PRIVATE CLIENT WEALTH MANAGEMENT

We work together to create a more prosperous path for you.
You rely on us to grow and protect your wealth. Our role is to provide peace of mind and intelligently find solutions to meet your financial aspirations. That may be investing a lump sum, maximising tax efficiencies, such as a reducing an inheritance tax bill or guiding you through the maze that is retirement planning.

Financial planning should be purposeful. It should bring meaning and direction to your decision making. We adopt a goals-based approach, which we believe can bring benefits over more traditional planning methods. A financial plan is not fit for purpose until you feel you have gained control and have peace of mind.

THE GROUND WE COVER

- Estate Planning
- Retirement Planning
- Tax Efficient Investment Planning
- Investing for Children
- Protecting Loved Ones

ACTIVELY MANAGED MULTI-ASSET INVESTING

Multi-asset investing means taking an investment approach which is not solely reliant on stock markets going up to generate positive returns. To do this, investing across even several geographically diversified stock markets is not enough. We need to spread the holdings across investments that are not driven by the same investment conditions, so that some perform at times when others do not.

The Parala Macro Multi-Asset portfolio funds have been designed to shoulder the burden of a complex investment world. We have created a portfolio of investments within a fund, which is actively managed by an experienced investment team, and guided by world renowned academic practitioners, employing sophisticated economic models to drive decision making.

We offer funds that are suitable for people with different levels of risk tolerances; low risk, balanced risk and higher risk.

See our website for further details. **www.ariaprivateclients.ie**

WE OFFER COMPETITIVELY PRICED SHARE DEALING WITH A DIFFERENCE:

- Full advisory and execution services for Irish and overseas shares
- Execution-Only Service- Whilst we do not provide advice on these investments, we do provide the information and support your need to be fully informed – information such as where markets are trading, the latest share prices or ex-dividend dates
- Direct access to your qualified stockbroker to manage buying and selling of shares on your behalf
- No account set up fees
- Complimentary subscription to our equity market newsletter 'Market Matters' plus quality research by email
- Receive regular valuations, market information and bulletins, in addition to information on broader financial matters
- Full back up & support with an emphasis on stock market education/ seminars (See **www.ariaprivateclients.ie** for a list of upcoming events)
- Self-Administered and Self-Directed Pensions plus Approved Retirement Funds

ARIA
PRIVATE CLIENTS

If you require any additional information or have any queries, please do not hesitate to contact us.

You can call us on 021 427 9053 or call in to see us at 74 South Mall, Cork.

www.ariaprivateclients.ie

ARIA
PRIVATE CLIENTS

YOUR LOCAL SHARE DEALING AND INVESTMENT SERVICES OFFICE

Paul Dee

Padraig O'Riordan

WELCOMES NEW CLIENTS

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TELEPHONE SHARE DEALING | ADVISORY SERVICE | DISCRETIONARY SERVICE | FRIENDLY, LOCAL SERVICE

ABOUT OUR CORK OFFICE

The Cork office offers a full range of services:

- Execution only stockbroking
- Simplified advice service
- Wealth management service

The Cork office personnel have combined stock market experience of over 30 years. You are assured of a warm and attentive welcome.

Personal and Highly Qualified

- Direct access to your qualified stockbroker to manage buying and selling of shares on your behalf
- Complimentary subscription to our equity market newsletter 'Market Matters'
- Utilise the service within your tax-efficient savings vehicles
- View your portfolio online via our Client Web Portal
- The office offers access to regular communications, including newsletters, webinars, and conferences
- We also provide clients with access to a variety of new issues and IPOs through email alerts. You can follow and connect with our team through our social media platforms

What Is Our Telephone Execution-Only Dealing Service?

You can make your own investment decisions, but you would like to have experienced and qualified professionals execute trades on your behalf.

Whilst we don't provide advice on these investments, we do provide the information and support you need to be fully informed- information such as where markets are trading, the latest share prices or ex-dividend dates for example.

What Can The Dealing Service Do For You?

Not everybody is comfortable executing trades online. We recognise that you may prefer to call an established wealth manager, with an experienced dealing team to handle the execution and administration of your trading.

The service is very simple to use – having opened an account and deposited funds and/or shares, to execute a deal you simply need to call up and quote your account number. Often, the transaction can occur whilst you are on the line.

BENEFITS OF THE STOCKBROKING SERVICES

- Talk to an experienced dealing team who work on your behalf to achieve the best execution prices
- Fund your account simply and easily with a bank transfer
- Your assets are held by one of the world's largest custodians for your security
- Gain access to a universe of investments- Irish, UK and international shares – not to mention a full array of funds, bonds, unit trusts, investments trusts, and Exchange Traded Funds
- See your investments in real time in our cutting edge highly secure online valuation portal
- Receive regular valuations and market information and bulletins, as well as information on broader financial planning matters too

How To Begin

Initially, you will need to complete an application form, which provides information on how to transfer existing investments to your Aria investment account.

Administration

It's important to us that you're kept up to date and informed about your investments. You can view and track all investments, transactions and contract notes through your dedicated online portal. By using our custody service, you will receive an Annual Consolidated Tax Voucher, which gives details of all income and dividends received.

Custody of Assets

Aria provides safety for client assets through their custodian, SEI Investments. SEI are listed on the Nasdaq and are authorised and registered with the Central Bank of Ireland and the FCA, affording clients an unmatched level of security and protection. Founded in 1968, SEI manage and administer nearly $1 trillion in assets and provide custody solutions to some of the world's biggest banks and insurance companies.

INVESTMENT SERVICES

Within the Aria Group we have extensive fund management capabilities, running mandates for institutions and retail audiences. We offer funds which are managed by third party specialist multi-asset managers and our own absolute return range.

HOW CAN WE WORK FOR YOU?

Investment Advisory

1. Your adviser will engage with you to thoroughly understand your circumstances, goals and risk profile
2. Investment and planning recommendations are made alongside an investment manager to ensure they are suitable and appropriate to your needs
3. Recommendations are monitored and reviewed on an ongoing basis
4. Benefit from the contribution of a long-standing asset management business with professional fund managers with a global reach

Professionally Managed Portfolios

1. We offer a choice of approaches including bespoke portfolios and our risk rated, managed portfolio strategies
2. Tailored traditional, diversified multi asset portfolios
3. Absolute Return managed portfolio strategies
4. Benefit from a rigorous suitability process to design an appropriate and bespoke investment approach
5. Continuous monitoring to ensure that your investments remain aligned with your objectives and circumstances

** We have developed a **Financial Fitness Questionnaire** which will help you understand your attitude towards and capability for taking financial risks. It takes 5 minutes to complete on our website. **www.ariaprivateclients.ie**