

Alpha Wealth

HOW TO PROTECT YOUR MONEY AND MINIMIZE RISK DURING HIGH INFLATION PERIODS

Tuesday, July 5th

LIVE WEBINAR

Presented by
Nick Charalambous



About Alpha Wealth

An Introduction

Alpha Wealth is a Dynamic, Progressive Financial Services company. Our purpose is to provide individuals and organisations with a level of service and advice which they would not have been used to before.

We have 10 advisors based in Cork & Dublin who provide straight talking financial advice and have over 60 years combined experience of managing customers finances and savings.

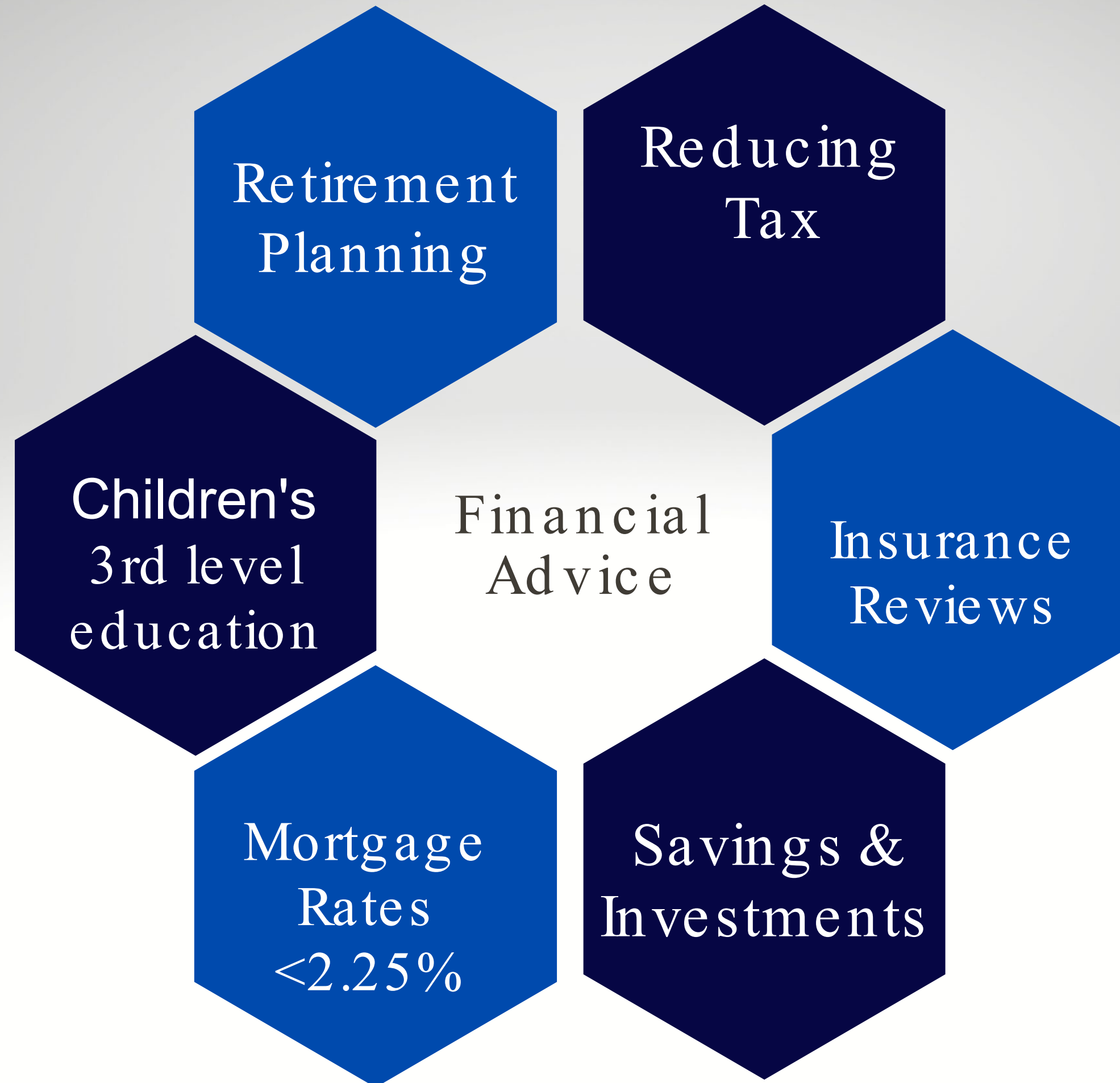
You're in safe hands



5 takeaways

1. Is your retirement planning as good as it should be?
2. Reduce the tax you pay
3. Pay off your mortgage early
4. Build up children's education funds
5. Get your savings working harder





BUDGET CALCULATOR

Make sure to use our **FREE** budget calculator
on our website - www.alphawealth.ie

This will help track your monthly ingoings &
outgoings and identify savings oportunities.



Takeaway 1: Retirement Planning

Pension Planning

Get more from your AVCs (Additional Voluntary Contributions)

- tax efficient way to increase your retirement pot.
- AVC's qualify for tax relief at your highest rate of tax
- Any investment returns you make will be tax free

Example:

Say you are on the marginal tax bracket (paying 40% income tax) and want to top up your pension with an AVC of €1,000

- Pension pot topped up with €1,000
- Claim your tax back €400
- Actual cost to you €600



Pension

Get to know your pension(s)

- Current and previous

5 questions to ask yourself

Previous Pensions

- Do you have a previous employer pension
- Do you know what is in it

Current Pension

3. Do you know what your current pension is worth
4. What is it invested in - risk level?
