



ALPHA
WEALTH

FINANCIAL PLANNING &
ADVISORY SERVICES

An Irish Company



Creating Your
Happy Future

Simple & professional
financial advice



FINANCIAL PLANNING &
ADVISORY SERVICES

Finance made simple

Who we are?

Alpha Wealth is a dynamic, independent, financial advisory company. Our mission is to make finance simple for individuals, families and companies. We believe in conveying finance in a transparent manner and promise to deliver excellent customer service, ensuring that all your needs are met and your concerns addressed. We provide impartial financial advice to the people of Ireland.

What can we do for you?

We aim to give people from all walks of life the value they deserve at every encounter. Every individual has their own unique set of circumstances, which we strive to understand and assist them through. Financial planning has become increasingly important and we firmly believe that there are always potential solutions to the difficulties some of our clients face. Our ethos is to save you money, make you money and ensure that you are protected in the event of the unforeseen.



We make the process straightforward

Are you looking for financial advice?

We can help you more than you think



Managing your money for your future

- Savings & Investments
- Financial Planning & Budgeting
- Tax Planning



Protecting the important things

- Insuring your Mortgage
- Insuring your Family
- Insuring your Income



Building up your 'fun fund'

- Planning for your retirement years
- Pension advice



Business clients

- Maximising profits
- Protecting key people in the business
- Advising employees on retirement & protection plans



Looking after your health

- Understanding the building blocks of health insurance
- Better plans, greater discounts and identifying unused benefits.
- Maintaining cover, reducing costs

Managing your money for your future

Make your money work as hard as you do

At Alpha Wealth, we tailor savings advice to suit your circumstances. As well as this, we beat the low interest rate environment which the banks currently occupy, by giving you access to a wider market. It is our goal to help and advise individuals through their different financial life cycles enabling them to live comfortably now and in the future.

Fed up of low interest rates?

When you decide to not use your money for more than a day, you should ask yourself what interest will you receive in return for doing this. Our objective is to offer a broad range of savings and investment solutions so that when you do decide to save, it will earn the best return for you.

Whether you are a regular saver or a deposit saver, it is important to know what various forms of tax treatment the savings accounts are subject to. This is an area which we can contribute to by advising on accounts which are either tax free or subject to a lower rate of tax.

We endeavour to bring a little investment nous to how you structure your savings, and consider a portfolio approach to ensure they get spread across the various savings accounts on offer.



What are you saving for?



Children



Car



Holiday



House

Investments

Einstein called compound interest
**‘the greatest mathematical
discovery of all time’.**

It is important to ensure that you have a comprehensive comparison of domestic and international investment options outlining not only interest rates, but also factoring other important criteria which may influence your saving decisions.

What makes us different?

One of the things which differentiates Alpha Wealth is that we provide quarterly savings and investment reports, but we also ensure that your plans are transparent and tax efficient.

We also advise on existing investments. So if you ever feel in doubt where you should be investing your money, feel free to contact us for a second opinion.

We feel that it is important to keep track of how every Euro is performing and how it fits into your portfolio. Only then will we provide recommendations to you, in a format that allows you to assess and understand the recommendation before progressing forward.

It is important to know that we provide our clients with recommendations specific to their individual requirements. So, whether you want full capital protection or want to earn a potentially high return, we can help you find the best pathway forward for you and your money.



Protecting what's important

Many people do not realise the financial impact that an unexpected serious illness, injury or premature death can have on a family. The unfortunate reality is that Irish families are struck by these events every day and the impact can be significant and long lasting.

Protection is the most important part of financial planning. It is the practical way to ensure that if the worst were to happen, your family would have sufficient money to maintain their lifestyle.

Having a protection plan in place is an effective way of providing peace of mind knowing that you have protected the people and items that are most important to you.

Making sure you and your family are covered for the unexpected

Why might you need cover?

We advise clients in the areas of life insurance, mortgage protection, serious illness and income protection insurance.

We openly encourage all individuals to review their arrangements for three reasons:

1. They are paying too much for the cover they currently have
2. They are under-insured
3. They are over-insured.



Anyone who has a mortgage would have purchased mortgage protection. This is the area we always advise our clients to review, as it is inevitable that their circumstances have changed since taking out their mortgage.

This is for a number of reasons:

- They may have purchased cover which may not be required or necessary
- They may have had a period of interest only on their mortgage which would need to be reviewed in terms of the cover they have and loan outstanding
- They may have stopped smoking since taking out the mortgage
- They may have changed jobs
- They may have had children or have had more children.

