

“It’s not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for.”

Robert Kiyosaki



Devonshire
Wealth Management

Helping you towards a more prosperous future

“We plan with our clients to realise their hopes and aspirations through intelligent management of their personal wealth.”

Martin Cawley *CEO*



Offering sound advice since 1983

Devonshire Wealth Management has been helping private investors reach their financial goals since 1983.

From our offices in London's West End, we now advise on over £100m of clients' investments using clear and tightly managed processes. Where appropriate we work with first-class accountants and solicitors to meet your planning needs.

Traditional values - contemporary service

For us, personal relationships matter. They count for as much as they have ever done but we will also use state-of-the-art technology to help guide you on your financial journey.

When we work with you, we endeavour to make sure we understand what you want out of life and need to meet your financial goals. Only then do we create a map for your individual journey. This anticipates and provides for key events along the way using the most efficient service solutions available to us.

As our relationship develops, we review and refine your plan to make sure it always provides a clear sense of purpose and direction.

A relationship you can trust

High levels of client satisfaction and client retention bear testament to the strength of Devonshire Wealth Management's relationships and empathy with its clients.

What can you expect?

We have developed a tried and tested method for ensuring that we understand our clients' circumstances and financial objectives.

This involves undertaking an initial discovery meeting where we document and agree your financial priorities and the timescales for addressing these. We then undertake the necessary research and analysis of your affairs before preparing draft proposals. This analysis takes account of any relevant legislation applying at that time.

We would then typically hold a further meeting with you to discuss our proposals and ensure that you are in agreement with these. We will also discuss why we may have discounted alternative strategies.

With your agreement we would then move onto implementing the proposals and discussing the practical implications of putting these in place.

We would also agree formal timescales for reviewing the plan of action to take account of any changes in your personal circumstances and the world around you.

Assessing your attitude to investment risk

It's vital that your investments reflect the degree of investment risk you may be comfortable with and that you are aware of the extent to which these may be subject to potential capital loss. Any investment solution we propose will be based on a discussion on the likely volatility of different asset types and their historic returns. As part of this process we also consider:

- The suitability of different tax wrappers - to make sure your investments aren't eroded too much by taxes and charges
- The use of different asset types – equities, fixed interest and cash deposits etc which we hold as part of your solution
- The need for diversification across different countries, currencies, industry, types of stock and commodities - to spread risk
- An independent fund selection process – to pick suitable funds to populate your investment
- Re-balancing - to keep the mix of asset types consistent with your risk profile.

Choose how we serve you

We know our clients' requirements are unique so we have developed our offerings as follows:

The Devonshire Wealth Management Bespoke Proposition

For clients who want a comprehensive financial planning and wealth management service including:

- Access to a dedicated account team
- Access to associated legal and accounting practices
- Valuation reports on a six monthly or quarterly basis
- Cash flow modelling of future income and capital positions
- Regular and unlimited contact with your account team and adviser
- Investment review meetings
- Tax and estate planning
- Retirement planning.

The Devonshire Wealth Management Transactional Service Proposition

This service may be more suitable for clients who don't want a full service relationship but who require advice on specific issues at certain times. This could include services such as:

- Mortgage advice on the purchase or sale of your home/investment properties
- The release of equity from your home to supplement your income or to get your children started on the property ladder
- Commercial finance
- Bridging loans
- A need for life assurance protection
- The purchase of an annuity
- Health insurance.

Our fees for this service are agreed at the time.

