

Do you find that you are too busy with work, family and everyday life to keep on top of your money?

Would you like to have a roadmap for your financial future, designed to ensure that your money works as hard as possible to help you achieve your goals?

Would you like to see your financial future through our cashflow modelling software?

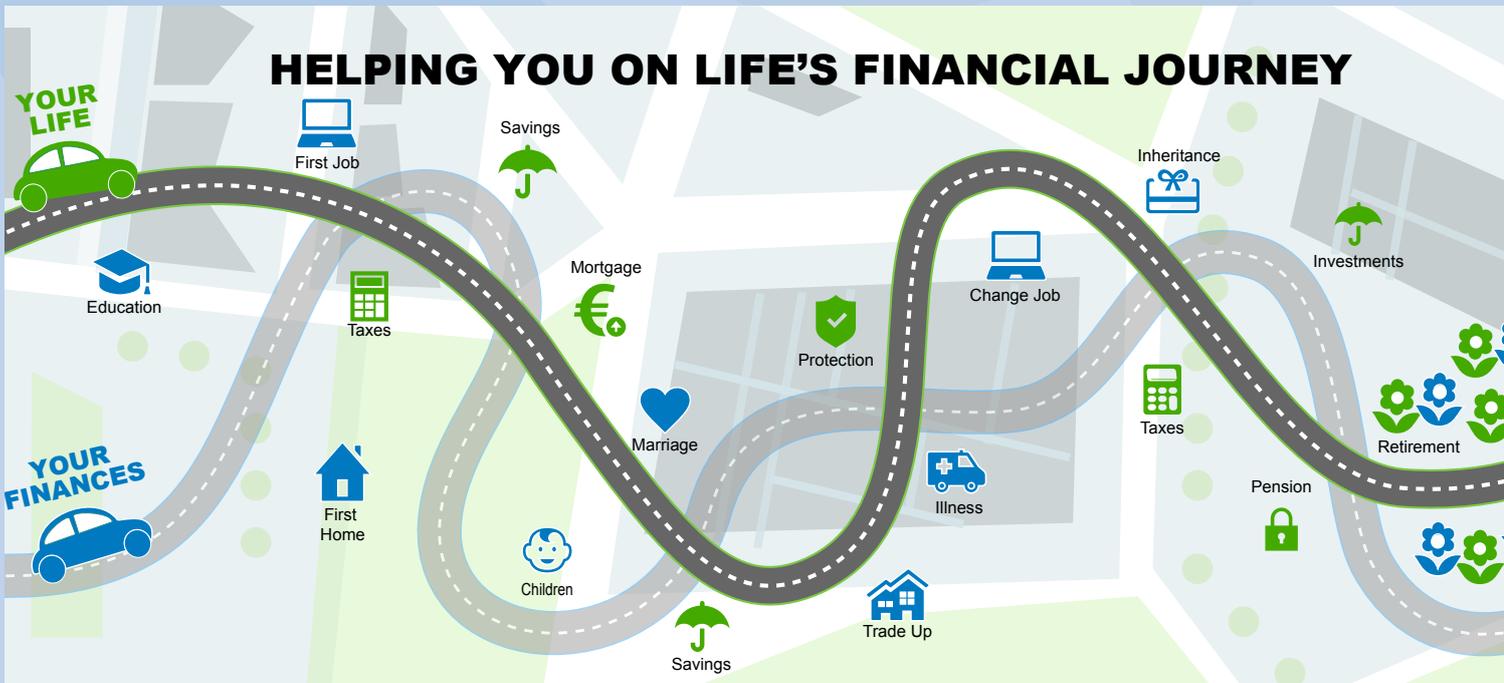


Eolas Money

Improving your Financial Wellbeing

Eolas Money has the knowledge and expertise to help you plan your financial journey...

HELPING YOU ON LIFE'S FINANCIAL JOURNEY



Our mission

We at Eolas Money are financial wellbeing, planning and advice experts and our primary aims are to help you take the right financial steps for you and your family throughout life's financial journey.

What we do for you

After we hear from you about what you want to get from our work together, we work with you to research, design, present and implement a comprehensive, personalised, financial plan for your future. Whatever your goals, we can help. Your plan is designed to eliminate any waste or inefficiencies within your financial affairs, and to give you the direction and focus you need to achieve your objectives. With the help of specialist financial planning software, we can help you to map out your financial journey and act as the trusted co-driver that you turn to for guidance when financial decisions intersect with your journey through life.

About Eolas Money

Eolas Money was formed in 2009 and has since established itself as a financial wellbeing and planning practice for personal and employer clients throughout Ireland. Established by financial wellbeing professionals Brendan Reilly & Jim Stapleton, they have approximately 40 years of combined experience in the design and delivery of financial planning solutions for their clients.

Eolas Money maintains the highest standards of professionalism and we have invested very heavily in the education and professional development of our Financial Planners in order to ensure the highest level of professional advice is provided to all our clients.

Apart from holding the prestigious Certified Financial Planner designation, our Financial Planners also hold memberships of the Society of Financial Planners Ireland on whose board Brendan sits, Irish Tax Institute, the Financial Planning Standards Board Ireland and are Qualified Financial Advisors. In addition, they have attained the Graduate Diploma in Financial Planning and the M.Sc. in Financial Services from University College Dublin.

