ALPHA WEALTH

FINANCE. MADE. SIMPLE.

SAVE
INVEST
RETIRE

Helping you put your money to work

www.alphawealth.ie
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ALPHA WEALTH

FINANCE. MADE. SIMPLE.

Empowering You Towards Financial Freedom

Who we are?

Alpha Wealth is one of Ireland's leading financial advisors, helping individuals and businesses achieve their financial goals. With over a decade of expertise and €250M+ in managed assets, our mission is simple: to make your money work as hard as you do.

- QFA & CFP® Certified Advisors.
- Over 4,000 clients nationwide.
- Transparent, impartial advice with no hidden fees.

What can we do for you?

Alpha Wealth is here to assist you, your family and your business with your financial decisions in every aspect of your life so that you can get your money working harder for you.

Are you looking for financial advice?

SAVE
INVEST
RETIRE

Your Future Starts Today We believe financial planning should be straightforward, transparent, and tailored to you. Whether you're saving for your first home, investing in your future, or planning your retirement, Alpha Wealth has the expertise to guide you every step of the way.

Savings & Investments

Grow Your Wealth with Confidence

- Maximise your returns with tailored savings strategies.
- Explore tax-efficient investment options.
- Protect your portfolio with expert risk management.

Retirement Planning

Plan for the Life You Deserve

- Simplify pensions with jargon-free advice.
- Consolidate multiple pensions for better efficiency.
- Learn how to reduce your taxable income with AVCs.

Creating your happy financial future

Make your money work as hard as you do

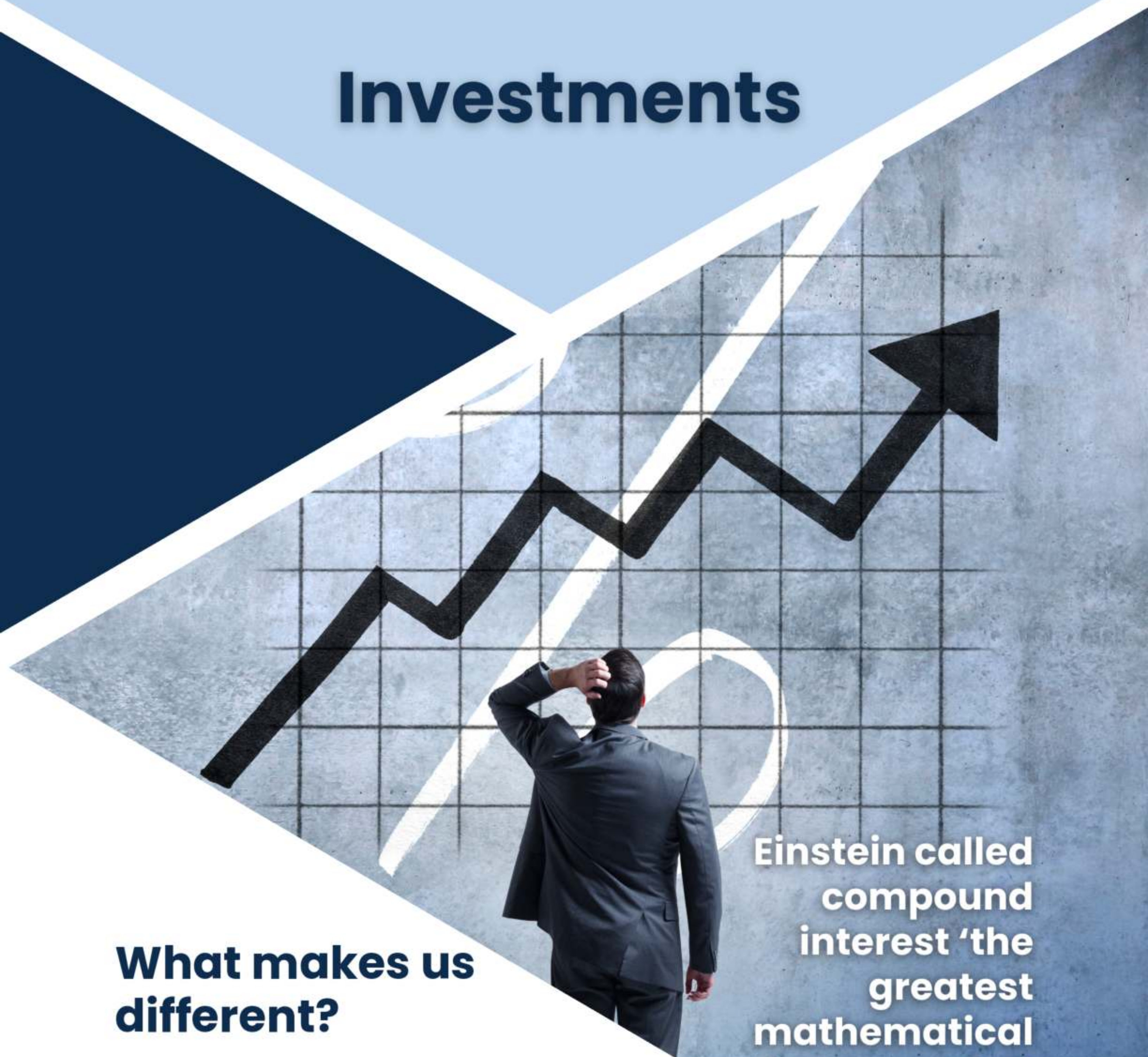
We provide investment and deposit options to individuals and corporations. Whether you're saving for a house, a wedding or your children's education, we can guide you to the best saving rates to make your aspirations a reality.