There are also lesser known tax-effective protection options available to people, which our advisors can explain. These include plans such as Pension Term Protection, which is a protection plan with tax relief (individuals do not have to have a pension to avail of this type of plan).

Benefits of protecting what's important

Peace of Mind

Mortgage Protection will ensure your mortgage is cleared if you die.

Protection

Your family is safeguarded from a substantial financial burden.

Increased security

You can add cover for many serious illnesses.

Flexible

Option to increase cover on certain life events, like approval for a new mortgage or an increase to an existing mortgage.

Inexpensive

The level of mortgage protection cover reduces from year to year as the amount you owe on your mortgage goes down. Mortgage protection policies are sometimes referred to as 'reducing term cover'.



Building your 'fun fund'

Pensions are made over complicated by an industry which uses a lot of jargon! Very simply, they are just savings plans with great tax benefits.

What will your retirement years look like?

We try to take the guesswork out of what retirement will look like. We like to call it planning towards financial freedom with your 'fun fund'.

Whether the ambition is to retire early, or to be able to have certain luxuries, the importance of advice is paramount.

Whether individuals, or companies, we help our clients to understand the options available, allowing them to make the best possible decisions with regards to their retirement years. We start by assessing your current financial circumstances and future plans; and then advise accordingly, whilst clearly explaining every step of the process.

We understand that some clients may have existing relationships with advisors, which we respect, and we do not put clients under any obligation to take our advice, or services. The big message, however, is to get sound information from an expert, and sometimes a second opinion is the best tonic.

Fund choices are becoming increasingly complex. It is important to have an informed advisor to assist you in your decision making process. Although pensions have come under some criticism of late, they still remain one of the few tax effective schemes for all types of tax payers.



We make the process straightforward

Every individual has a different vision of what their retirement will look like, so we do our best to ensure that your plan will reflect your vision. We ensure a full review of your financial requirements ensuring that your retirement plan is tax efficient and fits your financial plans, and expected outcomes.

Our services include:

- Explaining what contribution levels are required and the most appropriate savings vehicles to use, whether it be a conventional pension, or a self-administered scheme
- Up to date advice on the time-scales and options available at retirement
- Advice on consolidating pensions from several schemes into one and dealing with plans from previous employment or paid up pension schemes
- How to use AVCs (Additional Voluntary Contributions) up to the last day of employment to reduce your taxable income and increase your retirement nest egg
- For those coming close to retirement, we strive to provide suitable options, based on what is relevant to you, rather than a form filling exercise
- We provide straightforward solutions to our clients. How to maximise your tax free cash at retirement and investment advice relating to these funds
- We ensure that fees are transparent and we shop around between the various providers to get the most competitive rates, tailored to your needs.



Business Clients

Business owners are primarily focused on the growth of a business, but consideration must also be given to:

- Getting a better return for company money
- Ensuring the business is protected if anything happens to key individuals
- Ensuring that the business has provisions for the estates of Shareholders in the event of premature death
- Tax efficient extraction methods for personal wealth
- Pension planning for employees and directors.



Maximising Profits

Many Irish companies hold cash reserves on deposit or in a current account. Such accounts have traditionally been seen as the best solution to cash flow and savings needs. This way of saving can be harming to a company's income generation.

Why deposits can be an inefficient way to hold corporate money:

- Today, deposit accounts are paying historically low rates
- There can be a number of taxes due to a company when they save through traditional deposit accounts.

By way of direct investment companies are subject to unfavourable tax charges including:

- Income subject to corporation tax of 25%*
- Potential 20% close company surcharge
- Potential 33% CGT on sale of direct investments.

By saving regularly with the option of also investing a lump sum, companies can gain access to:

- Avoiding the close company surcharge
- A varied fund choice, allowing you to spread company money in a way that suits your specific needs
- Funds which target specific outcomes.

*Correct as of September 2016


Business Protection

Ever thought about what would happen if you or your business partner passed away?

Business Protection provides a lump sum through a life policy so that the next of kin's shares are purchased back by the remaining directors and thus allows the deceased family to be looked after while the remaining directors can retain control of the business.

Key risks to a business

- What effect on your business would there be if a key shareholder or director passed away?
- What would happen to your partner's share of the business?
- If your partner's family inherited the share of the business how would you feel about them becoming involved in the day to day running of the business?
- Would you have the funds to buy them out and or be able to continue to provide their share of the profits on an ongoing basis?
- How would your family survive financially if you were to pass away and the business couldn't provide your family with a lump sum pay-out or an annual income from the business?



