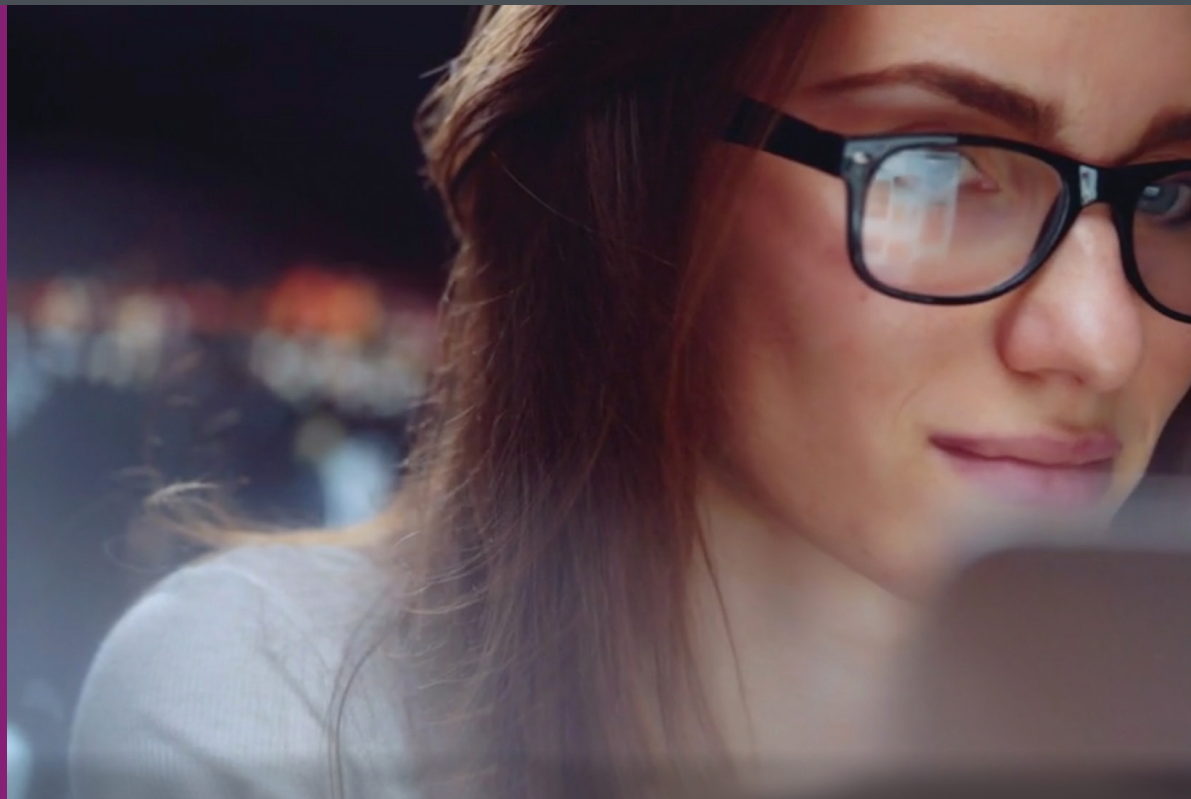




Who said...



*"Someone is sitting in the shade  
today because someone planted  
a tree a long time ago."*



It was Warren Buffet.

He was right; because while we don't plan to fail we can often fail to plan. It can be tempting to avoid seeking professional advice because it involves paying someone fees, but this can be a false economy in the long run. Planning ahead and getting professional, expert advice normally pays for itself through increased investment returns, lower product charges and improved tax-efficiency so that one day, you and your family can be sitting in the shade too.

Here's another quote from our CEO... **MALCOLM COURY**

"Good financial advice pays for itself."



*"Dartington Wealth is unique in my view in that all its staff are trained to a very high level and are endlessly helpful and willing to help out even with trivia that is hardly rewarding for them. When it comes to specialist things, their skills stretch to pretty well every area of our financial lives and you know you are getting the benefit of cutting edge advice. Malcolm Coury, the CEO, has looked after me over some 20 years and when things get tough, which they are at present, he is always there with good advice given in a way that shifts panic to one side and brings sweet clarity to only the things that should concern us. Communication is answered that day even if it is occasionally just to acknowledge and confirm the date a full reply will come through. I am hugely impressed with them and would have no hesitation in recommending Dartington to someone looking for an IFA."*

Simon Smith



**Dartington Wealth Management** delivers award winning imaginative and tailored solutions to help you achieve your financial goals and objectives.

The firm started trading in July 2016 following a management buy-out and the demerger from Money Wise Independent Financial Advisers, the firm that acquired the original business in Cambridge from Lee & Co. in 2009.

