

# HERITAGE WEALTH

Financial Planning & Wealth Management

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*At Heritage Wealth we build solid, long-term client relationships founded on mutual trust, financial clarity and expert guidance.*

HERITAGE WEALTH  
FINANCIAL PLANNING



# WELCOME

Heritage Wealth is an independently owned Financial Planning & Wealth Management practice. We specialise in providing financial planning and wealth management services to clients looking to plan and achieve their personal and financial goals.

You may wish to retire at a certain age, provide your children with a third level education or look to extract funds in a tax efficient manner from your business. Whatever life stage you are at, it is never too early or too late to start planning.

## OUR 5 CORE PRACTICE AREAS:

- Investment Advisory Services
- Retirement Planning
- Financial Planning for Businesses and Individuals
- Family & Business Protection
- Estate Planning & Wealth Preservation

Our clients consist of Business Owners, Executives, Directors, Self Employed, Private Investors, Families, Charities and Organisations.

## OUR FOCUS

We are focused on you, our client.

At Heritage Wealth, we will advise you on how to realise your overall financial goals through customised financial planning and wealth management services. We will take the time to learn about you, where you are now and where you want to be.

We operate a fully integrated, end-to-end advisory service and aim to be our clients trusted advisor and a source of reliable, independent advice.

## OUR OFFERING – WHAT YOU CAN EXPECT FROM US:

- Tax efficient solutions and structures
- A highly personalised, tailored service
- Unbiased and independent advice
- Our market leading investment offering
- Financial clarity through comprehensive cash-flow modelling
- Qualified professional staff with invaluable international experience

## OUR DISTINCTIVE APPROACH

At Heritage Wealth, we will work with you to ensure that you have a clear direction for your finances.

We will determine if there are any obstacles or anomalies in your current position and prioritise your lifestyle and financial objectives. We will then develop a tailor-made strategy to illustrate what steps need to be taken to ensure that you are secure and confident in your short, medium and long term financial position.

# YOUR INDEPENDENT PARTNER AND ADVISOR

Gerard O'Brien has built a distinctive and invaluable background in law and international financial advisory, allowing him to employ financial strategies and methods that are unique to the financial services industry in Ireland today.



For the past 16 years, he has been guiding clients globally through the various complexities associated with financial planning and wealth management. Gerard has built a strong reputation for delivering high-quality advice and excellent results for clients.

He was most recently a Senior Advisor at Bank of Ireland Private Banking for 8 years, where he advised clients in all areas of investment management, retirement and succession planning.

Up until 2007, Gerard was a Senior Advisor for 7 years to clients based in Europe, Africa and the Middle East, where he advised on investment opportunities, estate succession and tax efficient structures with the leading global advisory firm, HSBC Private Banking.

Gerard is qualified to the highest levels in law and finance, both in Ireland and Internationally. He recently obtained the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation, considered to be the world's most prestigious financial planning qualification. Gerard is a member of the Financial Planning Standards Board (FPSB Ireland) and The Institute of Banking.

## FINANCIAL QUALIFICATIONS

- CERTIFIED FINANCIAL PLANNER™ CFP® - Financial Planning Standards Board Ireland
- Graduate Diploma in Financial Planning - University College Dublin
- Qualified Financial Advisor QFA - The Institute of Banking (Ireland)
- Corporate Finance - Chartered Institute for Securities & Investments (UK)
- Financial Planning Certificate - The Chartered Insurance Institute (UK)

## LEGAL QUALIFICATIONS

- Law Degree LL.B (Hons)
- Masters of International Commercial Law (LL.M)



# INVESTMENT ADVISORY SERVICES

Our investment approach is predicated on the notion that a sensible asset allocation framework provides the basis for a properly constructed portfolio.

## ROBUST INVESTMENT PROCESS

We maintain that tax efficient solutions and our robust investment process, along with a comprehensive understanding of a client's needs, objectives and constraints, will enable us to design client portfolios that are properly balanced and likely to yield sustainable long-term investment returns.

