

DAVY CREDIT UNIONS



INTRODUCING DAVY
CREDIT UNIONS
ADVISORY SERVICES

90+ Years of Experience

Established in 1926, the Davy Group has been managing clients' assets for over 90 years.

700+ Employees

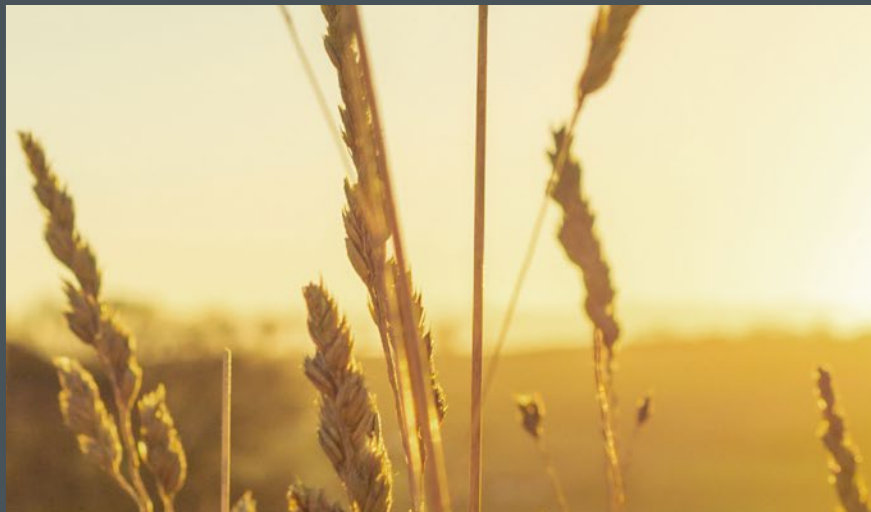
With headquarters in Dublin, and offices in London, Belfast, Cork and Galway, we offer extensive services to a broad range of clients including charities, not-for-profit entities and credit unions.

€14bn+ Assets Under Management

Our credit union assets under management account for €2.7 billion of the Davy Group's total assets and our experience within the credit union sector is unrivalled. Our team of professionals provides expert advice in an environment of unprecedented challenges.

The Davy Group is Ireland's leading provider of asset management, wealth management, capital markets and financial advisory services. Irish owned and managed, the name Davy stands for integrity and trust. Our experienced team is dedicated to supporting our credit union clients to meet their strategic and financial objectives.

We understand the significant challenges facing credit unions and we focus on delivering an appropriate investment strategy within the regulatory framework. Our aim is to build long-term relationships with our clients based on the shared principles of trust, planning and communication.



YOUR TRUSTED ADVISER

Davy's ownership structure is similar to that of a partnership and fosters a long-term approach to all our activities. We build lasting relationships based on mutual respect and we value the principles of integrity and trust. We are fully responsible for the assets we manage and are vigilant on our clients' behalf, monitoring the markets to help navigate volatile conditions.

We know that you're driven by the need to meet both your strategic objectives and simultaneously provide your members with a comprehensive range of financial services. Our goal is to work with you to ensure that your financial resources are positioned in a manner that gives you the best opportunity to do this.

Davy Credit Unions is one of the leading advisers to the credit union sector and we take pride in the longstanding relationships we have built with our clients over many years.

Collectively, we have a team of dedicated and experienced professionals. Our goal is simple: we are committed to delivering superior investment returns for our clients while protecting their existing assets by harnessing the energy, talent and experience of our people.



A COMPREHENSIVE SERVICE OFFERING

Our service has evolved to meet the changing needs of credit unions, expanding beyond our core premise of quality investment advice and developing into an investment advisory oversight service, based around five interrelated areas:



WHY WE'RE DIFFERENT...

Davy Credit Unions offer a comprehensive proposition through the provision of bespoke value added services.



We stress test your investment strategy to address any identified weaknesses and adapt to changing market conditions.



We provide extensive income analysis and future projections to assist in the development of your strategic plan.



We prepare detailed research and commentary in relation to developments that will impact the credit union sector. We also regularly engage with the Registry of Credit Unions and the Department of Finance.

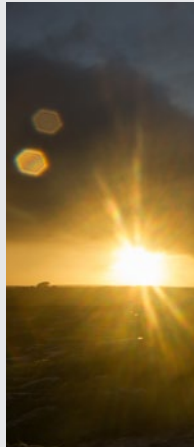


As a strong and stable entity, Davy has significant resources at its disposal which enable us to provide best-in-class services to our clients.



