



FINANCIAL PLANNING &
ADVISORY SERVICES

An Irish Company

Finance made
Simple

Straightforward
& professional
financial advice

You can book a consultation on www.alphawealth.ie
T: +353 021 206 1780 E: info@alphawealth.ie





FINANCIAL PLANNING &
ADVISORY SERVICES

Helping you achieve financial freedom

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. 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.



Providing
Independent advice

Financial planning

Deposits/Investment solutions

cheaper mortgage,
business cover

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

Creating your happy financial future

Make your money work as hard as you do

We provide investment and deposit options to individuals and corporations.

Given the low interest rates and high tax rates, your money is earning practically 0% in the Bank, Post Office, & Credit Union and losing value when accounting for inflation.

At Alpha Wealth we prioritize making your money work harder for you and will explore the best options available in the market place. We advise on, and manage, existing investments on behalf of clients and feel it is extremely important to be aware of the RISKS associated with any monies invested.

We endeavour to apply our investment knowledge to best structure your savings & portfolio to ensure they are spread across the best savings accounts on offer.

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.



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?

Our Advisors have great experience, having worked in some of the world's largest Banks (such as Merrill Lynch & Morgan Stanley) and in a non-pushy way, we provide advice on a range of investment solutions to meet our client's needs.

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.

Making sure you and your family are covered for the unexpected

Why you should review your arrangements now?

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.



If you have a mortgage or looking for a mortgage talk to us about reducing the cost of your mortgage protection.

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 'Nest Egg'

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 'nest egg'.
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.



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?

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



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.

Full Service Financial Advisor

For Mortgages,
Health Insurance
& Tax Schemes

Mortgage advice: Helping you on the property ladder

- Budget Calculator – This will help calculate how much you have available to save
- Savings Calculator – This will determine how much you need to save each month
- Building a deposit - Adequate planning and advice around recognised saving and investment principles, the necessary funds can be accumulated to secure that vital deposit for a property in the future.
- Review your Recommendation
 - Alpha Wealth can provide a recommendation report based on your personal requirements.

Health insurance

Did you know that over
80% of people in Ireland are
paying more than they should
for Health Insurance?

Alpha Wealth provides simple professional advice on the Private Health Insurance market. 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.

Tax Relief Schemes: The Employment Investment and Incentive Scheme

Reduce your tax by 40%

The EIS is a tax relief incentive scheme providing individual investors with the opportunity for income tax relief of up to 40% on investments in certain qualifying companies.

Talk to us today for more information.

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

Managing Director

With a Cypriot background and raised and educated in London, Nick has worked in Investment and Private Banking for some of the biggest banks in the world. With over 25 years financial services experience in Cork, primarily working as a Financial Advisor with AIB and

Ulster Bank. He has built up extensive knowledge of the financial services environment which he shares with his clients in many different areas of personal finance.



CLIONA O'DONOGHUE

Director of Business Development

Cliona O'Donoghue is Director of Business Development at Alpha Wealth. She has over 20 years experience in business development primarily in the pharmaceutical industry having worked with large multinational companies. Cliona has been recognised as an elite

performer several times over her career for excelling in her role. She holds a BA from (U.C.C.) an MSc. In Multimedia Technology (U.C.C.) and a H. Dip in Management & Marketing (U.C.C.).



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 is managing and overseeing all aspects of Alpha Wealth but also working as a para-planner dealing with complex issues alongside one of the Senior Financial Advisors.



TRACIE MOONEY

Financial Services Manager

Tracie joined Alpha Wealth in 2015. Having completed a Degree in Business Studies & Marketing in 2005 & with over 17 years of Financial Services experience, Tracie's role is to manage all functions of the Business in Alpha Wealth. Specifically, this would include

overseeing the Investment Business through various platforms of Personal, Company & Pension Investors. Tracie manages client portfolios and is also responsible for liaising with all product providers with which Alpha Wealth has agencies as well as working directly with our Senior Financial Advisors.



David Looney Senior Financial Advisor

CFP & QFA Qualified

David works as a Financial Planner in Alpha Wealth. He is CFP (Certified Financial Planner™) & QFA qualified and has an extensive knowledge of the Financial Services Industry having previously worked in the banking sector. He is a graduate from UCC with a Bachelor

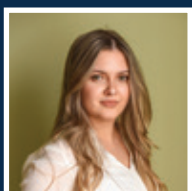
Degree in Government & UCD with a Graduate Diploma in Financial Planning.

David is committed to helping clients achieve their financial goals and getting their money working harder for them. His role includes advising in the areas of Savings & Investments, Retirement Planning, Protection and Tax & Estate Planning.



Keenan Cunningham Marketing and Business Development Manager

Keenan has a great passion for Marketing and Business Development and is QFA qualified. He has completed a Bsc (Hons) degree in International Business with French at Cork Institute of Technology in 2020. Keenan's role at Alpha Wealth is to manage the Marketing and Business Development functions.



RACHEL DOWNEY Financial Advisor

Rachel joined Alpha Wealth in 2017. She is a graduate of CIT with a First Class Honours in International Business & French and also holds a diploma from IUT Lyon in Mixed Management in an International Context. She is also QFA qualified. Rachel is responsible for all aspects of the administration department, business pipeline & compliance for Alpha Wealth.



CIARA TYRELL

Senior Life and Pensions Administrator

Ciara joined Alpha Wealth in 2022. Having begun her Financial Services career in Retail Banking in AIB, she quickly progressed to the role of Personal Sales Advisor while completing her QFA Designation with the Institute of Banking. Prior to joining the team at Alpha

Wealth, Ciara worked as a Financial Planning Administrator with a focus on Life, Pensions and Investment products.

Testimonials

Nick and 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, saved me quite a few and there 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 it's 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



ALPHA
WEALTH

Unit 2 Eastgate Village, Little Island, Cork

T: +353 (0)21 206 1780

E: info@alphawealth.ie

www.alphawealth.ie



Company no: 520804
VAT No: 3089433MH

Registered in Rep. of Ireland.

Registered Address: Unit 2 Eastgate Village,
Little Island, Cork, Ireland. Alpha Wealth Limited
is regulated by the Central Bank of Ireland.
Director: N. Charalambous.

Take control of
your finances NOW -
contact us

You can book a consultation on www.alphawealth.ie