### KEY INVESTMENT CONSIDERATIONS:

- Your risk tolerance and capacity
- Tax efficient structures
- Asset allocation
- Your target return objective
- Global diversification and low correlations
- Liquidity & time-frame
- Your existing asset mix

### GLOBAL INVESTMENT SOLUTIONS:

- Corporate & Government Bonds
- Deposits
- Capital Secure Investments
- Structured Products (EUR, STG & USD)
- Exchange Traded Funds (ETF's)
- Property Investments
- Private Equity
- Multi-asset risk targetted portfolios
- Direct Equities

### OUR INVESTMENT PHILOSOPHY:

- We adopt a prudent and careful approach with a focus on protection of capital over the long term;
- We take a global view of the markets, with global experience and perspective;
- We know that tax efficient structures and cost management are key considerations;
- We maintain that diversification (across assets, manager's, sectors and regions) is key to your portfolio's success;
- We will assist you in allocating to the world's leading asset managers and asset classes;
- We advise our clients not to chase the returns, and make sure you adhere to your personal risk profile;
- We work tirelessly to carefully balance risk and return at all times.

# RETIREMENT PLANNING

There are a complexity of rules governing the vast range of retirement planning options that are available to you. It is therefore important that once you have made the decision to fund for your retirement, that specialist and independent advice is sought in order to provide you with the most suitable retirement planning structure.

How much you should be saving will depend on your requirements at retirement. However, clients should not delay saving for their retirement. The earlier the contributions begin, the greater the investment value at retirement. This is not only due to the fact that more contributions can be made, but also due to the power of compounding.

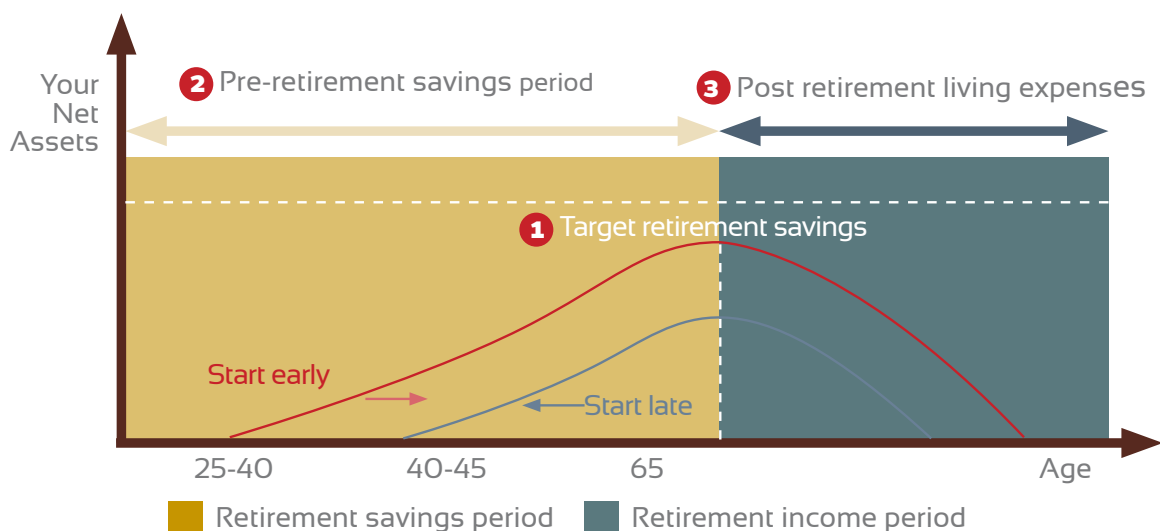
## RETIREMENT PLANNING CONSIDERATIONS:

- Retirement goal setting
- Designing the investment strategy most suitable to your age and risk tolerance
- Analyse pre and post retirement options: Annuities & Approved Retirement Funds (ARF)
- Pension Reviews & Audits
- Cash extraction from your business
- Maximising tax efficiency and relief's
- Self-administered and self-directed structures

## WE DEVISE RETIREMENT PLANS FOR:

- Business Owners & Company Directors
- Self Employed Individuals
- Executives
- Employees
- Pension Transfers
- Pension Consolidations
- Group Pension Schemes

## RETIREMENT LIFECYCLE



# FINANCIAL PLANNING FOR BUSINESSES AND INDIVIDUALS

Entrepreneurs & major shareholding directors often need advice and are typically too busy to organise themselves financially, chiefly because of the demands on their time and energy with their successful business.