OUR PROMISE TO YOU

- ✔ Develop a coherent investment strategy with a clear focus on risk management
- ✔ Provide quality investment advice designed to outperform the portfolio benchmark
- ✔ Offer a diversified choice of investments to meet your income objectives
- ✔ Review performance regularly at meetings and stress test in response to changing market conditions
- ✔ Create a rigorous governance framework
- ✔ Deliver exemplary client service via a dedicated team of experienced professionals
- ✔ A commitment to provide informed, objective advice from a strong and stable business partner
- ✔ Foster a long-term relationship which will meet your needs now and into the future



THE DAVY CREDIT UNIONS TEAM



MARION O'DRISCOLL

Head of Davy Credit Unions

☎ +353 1 614 8854

✉ marion.odriscoll@davy.ie



IAN MITCHELL

Senior Investment Manager

☎ +353 86 821 4637

✉ ian.mitchell@davy.ie



MORGAN WALSH

Senior Investment Manager

☎ +353 87 241 1491

✉ morgan.walsh@davy.ie



KEVIN WALSH

Senior Investment Specialist

☎ +353 1 614 8825

✉ kevin.walsh@davy.ie



NEIL CONNAUGHTON

Assistant Investment Manager

☎ +353 1 614 9087

✉ neil.connaughton@davy.ie



EMMA WALSH

Assistant Investment Manager

☎ +353 1 614 9904

✉ emma.walsh@davy.ie



GRAEME MULCAIR

Assistant Investment Manager

☎ +353 1 614 8957

✉ graeme.mulcair@davy.ie



SUE SHERIDAN

Support Team Manager

☎ +353 1 614 8756

✉ sue.sheridan@davy.ie



ÁINE BEGGY

Credit Union Support

☎ +353 1 614 9920

✉ aine.beggy@davy.ie



SARA GORMAN

Credit Union Support

☎ +353 1 614 8853

✉ sara.gorman@davy.ie

START THE CONVERSATION

We're confident that we can help you achieve your credit union's financial goals. Why not make contact today with one of our investment managers.



+353 1 679 7788



creditunions@davy.ie



[@DavyGroup](https://twitter.com/DavyGroup)



[LinkedIn.com/company/davy](https://www.linkedin.com/company/davy)



davy.ie

All data correct as at January 2018.

Risks

There are risks associated with putting any financial or investment plan in place. There is no guarantee that the financial or investment plan will meet its objectives. 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. Fees and charges may apply to products or services that you may decide to avail of as part of the Davy service. For additional information on the risks associated with financial or investment planning and the associated costs, please contact a member of the Davy team.

Data Protection

Davy fully respects your right to privacy, and any information (including personal data within the meaning of applicable data protection laws) we obtain and hold about you will be treated in accordance with our standard principles regarding client confidentiality and applicable data protection laws. You have other rights in relation to your personal data which may apply and are described in more details in our Terms & Conditions or our Privacy Statement on the Davy website.

Marketing Communications

If you no longer wish to receive marketing communications from us, you can indicate this preference by emailing creditunions@davy.ie or writing to FREEPOST, The Head of Data Protection, Group Risk, Davy, 49 Dawson Street, Dublin 2. Please note that marketing communications can include, but are not limited to, conference & event invitations, investment/financial planning publications, and economic & product updates. In deciding what marketing communications to send to you and to make them more relevant to you, we may take into account all information we have about you. You have the right to change your mind at any time regarding how we use your information and can do so by contacting us at the email or postal address above.

Dublin Office

Davy House
49 Dawson Street
Dublin 2
Ireland

T +353 1 679 7788
dublin@davy.ie

Belfast Office

Donegall House
7 Donegall Square North
Belfast BT1 5GB
Northern Ireland

T +44 28 90 310 655
belfast@davy.ie

Cork Office

Hibernian House
80A South Mall
Cork
Ireland

T +353 21 425 1420
cork@davy.ie

Galway Office

1 Dockgate
Dock Road
Galway
Ireland

T +353 91 530 520
galway@davy.ie

London Office

Dashwood House
69 Old Broad Street
London EC2M 1QS
United Kingdom

T +44 207 448 8870
london@davy.ie