WALLSTONE

THE FINANCIAL PLANNING COMPANY

"Everything we do at Wallstone revolves around YOU, your goals, dreams and aspirations and what needs to be done to achieve these."

OUR CORPORATE CULTURE

THE CULTURE AT WALLSTONE IS A SIMPLE ONE – WE'RE A CUSTOMER CENTRIC FINANCIAL PLANNING FIRM.

We offer a unique proposition which we believe truly adds value to you and your family, no matter what stage in life you're at. Everything we do at Wallstone revolves around YOU, your goals, dreams and aspirations and what needs to be done to achieve these. Everyone is different and that's why our culture at Wallstone is different – we're here to talk to you about YOU and not your money.

We're here to put in place a plan for you and not some life insurance company. We're here to educate and to help you understand and not to confuse you with complicated investment and product jargon. So read on and see for yourself why Wallstone really are different and how we can help you achieve those goals you've set for yourself in life and business.

OUR PEOPLE

"We truly believe in the benefits of financial planning so it follows that our advisors are appropriately qualified to guide you through the financial planning process"

Gerry Moran
Managing Director

Ruairi McMahon
Director

Diarmuid Corcoran ACA QFA
Financial Planner

We truly believe in the benefits of financial planning so it follows that our advisors are appropriately qualified to guide you through the financial planning process. Gerry Moran and Ruairi McMahon are both Certified Financial Planners and were two of the first advisers in the country to be awarded this internationally recognised designation by the Financial Planning Standards Board of Ireland.

Diarmuid Corcoran, who is both a Chartered Accountant and a Qualified Financial Advisor has amassed a wealth of experience in the financial sector having previously worked with companies such as PricewaterhouseCoopers, Allied Irish Bank and BDO.

Our Client Services Manager Orla McMahon is a member of the Institute of Bankers. Orla looks after client communications and ensures they receive up to date information at regular intervals or whenever requested.

OUR FOCUS, YOUR FUTURE

SO WHAT DO WE DO DIFFERENTLY AT WALLSTONE?

To answer this question, you must ask yourself what is the role of my Financial Advisor or Financial Planner and how or where do they add value? More importantly, why are you paying them and how much!

For most people, the perceived role of the Financial Advisor or Wealth Manager is to meet with their clients, once, maybe twice a year to discuss their pension or investment portfolio and to find out whether or not the portfolio has generated a return since they last met.

While this is certainly part of the role, a true Financial Planning professional plays a much greater role in helping their clients achieve their financial goals and objectives and incorporates each of the following planning issues to some extent or another;

"At Wallstone, we have a clearly defined process that helps us get 'under the bonnet' with each of our clients and plan for things that really matter."

OUR ADVICE PROCESS

LIFE PLANNING – IT'S ALL ABOUT YOU!

We gather relevant information about your personal and professional life that gives us an in-depth insight into your current financial position. We're interested in getting to know what makes you 'really tick' and take this into account when analysing your existing situation and developing financial solutions for you and your family.

FINANCIAL PLANNING – THE JUICY BIT!

This is the 'behind the scenes' part where we collate and analyse the information provided by you at the Life Planning stage. We identify the resources available to you now and the resources that may become available to you in the future. This is obviously different for everyone and involves us drawing on our experience and knowledge to put forward solutions which we believe will help the individual meet their stated goals and objectives. This culminates in us presenting a life time cash flow analysis to the client at our next meeting and considering the 'What If' scenarios which are so important to all of us in life.

“Someone’s sitting in the shade today because someone planted a tree a long time ago”

Warren Buffet

RECOMMENDATION AND IMPLEMENTATION

Once a plan is agreed, we provide a written report to the client highlighting the stated objectives and indeed the challenges that need to be overcome to meet these objectives. We put forward the recommendations which we deem are necessary for the client to meet their objectives.

A true Financial Plan is however always a ‘Work In Progress’ as it is constantly changing as our lives change. This is why the fourth and final part of the process ‘The Review Stage’ is so important...

THE REVIEW STAGE

This might be to discuss a new opportunity or challenge that may have presented itself or it may be one of our scheduled reviews...whatever the reason, it’s important to remain in contact.

We schedule regular reviews to discuss what’s changed in Your World and to update you on what’s changed in Our World. Thus you can be confident that you are up to date on financial matters that may impact you or your family.

OUR INVESTMENT PHILOSOPHY & PROCESS

DIVERSIFICATION IS ESSENTIAL AND CAPITAL MARKETS REWARD LONG TERM INVESTORS.........

Once you've gone through our 'Advice Process' and identified and discussed your goals, we can illustrate if you are on track and identify the kind of return you need to meet your goals. This in turn helps us determine your investment strategy.

In conjunction with our investment consulting partner iCubed, we've constructed a number of target return and risk based investment portfolios that provide our clients with access to 'best of breed' fund managers from around the globe. Further information on these portfolios and how they are constructed are detailed in our Investment Philosophy & Process document.

OUR COMMITMENT TO YOU

AS A CUSTOMER CENTRIC FIRM, WE AIM TO PROVIDE THE BEST POSSIBLE SERVICE TO OUR CLIENTS.

Our clients are our most valuable assets so we are continuously striving to improve how we communicate with you. We provide on-line access to our Wallstone investment portfolios, accessible from your laptop, tablet or phone with up to the minute market information.

Our Service Level Agreements, Statement of Investment Policies and Transparent Charging structure are all part of our commitment to deliver a service that we hope will meet and indeed exceed your expectations.

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