Advising employees on retirement & protection plans

We provide financial advisory clinics for all employees and give workshops, either one to one or in groups, as well as presentations to staff. We have done this previously for some of the largest companies in Ireland, such as VMware, Citco, PFH Technology Group and OtterBox.

These include:

- Financial budgeting
- Protection and Insurance
- How to achieve the best returns on savings
- Reducing bank charges
- Mortgages
- Incentives to reduce tax.

Group Risk Cover

We provide group risk cover for small, medium to large companies and our independence allows us to achieve the best rates for companies across the market.

- Death in Service
- Illness
- Income Protection Cover.

Group risk cover allows companies to offer employees special benefits that will compensate their families in the event of death or disability. Life cover can bring employees peace of mind, as they know that their families will be looked after if they die.

*Dividend Withholding Tax is not deducted on dividends paid by Irish resident companies to other Irish tax resident companies.





Live each day like you have a significantly better health insurance plan.

Health insurance gives peace of mind that you will receive medical treatment quickly and where you want. While the HSE will usually provide treatment, patients may not know how long they will be on waiting lists for and therefore opt for private medical insurance to aid a swift recovery.

We ensure that you understand the building blocks of health insurance and can help you avoid confusing, even misleading, lingo, which will ultimately end up saving you money.

Feeling sick and unwell due to rising health insurance costs?

We are aware that many people can become lost when trying to find the most suitable product for their needs and budget. This is why we offer a comprehensive service to help you navigate through the world of Irish health insurance.



Always seek independent advice when your health insurance renewal is due. Insurers are product producers and sellers. So regardless of how good, bad, appropriate or cheap a plan is, the insurer's first course of action will be to sell it to you before they would direct you to another insurer. We analyse the entire market to ensure the cover you need is the most appropriate to your needs.

Our Team

The Team at Alpha have over 50 years of financial services experience between them. Nicholas Charalambous, Director, describes the team: "I am delighted with the blend of skills and attributes of each member of the team. Coming from a diverse background of boutique and large financial institutions, we all share the same vision of what is important to Alpha Wealth which first, and foremost, is the client."

The advisory staff are all QFA qualified, which is crucial in this highly regulated environment. We understand the importance of relationships, and as a growing company, how we deal with our clients is what differentiates us from the other advisory companies in Ireland.



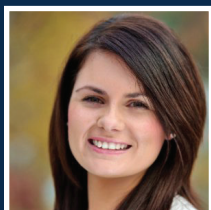
NICHOLAS CHARALAMBOUS - QFA Managing Director

Educated in London, Nicholas has a Bsc Economics degree from the London School of Economics. Before moving to Ireland, he worked in London, in Investment Banking for over 5 years, in one of the World's largest Banks, Merrill Lynch. For the last 20 years, Nicholas has worked in Financial Advisory, in institutions including AIB and Ulster Bank providing a broad level of advice to the Bank's clients. He has extensive knowledge of the financial services environment in Ireland, and his specialties are managing client portfolios and providing specialist advice to all types of individuals, pension investors, and companies alike.



REBECCA O'CALLAGHAN - QFA Financial Services Director

Rebecca joined Alpha Wealth in December 2013. She is a graduate of the University of Limerick with an honours degree in Accounting and Finance. Rebecca has worked for large Multinationals both in Ireland and in the Isle of Man. Rebecca's previous roles were in broader Insurance markets and this experience has proved invaluable to the increasingly more diversified and heavily regulated Financial Services market in Ireland. Rebecca has been promoted twice since joining and is integral to the company. She is not only managing the Administration department and overseeing all aspects of Alpha Wealth but also operating as a Para-planner dealing with more complex aspects of clients Financial affairs alongside one of the Senior Financial Advisors.



TRACIE MOONEY - QFA Financial Services Manager

Tracie joined Alpha Wealth in 2015, previously having completed a Degree in Business Studies & Marketing. With over 10 years of Finance experience, 6 of which were in Permanent TSB where Tracie worked in Finance and administration. Tracie's role is to manage all functions of Business in Alpha Wealth. This includes overseeing all Life, Pension & Investment Business through various platforms of Personal, Company and Pension Investors. Tracie manages client portfolios and is also fully responsible for liaising with all Product Providers and Life Offices with which Alpha Wealth has agencies and overseeing the Financial Advisors work. Tracie is also responsible for the Compliance function for Alpha Wealth.



VERA O'SULLIVAN Accounts Manager

Vera has over 12 years' experience in a Legal & Financial Services background having worked in G.J. Moloney Solicitors in Cork as a Legal Executive for over 11 years. Vera helped establish Alpha Wealth and is responsible for all aspects of the Accounting function within Alpha Wealth.



