

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 benefit from having qualified, experienced professionals actively helping you to manage your money?



Eolas Money

Improving your Financial Wellbeing

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



Our mission

We at Eolas Money are personal financial planning experts, whose primary aims are to help you make the most of your money and achieve your financial objectives. Whether you have one specific aim you want to achieve, or whether you need more comprehensive advice on all the elements of your money, we will prepare a bespoke, tailored, financial plan for you, designed to ensure the achievement of your financial objectives. We act as the chief financial officers for your money, the trusted professional you can turn to for advice on all your financial requirements.

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. This 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. Our work together can either focus on all elements of your money, or on specific elements as per your own personal requirements. Crucially however, by managing the implementation process for you, and by engaging in regular reviews with you, we ensure that the necessary changes and adjustments are made to your plan as circumstances change.

About Eolas Money

Eolas Money was formed in 2009 and has since established itself as a professional financial planning practice for personal clients throughout Ireland. Established by financial wellbeing professionals Brendan Reilly & Jim Stapleton, they have over 30 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 Irish Tax Institute, the Financial Planning Standards Board Ireland, and the Life Insurance Association 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

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.

How we help you



First, we listen to you to learn about your past experience with money and to find out what you want to get from your money in the future and from our work together.



Next, we examine carefully the nature and value of your existing personal finances.



Then, we prepare a comprehensive plan setting out the changes you need to make to ensure you achieve your goals.



Finally, we will work with you to implement the necessary changes to ensure that you remain on track to achieve the financial goals you have set for yourself.

*Eolas Money have provided practical, professional and expert financial planning in a comprehensive, no-nonsense manner. **We would highly recommend Eolas Money to anybody who wants sound advice and direction on all of their financial matters.***

D&F Mulcahy, Mallow, Co. Cork. Feb 2016

The result of having joined Eolas Money is that our tax affairs are now up-to-date for the first time. With a healthy rebate from Revenue, an unexpected bonus, our short-term loans have been repaid, we have a structure in place for our children's education and the suitability of our mortgage, life insurance, health insurance and pension plans have all been reviewed with more favourable arrangements having been made, where advisable. In short, Brendan has ensured that our money is now working harder for us.

K & M Sexton, Wexford. Jun 2014

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.

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 member client

Our normal monthly membership rates are as follows:

- a) Married or Partnered Couples: €50
- b) Single Individuals: €40

Why many of our clients choose to be member clients:

- a) To receive ongoing Bespoke Financial Planning tailored to help you achieve your financial goals
- b) To avail of regular meetings with experienced Certified Financial Planners
- c) To receive regular policy reviews on all plans and products
- d) To have their annual tax returns completed
- e) To receive guidance on Budgeting and using income efficiently
- f) To receive regular social media and e-zine updates on financial topics

2. 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 €150.

3. By availing of our Annual Review Service

This service includes:

- a) The preparation and filing of your annual tax return,
- b) An annual Financial Planning and review meeting and all associated follow up work,
- c) Regular social media and e-zine updates on financial topics,

The fee charged for the Annual Review Service will be based on the work undertaken by us on your behalf and will be agreed with you in advance, using our hourly rate.



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  EolasMoney

FINANCIAL SECURITY

YOUR GOALS ACHIEVED

PEACE OF MIND



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