5. Do you know what type of fund you will end up with



Takeaway 2: Tax reduction

Employment Investment Incentive Scheme (EIIS)

The Employment and Investment Incentive Scheme (“EIIS”) is a tax relief incentive scheme, whereby investors can avail of up to 40% tax relief on investments made into qualifying Irish SMEs

Benefits:

- Eligible to claim tax relief of up to 40% on investment amount – for offset against income arising in year of qualifying investment.
- Potential for additional capital return on exit – subject to investment agreement.
- An EIIS investment will benefit indigenous Irish companies.



Example:

If you invest €10,000

- You get €4,000 (40% back the following year from the Irish Government.)
- You get €10,000 of your investment back and €2,000 (20% profit after 4 years)
- €6,000 net investment = €12,000 100% return



Takeaway 3: Paying off your mortgage early





Simple steps you can take to pay your mortgage off

- Review Your mortgage rate (get 2.25% or lower)
- Review mortgage protection
- Review house insurance



First Time Buyers Mortgage Providers

Best options available on the market

Company	Value of property	Fixed Year	Interest rate	term	Repayment	Loan to value
 Avant Money	€300,000	5	2.2%	30 years	€1,026pm	90%
	€300,000	Green 4 year fixed term	2%	30 years	€998 pm	90%
	€300,000	Green Fixed 4 year term	2.1%	30 years	€1,011pm	90%
	€300,000	5 year fixed rate	2.25%	30 years	€1,032pm	90%

Example: Mary & Joe Bloggs

35 years old with €300k mortgage

- 30 year mortgage
- 2.95% interest costing €1,256 per month
- Total cost of credit is €152,425

Steps you can take to reduce your mortgage

Cut rate of interest

- 2.2% interest monthly repayments reduce to €1,139 per month
- Total cost of credit is now €110,076
- You save €42,349 on interest

