



Pete McGarvey
Founding Director

*"When I set up **Benson McGarvey** in 1974 my ambition was to build a business that would deliver high-quality, honest and independent advice. I am proud that my co-directors and staff, most of whom have worked with me for many years, have shared that vision.*

Over the years our clients have become more financially sophisticated, the tax landscape has become more complex and the range and number of investment solutions available have increased enormously.

Our team, in turn, has grown – both in size and expertise – to meet these challenges. That is why I believe Benson McGarvey is better equipped than ever to manage your wealth effectively and to provide the tax-efficient financial solutions that you may need.

Finances lie right at the heart of every family's future. We know that successful people are concerned to ensure a future that is secure and free from financial worry. Choosing the right adviser – one with integrity and the appropriate expertise – will help significantly in achieving this.

Our clients include a diverse range of wealthy individuals, successful family-run and owner-managed businesses and Trustees of pension schemes. We advise solicitors, barristers and accountants, as well as people from a broad range of other professions. Our clients also include a large number of Britain's leading sports professionals and broadcasters, including many household names.

*There are three main areas that we focus on when helping our clients with their financial planning – **liquid assets**, **wealth management** and **alternative solutions**. This brochure explains them in more detail.*

We look forward to working with you to help you achieve your financial objectives."



BensonMcGarvey

Wealth management and tax solutions

"The best way to find a good IFA is by personal recommendation."

Times Online

"I have always had an excellent working relationship with Benson McGarvey."

Sir Martyn Arbib

Former Chairman and founder of Perpetual plc

"The advice I get from Benson McGarvey is like that I give my own clients: based on the highest of professional standards yet always to the point and accessible. Depending on them leaves me with one less thing to be bothered about in a demanding professional practice."

Maureen Baker

Barrister at Law, London

"I have dealt with Benson McGarvey for well over 20 years and have always been delighted with the quality of their advice and service. Their guidance has been invaluable to me."

Trevor East

Director of Sports, Setanta Sports

"I greatly appreciate and trust the advice given to me by Benson McGarvey, and my current sound financial position is in no small part due to their guidance over the years."

David Gower

Broadcaster and former England cricket captain

"If you're looking for a financial adviser you can trust then I can't recommend Benson McGarvey highly enough."

Gary Lineker

Broadcaster and former England football captain

"I have worked with Benson McGarvey for over 20 years. From the establishment of pension funds and business plans to the sale of my business under an MBO, the experience has been fantastic."

Colin Maber

Award-winning Nottingham architect

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Authorised and Regulated by the Financial Services Authority

BensonMcGarvey

Wealth management and tax solutions

Liquid assets

Making your cash work harder

There is an old saying that “cash is king”. Holding money in cash deposits such as bank or building society accounts has always been sensible.

It offers:

- **Security**
- **Potential to earn inflation-beating returns**
- **A bedrock on which other capital investment can be built**

But many investors overlook the opportunities available to help maximise returns from cash. A 1% per year improvement in interest on £100,000 is worth £1,000 every year. Over ten years this could be worth more than £15,000. It’s not just the interest that counts but the interest on the interest.

Choosing where to deposit your cash requires more than a quick glance at the newspaper “best buy” tables.

Benson McGarvey can:

- **Identify the best cash deposit rates available on the market – including instant access and notice accounts**
- **Offer you access to deposit accounts and interest rates not widely marketed**
- **Structure your cash holdings in a range of tax-efficient ways to improve your after-tax return**
- **Provide a regular review service to help ensure your cash continues to be wisely invested**

Wealth management

Building your investment portfolio

Wealth management is central to many people’s financial planning. Their wealth can be found in investment structures such as pensions, ISAs and other collective investments.

The starting point for us is to assess your current financial position and establish your overall needs and objectives. Nearly always we find that to achieve clients’ long-term goals a degree of investment risk needs to be built into the planning.

Why take investment risk? Historically, assets with higher investment risks attached, such as shares, property, commodities and bonds, have often produced superior investment returns to cash deposits.

We will explain clearly the potential downsides and volatility inherent within these investments. Our aim is to devise a tax-efficient wealth management solution that balances your needs with a level of risk that is acceptable to you.

We focus on strategies that ensure your investments are constantly and carefully monitored, that spread risk and that deliver active management by highly skilled investment professionals.

We think it is vitally important to hold regular financial reviews to help ensure that your investments remain aligned with your needs and objectives and attitude to risk.

Alternative solutions

Cutting-edge investments and tax planning

Benson McGarvey will never accept a “one size fits all” approach to wealth management. Because we treat all our clients as individuals, we try to find the right “mix” for you.

There are many interesting alternative investments available. We appreciate that, though they may not be right for everyone, they can prove valuable to many clients.

Some aim to achieve low-risk, low-volatility returns that complement conventional wealth management. Others have achieved phenomenal returns – even surpassing our own expectations.

We have years of experience in gaining access to tax-efficient opportunities. Alternative solutions can help reduce your tax liabilities, such as income tax, capital gains tax and inheritance tax. Using careful and appropriate planning, we have helped save some clients hundreds of thousands of pounds in tax.

The solutions and products we will consider include:

- **Funds of Hedge Funds**
- **Alternative Investment Market (AIM) portfolio funds**
- **Venture Capital Trusts**
- **Enterprise Investment Schemes**
- **Film Partnerships**
- **Property Partnerships**
- **Structured Products**
- **Life Settlements**
- **Private Equity**

When outlining any of these your Benson McGarvey adviser will explain clearly how they work and how they could benefit you.