Most people put their savings into a regular savings or deposit accounts. That will give you a predictable, low rate of interest; you get a little extra on top of what you put in. We have seen high levels of inflation in recent years and Irish savers are losing value on their hard earned savings sitting idle in Bank, Post Office, & Credit Union accounts earning little interest. 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.

At Alpha Wealth we prioritise 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.

Everyone should have a Financial Plan to ensure they are doing the most they can with their money.

Investments



Einstein called compound interest 'the greatest mathematical discovery of all time'.

What makes us different?

Our unique approach, Finance Made Simple, reflects our commitment to making financial planning straightforward and accessible. Our Advisors are financial experts, having worked in some of the world's largest Banks and 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.

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.

The earlier you start saving, the better. Compound interest is like a snowball—small at first but grows exponentially over time.

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 an 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:

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

Mortgage Protection & Life Insurance Reduce Your Costs Today

If you have a mortgage, you likely already have mortgage protection in place—but when was the last time you reviewed it? Life changes, and so do your financial needs. We always advise our clients to reassess their cover to ensure they're not overpaying or underinsured. If you're paying more than €25 per month, it’s worth having a conversation with us to explore potential savings and better options.

Benefits of protecting what’s important

Peace of Mind
Protecting what matters most gives you peace of mind, knowing your loved ones will be financially secure if the unexpected happens.

Protection
Life insurance ensures that your family is supported and protected, helping to cover mortgage repayments, living expenses, and future financial needs should you pass away prematurely.

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.

The level of mortgage protection cover reduces from year to year as the amount you owe on your mortgage goes down.

Do you want to Retire Early?

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 take the guesswork out of what retirement will look like. We like to call it planning towards financial freedom. Whether the ambition is to retire early or to reduce the amount you work, 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 many clients already have trusted relationships with advisors, and we respect that. At Alpha Wealth, there is no obligation to take our advice or services—we simply believe that informed decisions lead to better financial outcomes. Sometimes, a second opinion from an expert can provide fresh insights and greater confidence in your retirement planning.

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.

Tax Planning

As trusted financial advisors, we are committed to helping you maximise your wealth and minimise your tax liability. Here are four essential strategies we can help you with to optimise your tax planning to ensure you're paying the least amount of tax possible

Four Ways We Can Help You Reduce The Tax You Pay:

- **Maximise Your Pension:** Focus on your pension and making regular contributions to ensure significant tax benefits.

- **Employment Investment Incentive Scheme (EIIS):** Explore the Government's EIIS Scheme for significant tax-back advantages.

- **Gift Allowance for Your Children:** Utilise the Gift Allowance Scheme to reduce your overall tax bill effectively.

- **Claim Expenses:** Using the Revenue Online System (ROS) to ensure you are claiming all relevant expenses.

Business Clients

Safeguard Your Business' Future with Alpha Wealth's Strategic Financial Planning

Business Protection

As a business owner, your primary focus is on growth and success. However, strategic financial planning is essential to safeguard your business and maximize its financial potential.

Key considerations include:

- **Maximising Returns on Company Funds** – Ensuring surplus company funds are working effectively to generate higher returns.
- **Protecting the Business & Key Individuals** – Putting measures in place to safeguard the business in the event of the loss of key personnel.
- **Shareholder & Succession Planning** – Ensuring provisions are in place for shareholders' estates in the event of premature death, protecting both the business and the families involved.
- **Tax-Efficient Wealth Extraction** – Structuring financial strategies to extract personal wealth from the business in the most tax-efficient way.
- **Pension Planning for Employees & Directors** – Implementing pension schemes that benefit both the business and its people, securing long-term financial stability.

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.

Employee Financial Wellness

What we offer

At Alpha Wealth, we offer financial wellness sessions that are tailored to the unique needs of your organisation. Our team of financial advisors will work with you to develop a customised program that addresses the specific financial challenges facing your employees or members. We'll cover everything from budgeting, best place for saving to retirement planning and investment strategies.

Why is Employee Financial Wellness Important?

- 71% of employees cite the cost of living as a main cause of financial stress & anxiety
- 57% of employees worry about their finances
- The main causes of stress and anxiety for 47% of employees is uncertainty about the future

Book Your Session Today

- **www.alphawealth.ie**

Simple & Professional Financial Advice

Why Engage with a Financial Advisor?

Expert Guidance & Strategy – A financial advisor helps you create a clear, tailored strategy to achieve your financial goals, ensuring you make informed decisions.

Maximising Wealth & Returns – Advisors help optimise investments, savings, and tax efficiencies to grow and protect your wealth over time.