In October 2015 I had my first meeting with Brendan. Working with Brendan and Eolas Money since has brought structure to my finances, has provided me with more comfort of what is going on in my accounts, more awareness of the impact of decisions that I take financially, more mindful of spending, importantly credit card debt free & well on track for saving for a house deposit by myself. For me the regular meetings with Brendan work very well, I travel a lot for work so this has provided good structure. In summary I highly recommend working with Eolas Money, it's made my life a lot easier & it was done in a step by step process.

J Kelleher, Cork. Jan 2017

We are very happy with the exceptional level of service we have received from Eolas Money and we would recommend them to anyone needing sound financial advice.

J & M Ryan, Tipperary. Jan 2017

The elements that make up your money

Planning for Older Age:

- Fair Deal Scheme
- Assisted Decision Making (Capacity) Act 2015
- Inheritance Tax Planning

Income:

- Payslip Reviews
- Employment Benefit Assessment
- Retirement / Redundancy Impact Assessment

Taxation:

- Preparation of Personal Tax Returns
- Preparation of Rental Income Accounts
- PAYE & Self Employed Tax Planning

Retirement Planning:

- Reviews of Preserved Pensions from previous employments
- Retirement Planning – PRSA's, AVC's, ARF's
- Last Minute AVC's

Banking and Budgeting:

- Household Income & Expenditure Assessment
- Personalised Banking & Budgeting Templates
- Ongoing Budgeting Reviews

Mortgages and Loans:

- Mortgages
- Debt Negotiations
- Loan Restructuring

Savings and Investments:

- Risk Profile Assessments
- Educational Savings Plans
- Investment Reviews

Protection:

- Health Insurance
- Mortgage and Income Protection
- Life & Serious Illness Cover

We have always had a fragmented approach to managing our finances and decided the time was right to become more efficient in our planning. During our initial meeting we were very much put at ease by Brendan and he took the time to understand our financial situation. He then carried out a comprehensive assessment and developed strategies to help us implement our financial plan.

Why use Eolas Money?



Our ability to provide you with a detailed financial cashflow allows you to assess your current and forecasted financial futures by taking into consideration all of your household incomes and expenditures thereby creating a detailed forecast of your household's finances now and in the future. By using such financial planning software, we can easily demonstrate scenarios designed around the achievement of your financial goals.

Our Financial Planning & Cashflow Modelling software will enable us to:

- Produce a clear and detailed summary of your current and future financial arrangements based around the achievement of your financial goals,
- Work towards achieving and maintaining financial security for your household,
- Enables us to adapt and evolve your financial plan as you move through life's financial journey.

*Brendan's **depth of knowledge and vast experience** has helped us achieve so many financial goals already and has brought us closer to achieving longer term goals in a shorter time frame than we could have imagined. We would recommend Eolas money to everyone.*

M & G Carroll, Co. Wicklow. Nov 2018

What do you do when the Government keeps changing the goal posts re taxes, job conditions and pension plans? How do you live reasonably well while responsibly planning for an insecure future? Where do you go to find value for money advice that leaves you in control of your finances with the assurances of accurate, up to date information?

Meet with Eolas Money like I did and you will stop being anxious about your money matters.

*After years of procrastinating about our financial future, we met with Eolas Money to review our finances. **This is definitely the best financial move that we have made for our family and we now have great peace of mind.***

G+A Deane, Co. Cork, Jan 2019

AMJ, Teacher, Cork. Jun 2016

Engagement Options

Our initial fact finding meeting with you is conducted at our expense and is designed to assess the areas of your personal finances where we can help. It does not include any financial advice. Subsequently, should you wish to engage our help, you can choose to engage with us in the following ways:

1. By becoming an Eolas Money Financial Planning client.

Our monthly Financial Planning rates are as follows:

	<i>Single</i>	<i>Married / Partnered</i>
Years 1 and 2	€60 per month	€75 per month
Year 3 on	€40 per month	€50 per month

Why many of our clients choose to be a Financial Planning member client:

- To receive ongoing bespoke Financial Planning tailored to help you achieve your financial goals,
- To avail of our Financial Planning & Cashflow Modelling software,
- To receive regular reviews on your financial planning journey and financial products,
- To avail of a Banking & Budgeting strategy specific to you & your household,
- To have their annual tax returns completed.

2. By availing of our Annual Review Service:

This service facilitates an annual Financial Planning review meeting, cashflow modelling update, all preparatory work for same conducted by experienced Certified Financial Planners. The fee for our Annual Review Service is €350. Any additional work carried out by Eolas Money on your behalf following the Annual Review Service will be charged for separately.

3. By paying us on a transactional basis for our time spent helping you.

The fee charged by Eolas Money will be based on the time spent and amount of work undertaken by us on your behalf and will be agreed with you in advance of any work commencing. Our current hourly rate is €175.



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  EolasMoney

FINANCIAL SECURITY

YOUR GOALS ACHIEVED

PEACE OF MIND



**Improving your
Financial Wellbeing**

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