We have the combined advantages of being a new firm but with long established roots in the Cambridge business, charity and academic communities going back to 1962. We provide independent, impartial fee based financial and wealth management services to individuals, business owners, charities and trustees.

These services include managing your investment and or pension portfolio, pre-retirement planning, post-retirement planning, help with pension sharing following divorce, identifying and arranging the best mortgage deals, how to fund yours or your family's care needs in later life, taking advantage of your annual tax allowances and mitigating your estate's Inheritance Tax liability so you can pass your hard-earned wealth to your family or other nominated beneficiaries.

In summary, our solutions help you achieve your financial goals whilst aiming to minimise your costs and the impact of taxation on your investments, so your money works harder for you.

## Our Investment Philosophy



However you decide to invest your money, it's very important that your wealth manager has a robust investment process that is documented and adhered to. That's why at Dartington Wealth we have a well documented investment process to make sure our clients:

- Have peace of mind that you are in safe hands.
- Know how we use our expertise and the expertise of other investment professionals.
- Are aware that your risk tolerance is always used as the basis for our investment recommendations.
- Have the knowledge that we review your investments and objectives on a regular basis.





*"I was looking for a reliable company to set up and manage my portfolio. After an initial consultation to fully understand my needs, Malcolm and Andrew handled my case with a professional approach and carefully explained my options, leaving me no doubt that my money is in safe hands."*

Nicky Cope

## Our Values



### **Honesty, Integrity, Transparency and Prosperity.**

This is not just a fancy strapline to us; these values mean something important in the way we work every day.

We're not a large faceless organisation where no one is prepared to own a problem. We are people who care and are prepared to stand up and be counted.

We genuinely understand the concerns and ambitions you have for your business and your family because we run a business and we all have families too.

We act with honesty and integrity at all times when dealing with customers and provide full transparency with regard to the costs of the products and services we recommend, and our fees for advice.

Our goal is to help grow your prosperity through the right balance of risk, reward and, whenever possible, reducing costs and maximising tax-efficiency.

## Our Investment Process



### **Centralised Investment Proposition.**

We have designed our investment process which we call our 'Centralised Investment Proposition' to ensure that we manage your money efficiently, cost-effectively and with agreed expectations and within agreed parameters.

We use respected industry methods and practices to make sure you do not take too much, or too little, risk and that our recommendations are suitable for your personal circumstances.

Finally, to make sure our investment proposition is kept up to date we make sure that we regularly monitor our processes, practices and our investment solutions, making improvements if possible and adjustments when necessary.



## Good financial advice pays for itself

A report into the value of financial advice has found that those seeking help from an IFA were better off by an average of £40,000 compared to their unadvised peers. The findings from the International Longevity Centre think-tank show that the benefits of advice applied to both the 'affluent but advised' and the 'just getting by but advised'.



*"I spent a bit of time talking to IFAs before settling on DWM. What sold me was the deep level of information gathering they did up-front to make sure they really understood what I was asking - and it helped me to understand too. It also helped that their charges were far more reasonable than I'd seen elsewhere!"*

Niall Gillespie



**SOMEONE**  
is sitting IN THE SHADE  
**TODAY** BECAUSE  
SOME **ONE** planted  
a tree a long time ago

At Dartington Wealth we're committed to providing you with simple, competitive and transparent pricing.

Feel free to download a copy our Client Agreement and information from our website or use our online calculator to enter the amount you want to invest and see what our fees are, visit:  
<https://dartingtonwealth.co.uk/download-client-agreement/>



A blurred background image showing several people in a meeting or office setting. The image is out of focus, with soft, indistinct shapes of people and interior lights. The color palette is dominated by cool tones like blues and greys, with some warmer highlights from the lighting.

We genuinely understand the concerns and ambitions you have for your business and your family because we run a business and we all have families too.

**Trust and Financial Capability.**

Affluent advised clients increased their liquid assets by over £12,000 (17%) and pension wealth by £31,000 (16%) compared to those who didn't receive advice. Less wealthy clients still had an uplift of nearly £40,000 from taking advice, with an additional £14,000 in liquid assets and £26,000 in pension wealth.

Advice also led to greater savings and equity investment levels among both groups and over 90 per cent were found to be happy with the advice they received. The report concludes that trust and financial capability were the two biggest drivers of seeking advice.



Ready to start a conversation



To take control of your finances today or for further information about how an independent financial adviser can help you, call or email Dartington Wealth on the following details.



We look forward to hearing from you.

**T: 01 223 211 122**

**W: [dartingtonwealth.co.uk](http://dartingtonwealth.co.uk)**

**E: [enquiries@dartingtonwealth.co.uk](mailto:enquiries@dartingtonwealth.co.uk)**

**Dartington Wealth Management Ltd,  
5B Clifton Court, Cambridge CB1 7BN**



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