Maureen O'Sullivan Senior Financial Administrator

Maureen O'Sullivan joined Alpha Wealth in 2016 as a Senior Financial Administrator Wealth initially with a view to Financial Advisory. A graduate of the Cork Institute of Technology (CIT), where she obtained an Honours Degree in Business and Recreation & Leisure Business Management. Maureen comes to us from a more diverse background of Leisure & Business Management. Maureen's initial role is to liaise with all Product Providers and is accountable for managing Client's Portfolios. Also included in Maureen's role is overseeing all Life, Pension & Investment Business through various platforms of Personal, Company and Pension Investors. Having previously worked in the Health Insurance sector she has valuable customer service experience which she now illustrates for Alpha Wealth. She is currently undertaking the Professional Diploma Financial Advice.

Testimonials

Nick, & his Team, held a very informative Financial Advisory Clinic for the team at OtterBox. It was greatly received by team members and provided assured advice to the team on personal finance matters. Follow up clinics are planned.

Niall O'Donovan, Finance Manager EMEA, Otterbox



Nick helped open my eyes to what I wasn't doing with my hard earned savings, he made suggestions, was informative and gave me valuable advice. I'd highly recommend Alpha Wealth's services to anyone.

Paul Kilcoyne, VMware

I would like to recommend Alpha Wealth. I have consulted with various advisors on different topics; healthcare, mortgage & personal finance. They are very knowledgeable and strive to do the best for you. I use Alpha wealth for their expertise and professionalism and would have no hesitation recommending them to friends, colleagues and business associates.

Eva Byrne , Channel operations specialist, Aruba Networks

Alpha Wealth manage my Protection, Pension and Investments. They have advised me on ways I could save money and constantly review my plans and update me of any relevant changes. They go beyond a traditional financial advisor. They do this in a clear manner and I would have no hesitation in recommending them to anyone.

Pat Noonan, Veterinary surgeon

Nick of Alpha Wealth, reviewed my insurances and advised me on ways I could save money and tax effective plans also which did the same thing but avail of tax relief. He did this in a clear manner and it is clear he is very knowledgeable in the area. I would highly recommend Nick Charalambous for his financial expertise and knowledge and that this process didn't cost me a penny, and saved me quite a few and was surprisingly little hassle involved.

MSL Cork Mercedes-Benz



Alpha Wealth manage my Protection, Pension and Investment holdings. They continue to advise me on ways I could save money and constantly review my plans and update me of any relevant changes. They go beyond a traditional financial advisor. They do this in a clear and professional manner and I would have no hesitation in recommending them to anyone.

Mark Murphy BE MSc CEng MIEI, Mark Murphy Consultancy Ltd

Alpha Wealth have extensive knowledge of the deeper technical side of some of the issues facing business owners particularly in relation to the increasingly complex area of the Pension Cap and how to deal with this area. He saved me a significant amount on my insurance costs and I managing accounts including deposits and Tax efficient deposit alternatives. I would highly recommend Alpha Wealth for their financial expertise and knowledge particularly as they do not charge for their financial reviews.

Pat Twomey, Managing Director, Twomey's Bakery

Nick of Alpha Wealth, reviewed my pension plans from previous employment and advised me which he did in a clear manner and clear he is very knowledgeable in the area. He also advised on savings and deposits and I would highly recommend Nick Charalambous for his financial expertise and knowledge.

Joyce O' Keeffe, Management Specialist, Oxford International



We became aware of Alpha Wealth following some extensive research on the Internet. From the very first contact we had with them on their website, we found them to be extremely helpful and clear in their communication. We met Catherine, one of their consultants and our application was submitted and processed very quickly. Her approach was excellent and she did not try to push any excessive policies on us. All in all it was a great experience and I would highly recommend Alpha Wealth.

Michael Liddane, Senior Accountant, International Reporting & Compliance, Gilead Sciences

I have had the pleasure of attending an Alpha Wealth Seminar on Business Protection Insurance this year. The seminar was very informative and professional and I would have no hesitation in recommending Nick and his expert team for all your business and personal planning needs.

David Gaffney, Partner, Gaffney Solicitors



Alpha Wealth, reviewed my existing company pension plans which I had one from a previous employment and one through my current employment of which they assessed and researched the pension market extensively on my behalf and amalgamated them into the one Company pension scheme which enhanced my overall fund and reduced my costs going forward. I would highly recommend Alpha Wealth's Financial Consultants as they take a direct and active interest in their clients' individual needs

Hugh Finnerty



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