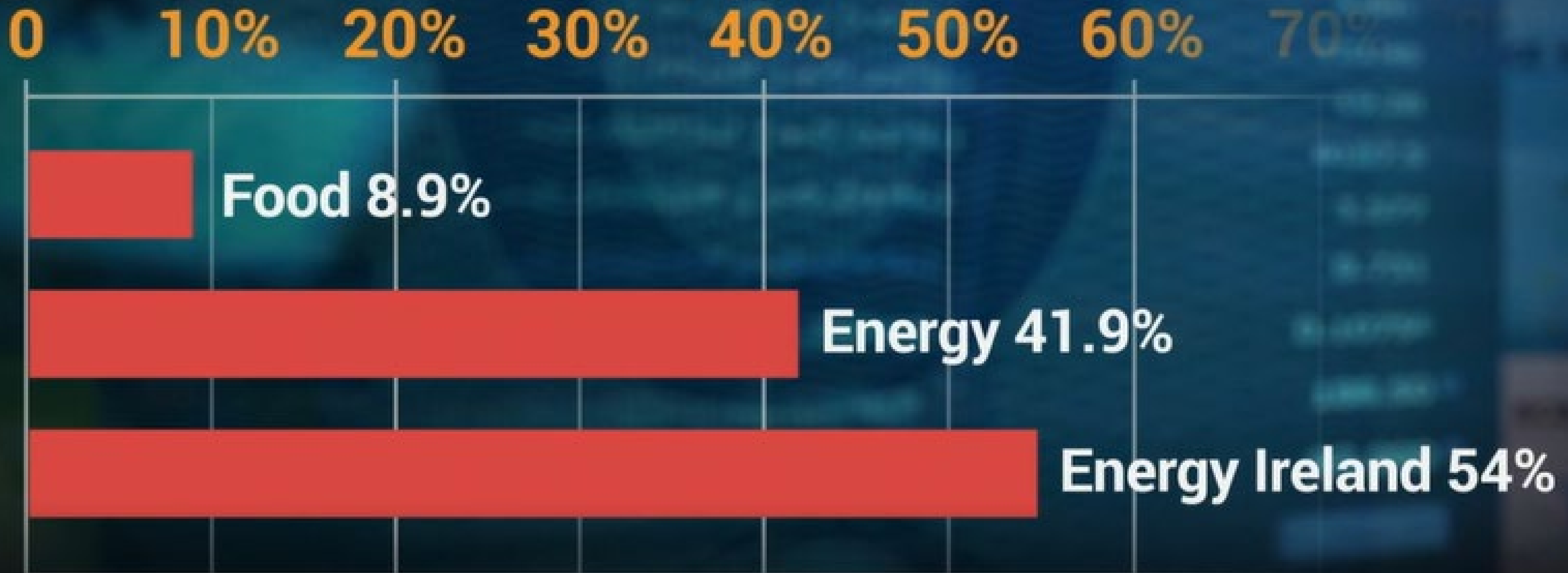


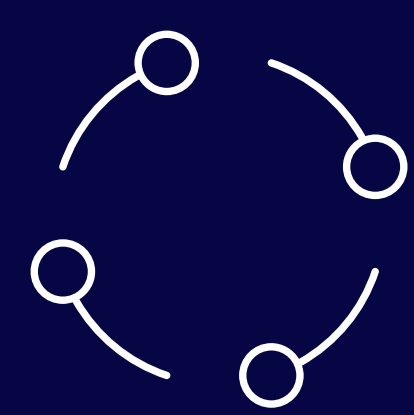
Takeaway 4: Get your savings working harder

Banks, Post Offices, and Credit Unions are no longer viable savings options with interest rates close to 0%

We want to make your money work harder for you in a savings account that can earn you interest

INFLATION JUNE 2022





Benefit from the effects of compounding

The table below illustrates the results if you saved the Government child benefit of €140 per month into a Zurich Regular Savings plan (as at July 2019).⁷