Tax Efficiency – A financial advisor ensures you take advantage of available reliefs and structure your finances tax-efficiently.

Ongoing Support & Financial Reviews – Financial landscapes change, and regular reviews with an advisor ensure your plan remains aligned with your goals.

Adapting to Life Changes – Whether you're buying a home, starting a business, changing careers or planning for retirement, an advisor helps you navigate key life stages with confidence.

Protection – From life and business insurance to estate planning, an advisor ensures you and your family are financially secure against unexpected events.

Retirement & Pension Planning – Advisors ensure you are on track for financial security in retirement, making the most of pension schemes and tax benefits.

Objective & Impartial Advice – Unlike banks or product providers, an impartial financial advisor provides unbiased advice tailored to your needs, not tied to any one financial institution.

Our Team

With over 60 years of combined experience, our QFA & CFP® qualified financial advisors provide clear, impartial guidance you can trust.

David Looney
Financial Advisory Director, CFP & QFA

David 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 of U.C.C. 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.

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.

Ciara Tyrell Senior Paraplanner

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.

Ruth Murray Marketing Manager

With over eight years of experience in international and national marketing campaigns, Ruth brings a diverse background across industries. Ruth previously served as Senior Brand Manager at Otter Products' EMEA and as Senior Digital Marketing Executive at Fónua. Before that, she worked with Tourism Ireland as a Marketing Executive for Asia and the Middle East in Dubai. Ruth holds a Postgraduate Diploma in International Business Development and a Bachelor's Degree in Commerce International, Chinese Studies and Marketing.

Kerri Hourigan Marketing Executive

Kerri holds a BA and a master's in Management and Marketing from UCC, with experience in sales and customer relations. She joined Alpha Wealth in March 2024 as part of the Business Development and Marketing team.

Nicholas Charalambous
Managing Director

With a Cypriot background he was 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.) as well as a Diploma in Artificial Intelligence (U.C.D.)

Tracie Mooney
Financial Services Manager

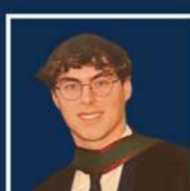
Tracie joined Alpha Wealth in 2015 having completed a Degree in Business Studies & Marketing. With over 17 years in Financial Services, Tracie's role is to manage the Investment Business through various platforms of Personal, Company & Pension Investors. Tracie manages client portfolios and is also responsible for liaising with all product providers with which Alpha Wealth has agencies as well as working directly with our Senior Financial Advisors.

Aoife Nagle
Senior Administrator Manager

Bringing over a decade of experience as a financial planning administrator. A Business Studies graduate from Cork Institute of Technology (2011) and a Qualified Financial Adviser (QFA),

Laurna McHugh
Life & Pensions Administrator

Laurna, is a graduate of UCC in Applied Economics with an MSc in Management and Marketing. She joined Alpha Wealth in 2024. As part of the finance administration team, she manages client accounts and supports seamless financial operations.



Josh Clarke
Life & Pensions Administrator

Josh holds a B. Comm from UCC & a Master's in Investment & Asset Management receiving first class honours. He joined Alpha Wealth in 2024 as part of the finance administration team & is completing his QFA's with goals of becoming a financial advisor.

Testimonials

What our clients say

Trusted by thousands, rated 4.9⭐ on Google – because your financial future deserves the best.

I have worked with Nick from Alpha Wealth for over five years now and cannot recommend him and his company enough. Nick is highly experienced in the industry and takes the time to understand and explain the best options for his clients. He is thorough in assessing your current financial position, discussing your priorities, and understanding where you aim to be in the short, medium, and long term. Nick then crafts a robust plan to help achieve these goals. I am truly grateful for Alpha Wealth's professional advice and look forward to continuing to work with Nick and the team for years to come.

John Barron

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

I went into this consultation with an amount of financial objectives and was not sure if they could be met. The consultation was excellent and Nick has given me a roadmap on how to reach my objectives. The required steps by me were explained in a very straight forward manner and all made perfect sense. I would highly recommend the services of Alpha Wealth.

Eric Bergin

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

Financial Consultations

What we offer

Core Review

For individuals looking for a structured financial consultation to improve their personal finances.

€199.00*

What's Included:

- **Savings & Investments**-Get better returns (4-5%+ p.a.)
- **Retirement Planning** – Build a tax-efficient pension strategy
- **Mortgage & Loan Advice** –To get lowest rates possible.
- **Tax Savings** – Reduce your tax bill
- **Financial Budgeting** – Smart money management

Platinum Review

For individuals earning €100K+ salary or couples earning €150K+ or over €100K+ investible assets looking for an advanced financial strategy.

€349.00*

What's Included:

- **Everything in Core Review, plus:**
- **Wealth Management** – Improve investment returns
- **Tax & Estate Planning** – Protect & transfer wealth tax-efficiently
- **Pension Optimisation** – Maximise long-term growth
- **Personalised Portfolio Review** –Align assets to goals

**Prices correct at time of print but may be subject to change*

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Your financial journey starts here – Save, Invest, Retire with Alpha Wealth

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3089433MH

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

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