exchange and Euronext. In the UK, Davy is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.

Davy. Since 1926.
The Davy Group is Ireland's leading provider of wealth management, asset management, capital markets and financial advisory services. We work with private clients, small businesses, and corporations.