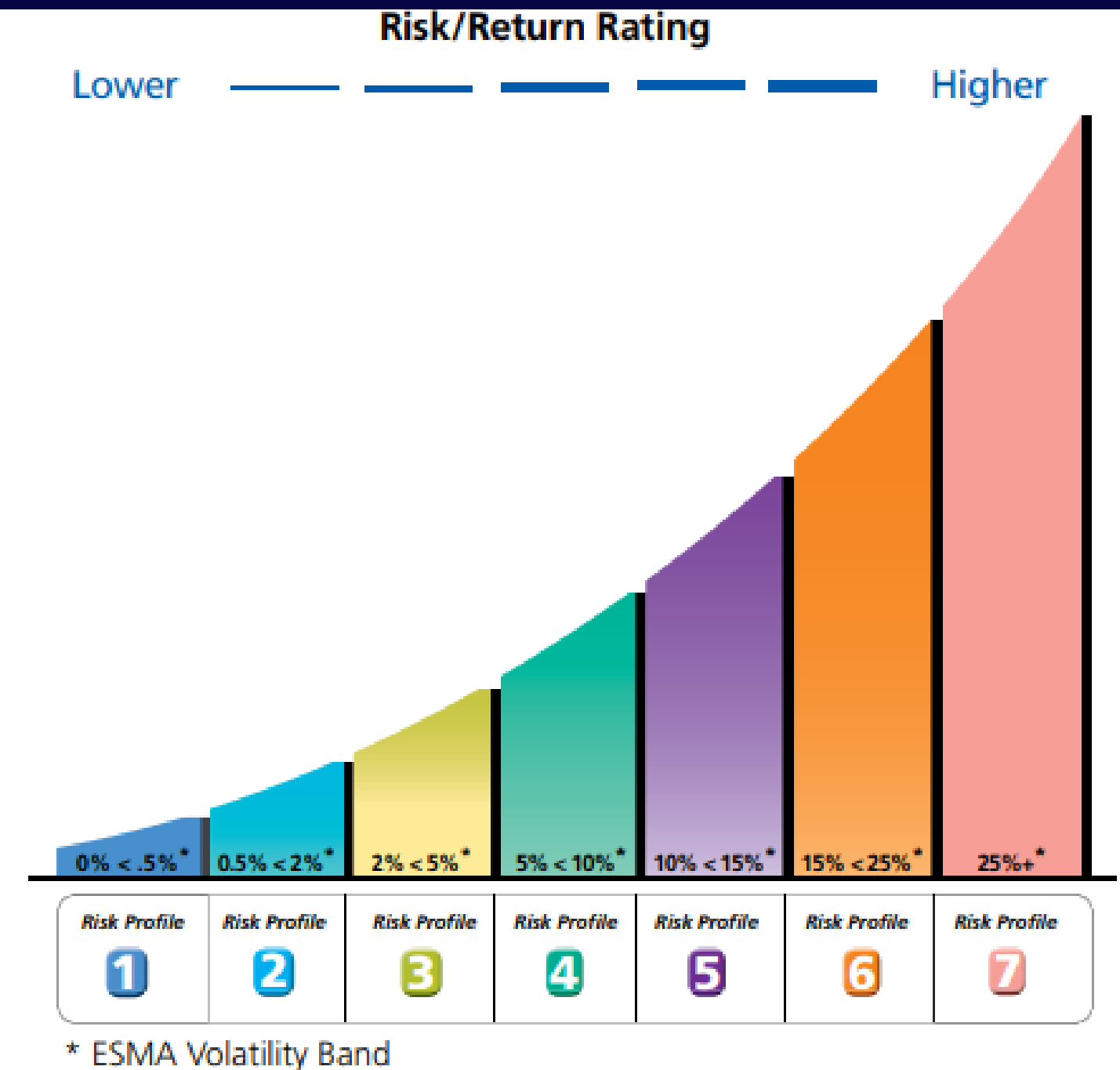
	Savings fund after 5 years starting Primary School	Savings fund after 12 years starting Secondary School	Savings fund after 18 years starting 3rd Level
Regular contributions of €140 per month	€9,049	€25,282	€42,851
Lump sum of €10,000 & regular contributions of €140 per month	€19,597	€37,315	€56,087

WHY DO IT

"I like that I
can access
my money if
I need to."



