

Cavanagh

WEALTH MANAGEMENT





Investment

Retirement



In 2009 Cavanagh Wealth Management was appointed as the Bar Council's service partner for the supply of specialist wealth management advice.

We think, therefore, that this is an opportune time to reaffirm to all our clients - new and old - how Cavanagh's advisers work in a highly focused and diligent way to ensure you have the best chance of achieving your financial goals.

Talk to a Cavanagh client today and the word you'll hear again and again is 'trust'. When guiding you through your financial planning journey we strive to create and then maintain this bond between client and adviser.

Such trust can only be established when advisers have a strong understanding of their client's situation, therefore listening is one of our core skills. However, having listened carefully, we also take great pride in our ability to respond, delivering results quickly and decisively.

I hope this brochure will demonstrate how financial planning - when managed by one of our advisers - can be a weight off your mind and leave you with time to focus on other matters.

Neill Millard
Co-Founder



SERVICE PARTNER



Mortgage free

Travel the world

Uncommon Practices

Cavanagh Wealth Management was established in 1996 by three founding Directors who saw a need for a new company that would offer truly independent and objective advice, capable of adding real value to clients. Since then, the company has expanded to become one of the UK's largest and most progressive AIM listed Independent Financial Advisers, with offices nationwide.

Already working for clients in the legal sector, our original vision was to create a business with a strong focus on the legal profession and the capability to deliver service excellence, combined with efficient first-rate solutions.

Clients from our early days, many of whom were themselves in the early stages of their own careers, are now either partners of law firms or senior members of the Bar. Working with these clients over the years, and being instrumental in ensuring their finances have evolved as successfully as their careers, has been enormously gratifying for us.

Today the majority of Cavanagh's clients are legal professionals and our specialist Barrister Team advises clients at all stages of their career from Pupillage through to the Bench.

Our objective has always been to achieve a long-term relationship with our clients. This is where we believe we are different from many of our competitors – we truly do care about our clients' long-term financial health.

The company grew organically through to 2003 when, responding to our clients' expanding needs, the Group announced the takeover of Ernst & Young Financial Management, the independent advisory arm of Ernst & Young LLP. This strategic acquisition further enhanced our expertise, knowledge and experience on offer to private clients and gave our business a strong foothold in the growing Corporate Employee Benefits market. The acquisition of employee benefits specialist JRG Financial Consultancy Limited followed and strengthened our corporate division.

Our acquisitions have been successfully integrated into the business which continues to prosper. Individually and collectively we remain committed to continuing to work in accordance with the best interests of our clients.

What We Offer

We aim to build a strong and trusting relationship with our clients. This means providing you with the right service at the right time and creating the right strategy and solutions to help you attain your financial goals.

Our People. We believe that another factor which distinguishes us from our competitors is the quality of our people.

Cavanagh people are carefully recruited and their continuing professional development is given the highest priority. The qualities we look for in a Cavanagh person – and the qualities you can expect to see – include:

- Conscientiousness and integrity
- Knowledge and experience
- Creativity and an ability to find solutions
- Professionalism and proactivity

A Dedicated Wealth Management Adviser – Making Your Life Easier.

Each client is partnered with a wealth management adviser whose job it is to get to know – and later to anticipate – your needs and find the financial solutions that work best for you.

Your adviser can help with a range of services such as:

- **Tax Efficiency**
We can provide a clear tax strategy around your whole financial journey to take advantage of all the opportunities for greater efficiency that are available.
- **Retirement Planning**
Together we will attempt to map your financial goals and plan what needs to be done now for you to enjoy a secure retirement.
- **Protection**
In the event of an injury or illness that affects you for any length of time, we can source protection to safeguard your income and practice until you are ready to go back to work.
- **Mortgages**
We work with the whole market but select a group of mortgage providers that understand and appreciate the subtleties of the legal profession and can assist you in planning for your main home or any investment properties.

How We Work With You



• Group Chambers Benefits

If you require medical and life insurance, pension planning or total business income protection for everyone involved in the Chambers, then one of our advisers can work with you to provide exceptional cover for all.

With our proactive account management system, Cavanagh Wealth Management advisers can save you time and effort allowing you to focus on other important personal or professional issues.

A Complete Solution

Cavanagh Wealth Management can act as a financial hub by bringing together all the areas of expertise that are required to provide you with the very best total financial planning solution.

Service Excellence. Cavanagh Wealth Management adopts a style of working with clients that is always tailored to your needs. Service levels and key deliverables are agreed in advance.

As part of our service we keep our clients informed on the latest news about important developments in financial solutions. We also provide valuable insights from leading commentators into the prevailing and likely future state of the global economy.

Independent.

Cavanagh Wealth Management is able to access and develop the most competitive range of financial solutions from the market, due to the specialist nature of the business and our client base. This ensures we always have the most effective solutions to discuss with our clients to make certain we can provide the right strategy to meet their changing needs.



Proven. By focusing on the development and maintenance of long-term client relationships and winning client trust and commitment through outstanding performance and delivery, Cavanagh Wealth Management has built a solid reputation in the marketplace.

By working through robust and efficient processes which have been developed over many years, Cavanagh advisers are able to deliver clear solutions, ensuring that clients get exactly what they need and when they need it.

Next Steps. If you would like to meet one of our advisers for a no obligation discussion about your needs and how Cavanagh's Wealth Management expertise can be trusted to work for you, please contact:

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We look forward to meeting you soon.



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