**C**omprehensive financial planning for an individual or a business generally involves tax planning, risk management, investment planning, retirement planning and gift and estate planning. We work closely with your advisers (accountants, tax & legal) to ensure that we are all working together on your behalf in order to achieve your desired result.

## CORPORATE FINANCIAL PLANNING

- Pension Funding/Retirement Planning
- Succession/Exit Planning and Relief's
- Company Investment Structures
- Shareholder/Partnership Protection
- Risk management events, such as death, illness or incapacity.

## FAMILY AND BUSINESS PROTECTION

When establishing a home, family or business, it is important to protect your interests in the event of serious illness, incapacity or death.

We will work with you to identify the risks surrounding you, your family and your business.

### FAMILY PROTECTION

Safeguarding your family's future in the event of:

- Death (term assurance, mortgage protection and inheritance tax planning)
- Serious Illness Protection
- Income Protection

Protecting:

- Your income
- Your family
- Mortgages & other loans

### BUSINESS PROTECTION

Protecting your business interests:

- Do you want to protect the shareholders and directors in the event of their illness or death?
- Should you identify a key person in the business and factor in how would you cope without them?
- Co-Director Cover
- Partnership Insurance
- Key person cover
- Shareholder protection

# FINANCIAL PLANNING PROCESS

Financial planning is the process of meeting your life goals through the proper management of your finances.

A comprehensive financial plan is a critical step in ensuring you reach your lifestyle and financial milestones. Once in place, it is an invaluable tool to help you document your objectives over the short, medium and long term. It's about being organised, planning ahead and being in control of your finances.



## ESTABLISH RELATIONSHIP

- Terms of Business
- Confidential Questionnaire
- Listening to Key Objectives
- Define Client Advisor Relationship
- Unique Circumstances
- Legal Constraints
- Cost Structure
- Dependents

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## IDENTIFY GOALS & OBJECTIVES

- Current Financial Situation
- Risk Assessment
- Goal Setting
- Liquidity Requirements
- Succession Strategies
- Investments
- Retirement plans
- Short, Medium & Long Term Goals
- Educational Planning
- Income Requirements

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## ANALYSE CLIENTS CURRENT FINANCIAL POSITION

- Current Income
- Clients Assets
- Clients Liabilities
- Cash Flow Analysis
- Tax Strategies
- Review Asset Allocation
- Current Insurance Coverage

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## INITIAL ASSESSMENT & PLAN IMPLEMENTATION

Our process offers an initial assessment and the tailored integrated financial plan includes a detailed schedule of action plans.

### PERSONALISED LIFE CASHFLOW

A detailed cash-flow analysis is an important precursor to making informed decisions. Prior to deciding to make an investment decision, top-up your pension, gift funds to your children or sell an investment property, a personalised cash-flow will help you understand how this financial decision could impact your current and future lifestyle.





# ESTATE PLANNING AND WEALTH PRESERVATION

When managing their wealth, individuals and families usually have two main objectives - to have sufficient funds to support their lifestyle, and to ensure that their estate is distributed according to their wishes thereafter.

If you are planning on leaving assets to your family or others on death or wish to gift assets during your lifetime, there is a real risk that the value of these assets will be significantly reduced by Capital Acquisition Tax (CAT), in the form of inheritance or gift tax.

Capital Acquisitions Tax (CAT) rates have increased significantly in the past few years, whilst the tax free thresholds have reduced dramatically. Consequently, it is more important than ever to plan ahead, achieve available exemptions where possible and to devise durable structures to benefit you, your family and the next generation.

## TAX CONSIDERATIONS:

- Retirement Relief
- Business Asset Relief
- Agricultural Relief
- Dwelling House Exemption
- With proper planning, a tax liability can be mitigated or removed completely.
- Family Partnerships - structured approach to asset management and protection

## SUCCESSION PLANNING:

- Wills
- Enduring Power of Attorney
- Trusts
- Insurance (towards Capital Acquisition Tax)
- Tax Relief's
- Structures for Incapacitated Individuals
- Annual Gift Exemption

We work closely with other firms to ensure that you are receiving advice from the most suitable professionals:

#### Additional Services

- Mortgage Services
- Accountancy
- Legal
- Taxation
- Asset Management
- Trustees



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