

Dolmen Wealth Management

Independent Advisory Service For Credit Unions



DOLMEN WEALTH MANAGEMENT

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In this time of change and uncertainty, it is prudent for Credit Unions to have independent advice to assist your investment committees and board members in managing your investment portfolio, in an effective and vigilant manner. Dolmen Wealth Management ('DWM') has been offering independent advice to Credit Unions since 2000 and has exceeded target benchmarks. Our market knowledge and our independence has been the key to this success.

Independence

Independence is key in providing a satisfactory service to Credit Unions, a view endorsed by the Financial Regulator guidelines for Credit Unions Investment Policies (Nov 2004). 'Each Credit Union should use the services of a professional investment advisor in order to get investment advice for the management of its investments. There should be no actual or potential conflict of interest between the members of the credit union board or the investment committee and the investment advisor used'. **Under this service Dolmen are remunerated only by an annual advisory fee and do not receive any other form of payment.**

Credit Union Investment Needs

As financial products become more complex and the markets continue to change, the difficulty increases for the investment committee and the board members, who must match risk and reward. You have a fiduciary duty to safeguard members funds in a prudent manner while endeavouring to create a reasonable dividend payment to members.

The main areas of attention are:

- **Adherence to the Financial Regulator guidelines**
- **Liquidity requirements**
- **Independent investment advice and recommendations**
- **Ongoing monitoring of portfolio**
- **Comprehensive statements**
- **Up to date market research**

Services Offered

- **Independent Advice.**
- **Supply research, market analysis and comment on alternative investment options, which are suitable for the risk profile of the Credit Union and recommendations where appropriate.**
- **Present specific proposals for reinvestment, prior to maturity of individual investments/ deposits. The Credit Union executes the movement of funds.**
- **Provide detailed quarterly investment reports, which include; summary of overall position, compliance summary, maturity profile and detailed breakdown of portfolio.**
- **Arrange quarterly meetings to review the performance of the investment portfolio.**
- **Structure proposals for general exemptions.**
- **Forward daily market update combined with quarterly review and regular updates on any major macroeconomics developments that may affect the investment performance of the fund.**
- **Provide ad-hoc support for specific queries.**

New Clients

When a Credit Union signs up with Dolmen Wealth Management, we prepare a one off assessment of the current investment strategy and a complete analysis of the entire investment portfolio. We prepare and present a report to you on the findings of this analysis and recommend a future path for the portfolio.

In providing this analysis, we will recommend an investment strategy which will take due cognisance of the your cash flow, flexibility and liquidity requirements. We provide customised recommendations to meet your specific requirements. All investment acquisitions and disposals are discussed with and approved by you and no changes in the investment policy can be made without your prior agreement.

In addition, DWM will recommend investments and deposits in financial institutions, which we consider to be of sufficient credit quality.

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Dolmen Wealth Management is a division of Dolmen Securities Ltd. Dolmen Securities Ltd is Regulated by the Financial Regulator.