"I know my savings are working hard and
not sitting idle in the bank"



SAVINGS PROJECTIONS

		1	2	3	4	5	6	7	8	9	10
	YEAR	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
regular	@€100										
payment	p.m.	€ 1,200.00	€ 2,448.00	€ 3,745.92	€ 5,095.76	€ 6,499.59	€ 7,959.57	€ 9,477.95	€ 11,057.07	€ 12,699.35	€ 14,407.33
Growth	@c4% net of tax	€ 1,248.00	€ 2,545.92	€ 3,895.76	€ 5,299.59	€ 6,759.57	€ 8,277.95	€ 9,857.07	€ 11,499.35	€ 13,207.33	€ 14,983.62
6% growth rate allowing for 2%inflation and 2% increase in payment p.a.											
	TOTAL	€ 1,248.00	€ 2,545.92	€ 3,895.76	€ 5,299.59	€ 6,759.57	€ 8,277.95	€ 9,857.07	€ 11,499.35	€ 13,207.33	€ 14,983.62
regular	@€500										
payment	p.m.	€ 6,000.00	€ 12,240.00	€ 18,729.60	€ 25,478.78	€ 32,497.94	€ 39,797.85	€ 47,389.77	€ 55,285.36	€ 63,496.77	€ 72,036.64
Growth	@c4% net of tax	€ 6,240.00	€ 12,729.60	€ 19,478.78	€ 26,497.94	€ 33,797.85	€ 41,389.77	€ 49,285.36	€ 57,496.77	€ 66,036.64	€ 74,918.11
6% growth rate allowing for 2%inflation and 2% increase in payment p.a.											
	TOTAL	€ 6,240.00	€ 12,729.60	€ 19,478.78	€ 26,497.94	€ 33,797.85	€ 41,389.77	€ 49,285.36	€ 57,496.77	€ 66,036.64	€ 74,918.11

HOW TO SAVE €30,000 @ 3.54% INTEREST RATE

PLEASE REMEMBER THE BANKS,
CREDIT UNION, & POST OFFICE
CURRENTLY OFFER CLOSE TO
0% INTEREST ON SAVINGS

- ✓ €150 per month would take 13.2 years
- ✓ €250 per month would take 8.6 years
- ✓ €300 per month would take 7.3 years
- ✓ €400 per month would take 5.6 years
- ✓ €500 per month would take 4.6 years



ZURICH CHILD SAVINGS PLAN



Give your children a brighter future

- Don't leave it too late to plan
- The cost of education can run into the tens of thousands
- Much better returns than Bank, Post Office or Credit Union

Main Features

- Growth Potential
- There are No exit penalties and is flexible in that you can encash at any time
- Low Fees - We would reduce the fees to ensure allocation 100% of your monies are put into the plan



What is Income Protection?

Is an insurance that creates a financial cushion for you and your loved ones

What if you were to have an accident or long-term illness that prevents you from earning a living?

- It gives you an alternative income while you're unable to work.
- It means you can keep on top of the bills that matter: mortgage payments, car loans, food bills, rent and more.