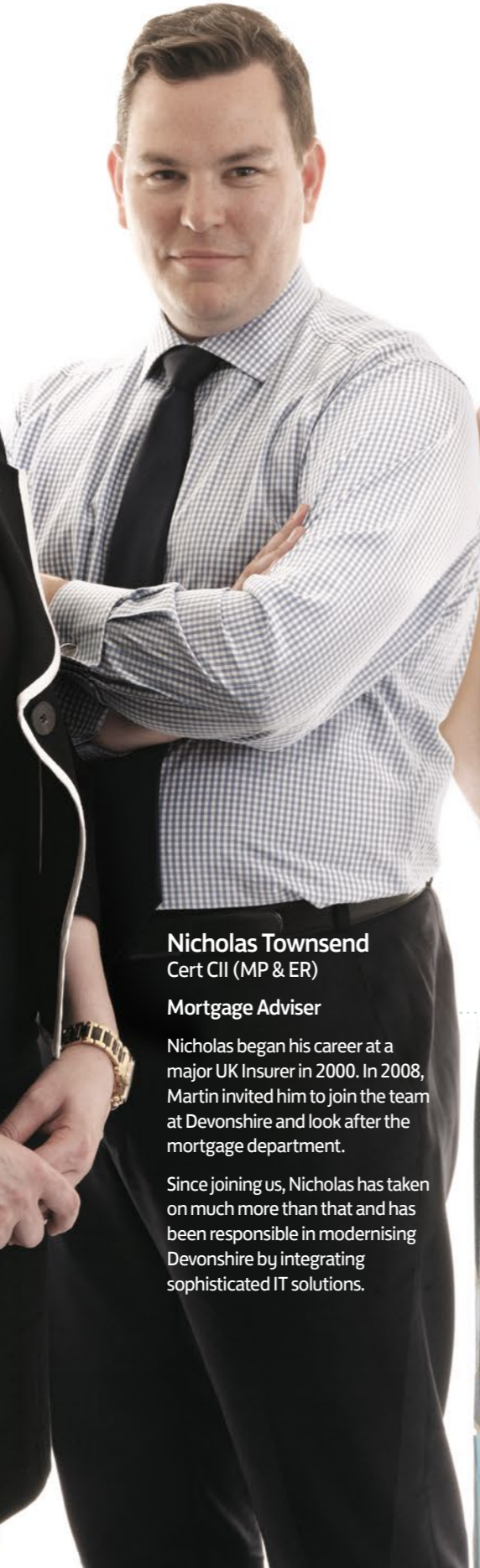
The Devonshire Wealth Management team



Claudia Alves
Mortgage Adviser

Before joining Devonshire in June 2010, Claudia spent 12 years in financial services and previously worked at The Mortgage Shop, Bluebell Mortgage Packaging and Savills.

Claudia has brought a wealth of mortgage expertise to Devonshire Wealth Management and looks after both new and existing clients. Claudia works closely with Nicholas and remains focused on the mortgage side of Devonshire Wealth Management.



Nicholas Townsend
Cert CII (MP & ER)
Mortgage Adviser

Nicholas began his career at a major UK Insurer in 2000. In 2008, Martin invited him to join the team at Devonshire and look after the mortgage department.

Since joining us, Nicholas has taken on much more than that and has been responsible in modernising Devonshire by integrating sophisticated IT solutions.



Jackie Cleary
Office Manager

Jackie joined Devonshire Financial Services in 2000 and, since then, has developed an in-depth understanding of our clients' personal circumstances and needs. Working closely with Martin, Jackie is responsible for day-to-day administration of our clients' accounts.



Martin Cawley Dip PFS
CEO and Financial Planner

After graduating with a BA Business Studies in 1992, Martin joined the Wealth Management Division of a major bank. He started with Devonshire in 2001 and became a shareholder in 2006.

As CEO, Martin has transformed Devonshire into a modern boutique wealth management firm offering bespoke solutions to clients on a fee base structure. He believes firmly that developing long term trusted relationships with clients is key.



Jeremy Willsher
Dip PFS AIWS
Financial Planner

Jeremy joined Devonshire Wealth Management in July 2012 having previously worked for Alexander Forbes, Barclays Private Bank and Sedgwick Noble Lowndes. He has worked in the financial services industry since 1987 advising clients on suitable pre and post retirement strategies.

Jeremy has a keen appreciation of wine and is a member of the Institute of Wine and Spirits. He is also a keen runner and sports enthusiast.

“I pride myself on providing a personal service in an increasingly automated world. Speaking to the same person on a regular basis makes good business sense and is highly valued by our clients.”

Jackie Cleary *OFFICE MANAGER*



Your next step

Talk to Devonshire Wealth Management about how we could help you reach your financial goals and achieve what you want out of life with maximum peace of mind.

Please contact us:

T: 020 7637 0666

E: hello@devonwm.co.uk

W: devonwm.co.uk



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