

# Earley Consulting for Retirees

At Earley Consulting, we recognise the specific financial challenges that face individuals in retirement, or indeed when they are no longer working. You now have a finite amount of money that you want working as hard for you as possible.

We will develop a financial plan to help you address some of the big questions that you might have;

- ***How can you ensure that you never run out of money?***
- ***How much of your savings can you afford to spend each year?***
- ***How can you get your money working as hard as possible for you?***
- ***Do your investment and retirement portfolios reflect your attitude to risk?***
- ***How can you transfer your wealth to your family in the most tax efficient and equitable way?***

The Earley Consulting team help you address the financial challenges across a wide range of areas.

## Where we help you



### INVESTMENT MANAGEMENT

We guide you in maximising your financial assets through building diversified asset pools and using careful and innovative portfolio management techniques. We make sure your money is working as hard for you as possible.



### AT RETIREMENT PLANNING

We support you in planning a tax efficient retirement income. We also develop a plan for you to draw down your pension fund assets in the most tax efficient way, and review your investment portfolio to ensure it meets your changing needs.



### POST RETIREMENT SUPPORT

We support you in managing your money in retirement. We help you to identify your required drawdown levels, while ensuring this post retirement income is taken in the most tax efficient way possible. We assist you with the ongoing management of your retirement and investment portfolios and help you transfer your wealth as you choose, in the most tax efficient way possible.



### TRANSFERRING YOUR WEALTH

We assist you with estate planning, and help you transfer your wealth as you choose, while minimising the impact of tax on the transfer of your assets.

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Live the lifestyle you want to live

## What you can expect

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### PEACE OF MIND IN RETIREMENT

- As your trusted adviser, we remove the hassle from your financial affairs, helping you to make the most of your money today and into the future.
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### REGULAR REVIEWS

- We help you to identify your financial goals at the outset, and build a strategy to help you achieve them
  - We want to meet with you regularly to ensure your plan stays on track
  - You can decide how often you would like to meet us, and we schedule these meeting dates.
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### FINANCIAL PLANNER ACCESS

- We understand that your personal circumstances can change on a daily basis
  - You have access to a professional financial planner to help clarify any impacts these changes may have on your financial strategy, and to deal with them accordingly.
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### WORKING WITH OTHER ADVISERS

- We recognise the importance of other trusted adviser relationships that you might have, such as an accountant, solicitor or tax consultant
  - We have a great deal of experience working collaboratively with other advisers to ensure the very best results for you.
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[www.earleyconsulting.ie](http://www.earleyconsulting.ie)