Income
Protection
insurance

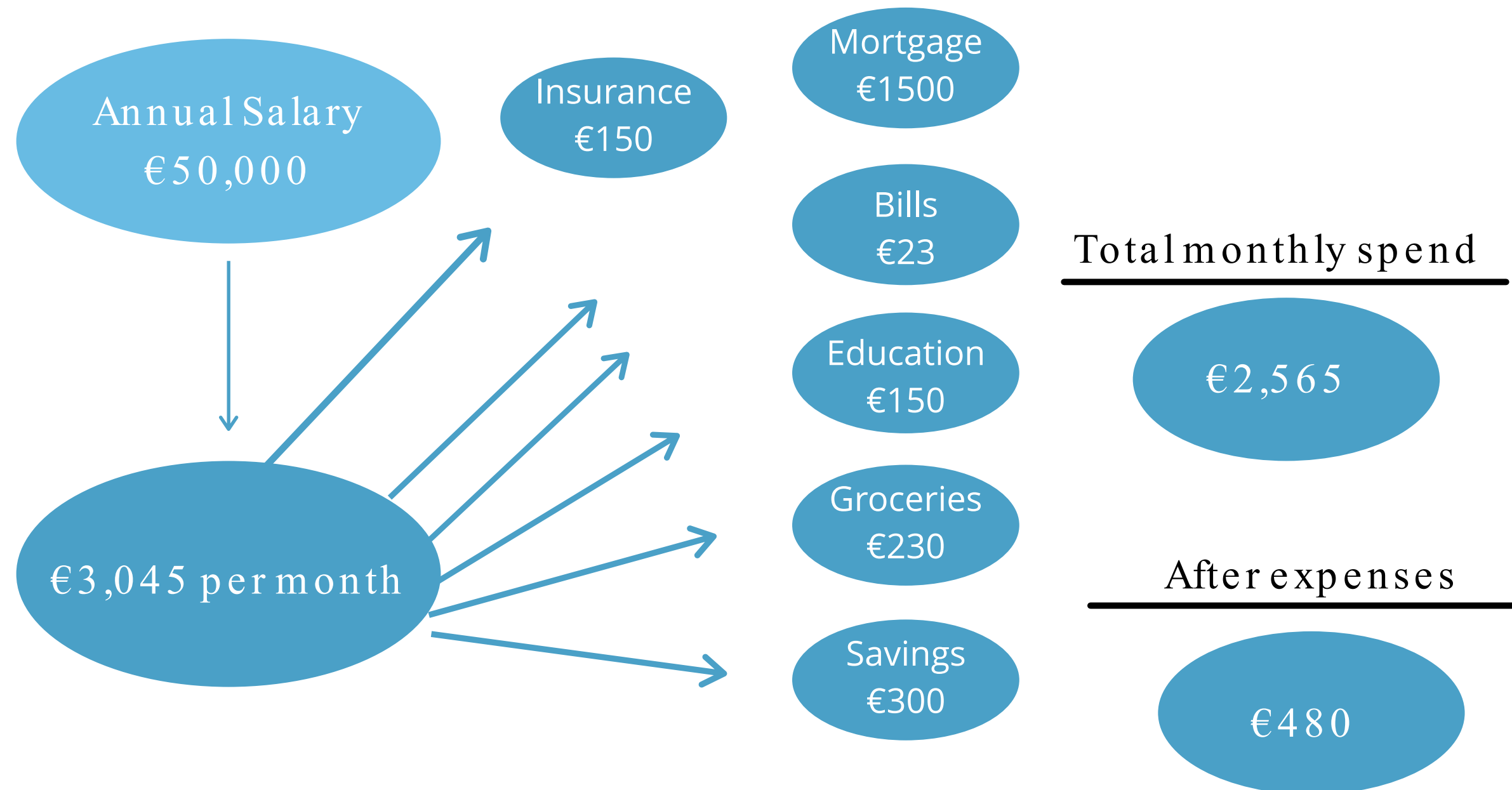
BUDGET CALCULATOR

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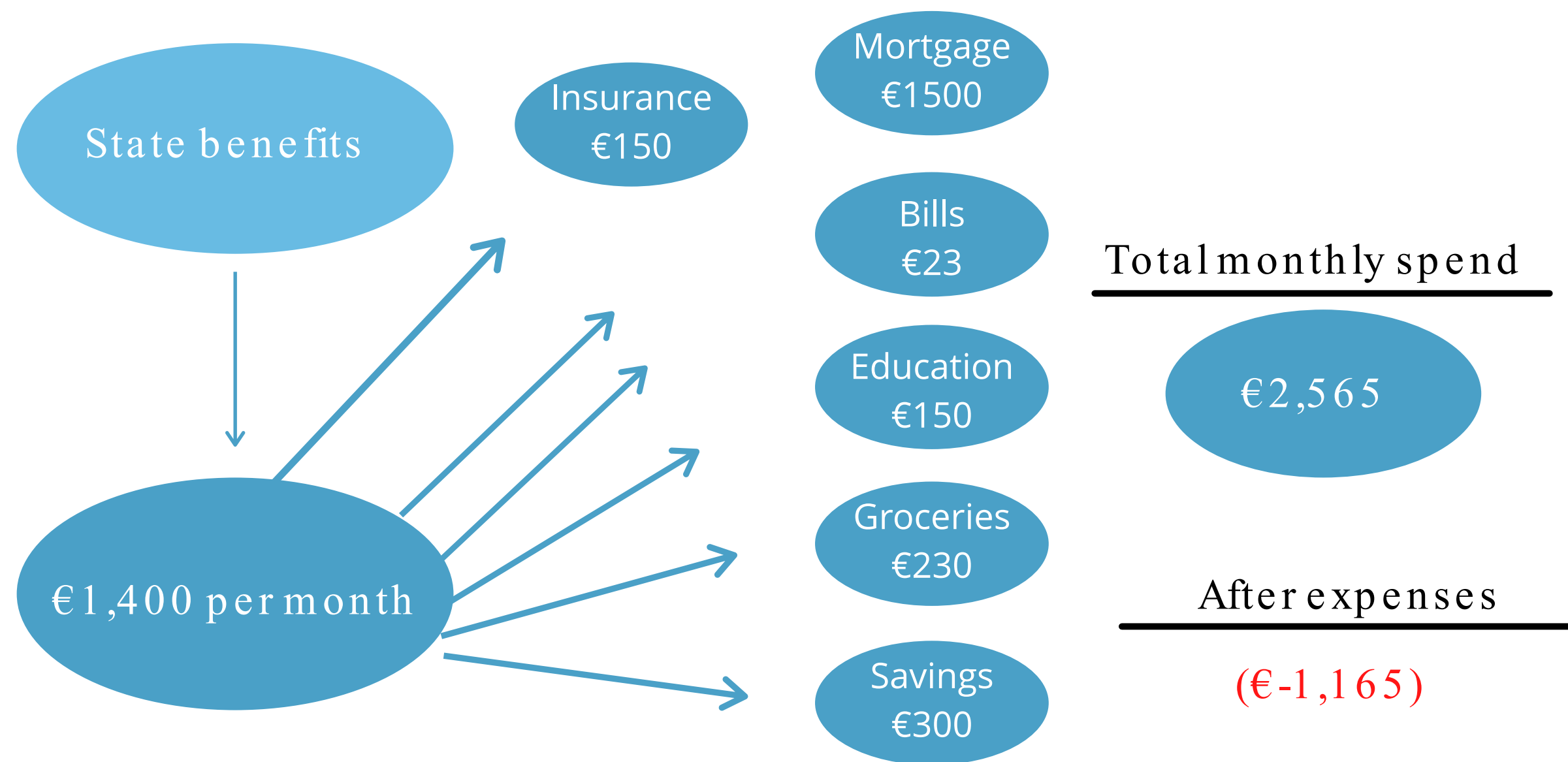
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outgoings and identify savings oportunities.



How do you spend your income ?



What if you had to depend on state benefits with the same outgoings?



SUMMARY OF WHAT WE CAN DO FOR YOU

M o r t g a g e a d v i c e

existing or those looking to get on the mortgage ladder

P r o t e c t i o n r e v i e w s

Health Insurance, Mortgage Protection, Life and Illness cover including death in service

P e n s i o n a d v i c e

We can review your pension

E s t a t e a n d s u c c e s s i o n p l a n n i n g a d v i c e

SUMMARY OF WHAT WE CAN DO FOR YOU

Child savings

Save for your children's future

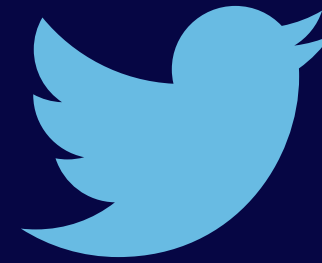
Retirement Planning

Advice on retirement planning

Tax back savings account



OUR SOCIAL MARKETING CHANNELS



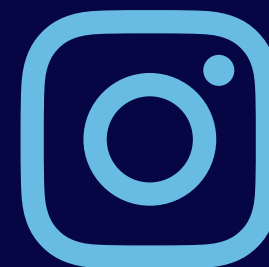
Twitter

<https://twitter.com/Alphawealthcork>



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Instagram

https://www.instagram.com/alpha_wealth_ltd/



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Thank you!

Looking forward to working
together.

